

Customer Charter & Action Plan 2024-2026

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This Customer Charter and Action Plan is the Central Bank of Ireland's public statement about the levels of service our customers can expect when dealing with the various public services offered by the Central Bank. In delivering our services to the public, the Central Bank follows the 12 Guiding Principles for Quality Customer Service (see Appendix 1).

Our Mission

We serve the public interest by maintaining monetary and financial stability while ensuring that the financial system operates in the best interests of consumers and the wider economy.



Our Commitment to our Customers

The Central Bank is committed to providing a professional, efficient, and courteous service to all our customers, i.e. those members of the public who interact with us in order to receive a service. We will strive to deliver high quality, easily accessible services at all times. We will treat all of our customers equally and make every effort to ensure that the services we provide reflect our customers'

needs and expectations at all times during their engagement with us. We at the Central Bank commit ourselves to working together to maintain a workplace environment that encourages and supports the right to dignity at work. We respectfully ask that our customers treat our staff with dignity and respect at all times. We reserve the right to cease interactions with our customers who do not adhere to this request.



Written or Email Contact

- We will aim to acknowledge correspondence to our public facing services within three working days of receipt.
- A full response¹ to such correspondence will generally issue within 15 working days or, where this is not possible, we will provide an interim reply, explaining the reason for the delay and advising when a substantive response will issue.
- Replies will be in clear, plain language, free from jargon and technical terms as far as possible and in line with the Central Bank's obligations under the Official Languages Act.
- When responding in full, a contact name or section name, telephone number and email address will be included in all written correspondence.

 $^{^{1}}$ For certain services, particularly those provided on a statutory basis, specific response times are applied, including those that are set out in legislation. The response times for these services are set out in the Customer Action Plan.

Telephone Contact

We will aim to answer calls to our Public Enquiries helpline promptly.

Visiting the Central Bank

- We will treat visitors to the Central Bank in a courteous manner and direct them to their destination efficiently and promptly.
- We will ensure that our public reception and meeting facilities are accessible and maintained to the appropriate Health and Safety standards.



Levels of service to expect when dealing with the **Central Bank**

We recognise that different groups of customers may have different priorities and needs when dealing with the Central Bank and may require specific commitments regarding service levels. We have a designated Accessibility Officer available to assist with specific needs.

Customers with Disabilities

- We will seek to ensure we identify and fully cater for the needs of people with disabilities. We will make every effort to ensure our buildings, services and the information we provide are fully accessible to meet the needs of people with disabilities.
- Any queries people may have in relation to accessibility (e.g. physical access, information provision and customer services) or universal design, will be dealt with by the Access Officer (see contact details below).

Services through Irish

- We will make every effort to accommodate our customers who wish to conduct their business through Irish.
- We are committed to meeting our obligations under the Official Languages Act and, in particular, the commitments outlined in the Central Bank's Official Languages Scheme.

Websites and Publications

- The Central Bank maintains a website that is designed to provide information on the Central Bank and its activities. We are committed to the ongoing maintenance and development of our website to ensure it is accessible, informative and up to date.
- We will ensure that our publications are clear, seek to meet user needs and are available on our website.
- We will maintain timely reviews of website content to ensure that it meets the needs of the public.



How your input can contribute to the improvement of our services

- We welcome and value your comments and suggestions on all aspects of our services. This allows us to tailor our services to fully meet customer needs and serve you better. Please, tell us your views, comments or suggestions.
- Tell us about the level of service you feel you have received, particularly if you feel that it failed to reach the standard you expected. Your feedback is important to help us do better the next time. Contact details for the relevant areas are available in this document under 'Customer Action Plan'.

Complaints Handling Procedure

- The Central Bank has a complaints procedure in place to help deal with any expressions of dissatisfaction by a member of the public/customer of the Central Bank relating to a service they have received from the Central Bank, as defined in this Customer Charter, and/or concerning their interaction with the Central Bank.
- The Complaints Handling Procedure sets out how we will deal with such complaints, with the aim of ensuring issues are dealt with appropriately.

Customer Action Plan

Service	Contact details	Service Overview	Response Timelines
Public Contacts Unit	Phone: 0818 681 681 or 01 224 5800 Phone lines are open Monday to Friday 09:00-18:00 Email: enquiries@centralbank.ie	A service responding to queries and requests for information received from members of the public	Phone calls: Immediate Letters and emails: Emails will receive an automated acknowledgement of receipt. A final response will issue within 15 working days. However, if a delay is anticipated beyond this timeframe, then a holding email or letter will be sent.
Freedom of Information Requests	Phone: 01 224 6096 Email: foi@centralbank.ie	Statutory service which provides access, to the greatest extent possible, to records held by the Central Bank	All Freedom of Information requests will be acknowledged within 10 working days. Responses to requests will normally be given within 20 working days.
Data Protection Requests	Phone: 01 224 4000 Email: dataprotection@centralbank.ie	A statutory service that provides a facility to an individual to exercise their subject rights requests (SRRs) under the General Data Protection Regulation in respect of personal data records held by the Central Bank	All SRRs will be acknowledged within 5 working days. Final response to SRRs to issue within one month of receipt or, where applicable, can be extended by up to 2 months (timeline for SRRs set by Data Protection Legislation).
Complaints	Phone: 01 224 6000 Email: complaints@centralbank.ie	Service offered to assess complaints relating to a public facing service provided by the Central Bank	Complaints will be acknowledged within five working days. Complaints will, where possible, be assessed and completed within 40 working days of receipt of the original complaint. On conclusion of the assessment, the Complainant

			will be provided with a response to the complaint.
Access to Environ- mental Information	Phone: 01 224 6080 Email: aie@centralbank.ie	Service providing members of the public with the right to access environmental information held by, or for, the Central Bank	The Central Bank will reach a decision on the request to grant, part-grant or refuse the information as soon as possible but at the latest, within one month from the date of receipt of the request.
Accessibility	Phone: 01 224 6402 Email: accessibility@centralbank.ie	Service offered to the public to ensure that the needs of those with special requirements can be met by the Central Bank	Requests will be responded to within three working days, where possible.
Central Credit Register	Phone: 01 224 5500 Phone lines are open Monday to Friday 09.00-17:30 Email: myrequest@centralcreditregister.ie	The Central Credit Register provides credit reports to lenders and borrowers on request, in respect of loans of €500 or more	Reports will be issued as soon as possible. Requests for the exercise of any rights under the Credit Reporting Act 2013, (such as requests for credit reports, requests to amend information, insert explanatory statements; or notices of suspected impersonation) will require the inclusion of ID docs. Omitting any ID documents can stop or slow down the request. See www.centralcreditregister.ie for instructions on how to obtain your credit report. We can only provide general information over the phone.
Collector Coins	Phone: 0818 307 607 within Ireland +353 (0)1 248 3605 outside Ireland Phone lines are open Monday to Friday 09.00-17.00 Email: currencyservices@centralbank.ie	Provision of a support service for the purchase of collector coins issued by the Central Bank	If the call is unanswered, callers have the option to leave a voicemail and a call back will happen within one working day.

Teller Services	Phone: 0818 307 607 Email: currencyservices@centralbank.ie	Provision of a service for the exchange of Euro banknotes and coin, Irish pound banknotes and/or coins, issued for circulation by the Central Bank	The service can be received directly at the Central Bank counter which is open from 13.00-15.30 Monday to Friday. If the call is unanswered, callers have the option to leave a voicemail and a call back will happen within one working day. No timeframe can be committed to for processing applications for the exchange of damaged euro and IEP banknotes as it depends on the application meeting certain criteria. Further engagement with the applicant and internal/external stakeholders may also be required.
Protected Disclosures/ Whistle- blowing	Freephone: 1800 130 014 Phone lines are open 9.30-17.00 Monday to Friday Email: confidential@centralbank.ie For other related reports please see details here	Provision of a centralised facility for members of the public (including employees of regulated firms) to provide information in a confidential form to the Central Bank regarding a breach of financial services legislation or the concealment or destruction of evidence in relation to such a breach	Telephone Calls: Where calls are received out of hours and a voicemail is left which includes contact details, a call back will happen within one working day to acknowledge receipt of the disclosure. Emails: Email disclosures will receive an automatic acknowledgement of receipt with further contact thereafter if required and in accordance with the legislative requirements. Post: Disclosures received by post will receive a written acknowledgement within three working days of receipt, if a return address is included.

Appendix: Principles of Quality Customer Service

The Central Bank is committed to providing the highest levels of service to all our customers in accordance with the 12 Guiding Principles for Quality Customer Service:

- 1. Quality Service Standards
- 2. Equality/Diversity
- 3. Physical Access
- 4. Information
- 5. Timeliness and Courtesy
- 6. Complaints
- 7. Appeals
- 8. Consultation and Evaluation
- 9. Choice
- 10. Official Languages Equality
- 11. Better Co-ordination
- 12. Internal Customer



