

**May 2018**

**Application for Authorisation as a Moneylender under the Consumer Credit Act, 1995, as amended (the “Act”)**

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NOTES ON COMPLETION

**PLEASE ENSURE THAT YOU READ ALL INSTRUCTIONS CAREFULLY BEFORE COMPLETION.**

**PLEASE DO NOT COMPLETE THIS APPLICATION UNTIL YOU HAVE READ AND ARE FAMILIAR WITH:**

* **Consumer Credit Act,1995 (as amended)**
* **European Communities (Consumer Credit Agreements) Regulations 2010**
* **Consumer Protection Code for Licensed Moneylenders**
* **The document ‘Guidance Note on Completing an Application for Authorisation as a Moneylender’. The Guidance Note is available on the Central Bank of Ireland’s website** [**www.centralbank.ie**](http://www.centralbank.ie)**.**
1. All applications must be typed or completed in BLOCK CAPITALS. All questions must be answered. If a question does not apply, please write “N/A” (not applicable) or “none” as appropriate. Do not leave any blank spaces.
2. If the applicant is unable to submit an item of information requested in this application form, please provide an explanation in a covering letter (referring to the section and question number, where applicable). Please note that the omission of information requested may result in the application submission not being progressed to the assessment phase or a delay in the application process. If key information has been omitted from the application submission it will not be processed further and the applicant will be informed of the key information that was omitted and the hard copy of the documentation submitted will be returned to the applicant.
3. If there isn’t enough space for the proposed response or if the answer is requested on a separate sheet, please provide that information on a separate sheet and refer to it in the space provided for the answer. Please ensure that any sheets are clearly marked with the name of the applicant and include a reference to the relevant question.
4. Further information or clarification may be requested by the Central Bank (having regard to the replies furnished in this application form) from the applicant for the purpose of assessing and reaching a determination in respect of an application.
5. Applicants should provide the Central Bank with both hard and soft copies of all application documentation at the following addresses:

Moneylending Unit

Consumer Protection: Policy & Authorisations

Central Bank of Ireland,

PO Box 559

New Wapping Street,

North Wall Quay,

Dublin 1.

moneylending@centralbank.ie

6. **Important information you should read before completing this application form:**

Please ensure that all information provided is accurate and complete, and that all information which might reasonably be considered relevant for the purpose of the application is disclosed. If you do not, you may be committing an offence under the Act, your application may be refused, or the processing of your application may be delayed.

The Central Bank will only grant an authorisation to an applicant if it is satisfied that the applicant has demonstrated that it meets the authorisation requirements of the Act.

The Central Bank may process personal data provided by you in order to fulfil its statutory functions or to facilitate its business operations. Any personal data will be processed in accordance with the requirements of data protection legislation. Any queries concerning the processing of personal data by the Central Bank may be directed to dataprotection@centralbank.ie. A copy of the Central Bank’s Data Protection Notice is available at [www.centralbank.ie/fns/privacy-statement](http://www.centralbank.ie/fns/privacy-statement).

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| --- |
| **Section 1 – Applicant Details** |

 Please disclose the following information:

|  |  |
| --- | --- |
| 1.1 | Full legal name of the applicant (i.e. the registered name of the applicant at the date of |
|  | submission of the application). |
|  |  |
|  |  |
| 1.2 | Legal status of the applicant (e.g. company limited by shares incorporated in Ireland etc.). |
|  |  |
|  |  |
|  | Registered number (if appropriate). |
| 1.3 |  |
|  |  |
| 1.4 | Trading name(s) which the applicant will use, if different from 1.1 above.  |
|  |  |
|  |  |
| 1.5 | Address of the applicant’s principal place of business. |
|  | **Address:** |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  | **Telephone Number:****Email Address:****Website Address:**  |  |
|  |  |  |
| 1.61.71.8 | Is the premises at 1.5 above used as a residence by anyone? Yes/No If the answer to 1.6 is “Yes” please explain how the applicant is satisfied that it fully complies with Section 98(1)(b) of the Act. Address of the applicant’s registered office, if different from 1.5 above. |
|  | **Address:** |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  | **Telephone Number:****Email Address:****Website Address:** |  |
|  |  |  |
|  |  |
| 1.9 | Contact details of a principal of the applicant, in the State, who will accept service of any |
|  | document(s) in respect of the application submission. |
|  | **Contact Name:** |  |
|  | **Address:** |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  | **E-mail Address:** |  |
|  | **Telephone Number:** |  |
|  |  |

1.10 Yes/No

Please confirm if the applicant is a member of the Consumer Credit Association or any other trade body.

1.11 Please provide details of where funding for consumer loans will be sourced.

|  |
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|  |

1.12 Please provide details of how the applicant intends to attract consumers/develop its consumer base (e.g. advertising, referrals, personal contacts etc.).

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|  |

1.13 Please describe the selling point/value proposition of the applicant’s product(s)/service(s) versus competitors, identifying if this selling point/value proposition is different from current market offerings.

|  |
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|  |

1.14 Please provide an estimated percentage of business the applicant expects to conduct in each of the following categories.

|  |  |
| --- | --- |
|  | **%** |
| **Cash/Personal loans** |  |
| **Goods** |  |
| **Vouchers** |  |
| **Collecting on behalf of another moneylender** |  |
| **Other (e.g. services)** |  |

1.15 Please outline the nature of the proposed business (e.g. cash loans or credit for goods such as furniture, vehicles, etc.).

|  |
| --- |
|  |

1.16 Please outline how the applicant proposes to operate (e.g. will collectors be employed, will payments be made by direct debit etc.)

|  |
| --- |
|  |

1.17 Please confirm if the applicant intends to offer a home collection service.

Yes/No

|  |
| --- |
| **Section 2 – District Court Districts** |

2.1 Please complete the table below in relation to the district court districts in which the applicant operates.

 **Note:** Please see the Guidance Note for further information when completing this question.

|  |  |  |
| --- | --- | --- |
| **Location of court office**  | **District number covered by court office** | **Court/areas district number serviced by court offices** |
|  |  |  |

|  |
| --- |
| **Section 3 – Background of Applicant** |

3.1 **Sole Traders/Single Director Companies**

 In the case of an applicant who is a sole trader, a single director company or whose activities are directed by only one person, please supply details of a nominated person with whom the Central Bank may communicate where necessary (e.g. spouse, partner, solicitor, accountant).

**Nominated Person**

|  |  |
| --- | --- |
| **Name:** |  |
| **Address:** |  |
|  |  |
|  |  |
|  |  |
| **Relationship to Applicant:** |  |
| **E-mail Address:** |  |
| **Telephone Number:** |  |

**\*I confirm that I have obtained written confirmation of agreement from the nominee above.**

|  |  |
| --- | --- |
| **Mark with a tick** |  |

3.2  **Principals**

 Please give details of all principals involved in running the business (e.g. executive or non-executive director, CEO, secretary, manager, etc.).

 **Note:** Please use a separate sheet if required.

|  |  |
| --- | --- |
| **Name:** |  |
| **Home Address:** |  |
|  |  |
|  |  |
|  |  |
| **Date of Birth:**  |  |
| **Position in Organisation: Equivalent PCF Role:** |  |

|  |  |
| --- | --- |
| **Name:** |  |
| **Home Address:** |  |
|  |  |
|  |  |
|  |  |
| **Date of Birth:**  |  |
| **Position in Organisation: Equivalent PCF Role:** |  |

|  |  |
| --- | --- |
| **Name:** |  |
| **Home Address:** |  |
|  |  |
|  |  |
|  |  |
| **Date of Birth:**  |  |
| **Position in Organisation: Equivalent PCF Role:** |  |

|  |  |
| --- | --- |
| **Name:** |  |
| **Home Address:** |  |
|  |  |
|  |  |
|  |  |
| **Date of Birth:**  |  |
| **Position in Organisation: Equivalent PCF Role:** |  |

|  |  |
| --- | --- |
| **Name:** |  |
| **Home Address:** |  |
|  |  |
|  |  |
|  |  |
| **Date of Birth:**  |  |
| **Position in Organisation: Equivalent PCF Role:** |  |

|  |  |
| --- | --- |
| **Name:** |  |
| **Home Address:** |  |
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|  |  |
|  |  |
| **Date of Birth:**  |  |
| **Position in Organisation: Equivalent PCF Role:** |  |

3.3 **Money Laundering Reporting Officer**

Please provide details of the Money Laundering Reporting Officer.

|  |  |
| --- | --- |
| **Name:** |  |
| **Home Address:** |  |
|  |  |
|  |  |
|  |  |
| **Date of Birth:**  |  |
| **Position in Organisation: Equivalent PCF Role (if applicable):** |  |

3.4 **Shareholders**

 If the applicant is a limited company, please provide details of shareholders in the appropriate boxes below.

 **If Shareholders are persons:**

|  |  |
| --- | --- |
| **Name:** |  |
| **Home Address:** |  |
|  |  |
|  |  |
|  |  |
| **Date of Birth:**  |  |
| **Position in Organisation: Equivalent PCF Role:** |  |

|  |  |
| --- | --- |
| **Name:** |  |
| **Home Address:** |  |
|  |  |
|  |  |
|  |  |
| **Date of Birth:**  |  |
| **Position in Organisation: Equivalent PCF Role:** |  |

**If Shareholders are legal entities:**

|  |  |
| --- | --- |
| **Firm Name:** |  |
| **Address:** |  |
|  |  |
|  |  |
|  |  |
| **Principal Activity:** |  |
|  |  |

|  |  |
| --- | --- |
| **Firm Name:** |  |
| **Address:** |  |
|  |  |
|  |  |
|  |  |
| **Principal Activity:** |  |
|  |  |

3.5 Please provide details of each person who will be authorised to engage in the business of moneylending on behalf of the applicant.

 **Note:** Please use a separate sheet if required.

|  |  |
| --- | --- |
| **Name:** |  |
| **Home Address:** |  |
|  |  |
|  |  |
|  |  |
| **Date of Birth:**  |  |

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| --- | --- |
| **Name:** |  |
| **Home Address:** |  |
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| **Date of Birth:**  |  |

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| **Name:** |  |
| **Home Address:** |  |
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| **Date of Birth:**  |  |

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| **Name:** |  |
| **Home Address:** |  |
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| **Date of Birth:**  |  |

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| **Name:** |  |
| **Home Address:** |  |
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| **Date of Birth:**  |  |

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| **Name:** |  |
| **Home Address:** |  |
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|  |  |
| **Date of Birth:**  |  |

**Fitness & Probity of Collection Agents (if applicable)**

Please note that if Collection Agents are to be permitted to arrange the provision of credit to consumers on behalf of the applicant then this role is considered to be a Controlled Function under the Central Bank’s Fitness and Probity regime. **The applicant must not permit a person to perform a Controlled Function role unless it is satisfied that the person complies with the Fitness and Probity Standards and has obtained confirmation that the person has agreed to abide by those standards.**

|  |
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Please **tick to confirm** that the applicant is satisfied that all Controlled Functions comply with the Fitness and Probity Standards and that it has obtained written confirmation that they have agreed to abide by the standards.

|  |
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| **Section 4 – Regulatory Background** |

**The following questions should be answered in respect of the applicant and all persons and entities mentioned in this application form. In any case where the response is yes, full details (including any previous business names) should be given on a separate sheet of paper and referenced to the appropriate question.**

|  |  |  |
| --- | --- | --- |
|  |  | Yes/No |
| 4.1 | Has the applicant, or any person mentioned in this form, ever been refused a licence or an authorisation by the Central Bank or any other regulatory authority (in the State or elsewhere)?  |

|  |
| --- |
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  |
| 4.2 | Has the applicant, or any person mentioned in this form, ever applied for a licence or an authorisation to the Central Bank or any other regulatory authority (in the State or elsewhere) and decided not to proceed with such an application after having made it? |

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 |
| 4.3 | Has the applicant, or any person mentioned in this form, any other application(s) currently being considered by the Central Bank (including any other applications submitted at the same time as this application)? |

|  |
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 |
| 4.4 | Has the applicant, or any person mentioned in this form, any current or previous authorisations from the Central Bank and/or any other regulatory authority (in the State or elsewhere)? |

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| 4.5 | Has the applicant, or any person mentioned in this form, previously held a Pre-Approval Controlled Function in a Financial Services Entity(s)?   |

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 |
| 4.6 | Has the applicant, or any person mentioned in this form, been involved in a business which in the previous five years:1. went into liquidation or receivership;
2. had a receiver or examiner appointed;
3. failed to satisfy a debt adjudged due or a debt in respect of which a judgment has been registered; or
4. entered into a scheme of arrangement or composition of its debts with its creditors; or
 |

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| 4.7 | Has the applicant, or any person mentioned in this form, had a petition for the compulsory winding-up, an application for a dissolution order or a bankruptcy petition served at any time in the last ten years or is there such a petition pending?  |

|  |
| --- |
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 |
| 4.8 | Has the applicant, or any person mentioned in this form, or any business with which they were/are connected, ever been convicted of a criminal offence?   |

|  |
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 |
| 4.9 | Has the applicant, or any person mentioned in this form, ever been disqualified by order of the court from holding a licence?  |

|  |
| --- |
|  |

 |
| 4.10 | Has the applicant, or any person mentioned in this form, or any business with which they were/are connected ever been convicted of an offence for contravening Section 98 of the Act?  |

|  |
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 |
| 4.11 | Has a court decided, pursuant to the Act, during the previous five years that the cost of credit in an agreement between the applicant, or any person mentioned in this form, and the consumer was excessive?  |

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| 4.12 | Has the applicant, or any person mentioned in this form, ever applied for membership or recognition from any professional association or trade body and had that application refused or decided not to proceed with such an application after having made it?  |

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| 4.13 | Has the applicant, or any person mentioned in this form, ever been subject to any disciplinary measures by the Central Bank or any other regulatory authority (in the State or elsewhere)?  |

|  |
| --- |
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 |
| 4.14 | Have any legal proceedings or administrative sanction proceedings been brought in the State or any jurisdiction against the applicant, or any person mentioned in this form, in which the applicant or person has either been convicted or found liable, in relation to the provision of financial services in the three years prior to the date of application?  |

|  |
| --- |
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 |
| 4.15 | Has the applicant, or any person mentioned in this form, agreed to an out of court settlement at any time in the three years prior to the date of application in respect of legal proceedings brought against it?  |

|  |
| --- |
|  |

 |
| 4.16 | Is the applicant, or any person mentioned in this form, currently involved in any proceedings of the type described in 4.14 and 4.15?  |

|  |
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|  |

 |
| 4.17 | Have the books, records or other documents of the applicant, or any person/entity mentioned in this form, ever been requisitioned or seized by any regulatory authority in exercise of its powers (in the State or elsewhere)?  |

|  |
| --- |
|  |

 |
| 4.18 | Has the applicant, or any person mentioned in this form, ever had any allegations of or been convicted of any offence involving fraud, dishonesty, breach of trust, insider dealing or market manipulation?   |

|  |
| --- |
|  |

 |
| 4.19 | Is the applicant, or any person mentioned in this form, the holder of any of the following?**Note:** If the answer to any of the below is “Yes”, please provide details of the owner of the licence, details of the licence owner’s activities and where the licence owner operates.  |

|  |  |
| --- | --- |
|  | **Yes/No** |
| **Bookmaker’s Licence** |  |
| **Licence for the Sale of Intoxicating Liquor** |  |
| **Gaming Licence** |  |
| **Moneylender’s Licence** |  |
| **Pawnbroker’s Licence** |  |

|  |
| --- |
| **Section 5 – Product Details** |

Please provide the **maximum APR** proposed to be charged by the applicant and complete the following.

Note: Please fill in the table below for the product that will attract the **maximum APR** only.

5.1

 **Loan Details:**

|  |  |
| --- | --- |
| 1. **Type of loan**
 |  |
| 1. **Amount of loan (sample)**
 |  |
| 1. **Period of loan (weeks/months)**
 |  |
| 1. **Interest charge**
 |  |
| 1. **Collection charge**
 |  |
| 1. **Any other charge - please specify**
 |  |
| 1. **Total cost of loan**
 |  |
| 1. **APR (annual percentage rate)**
 |  |
| 1. **APR including collection charge**
 |  |
| 1. **Weekly/monthly repayment amount**
 |  |
| 1. **Cash cost for each €100 borrowed**
 |  |
| 1. **Percentage cost per €100 borrowed (%)**
 |  |

5.2 Please provide details of why/how you decided on this maximum APR.

|  |
| --- |
|  |

5.3

Please provide the **maximum** **Cost of Credit** proposed to be charged by the applicant and complete the following.

**Note:** Please fill in the table below for the product what will attract the **maximum** **Cost of Credit** only. Cost of credit is calculated by expressing all charges (including interest, collection and other charges) as a percentage of the amount of the loan.

 **Loan Details:**

|  |  |
| --- | --- |
| 1. **Type of loan**
 |  |
| 1. **Amount of loan (sample)**
 |  |
| 1. **Period of loan (weeks/months)**
 |  |
| 1. **Interest charge**
 |  |
| 1. **Collection charge**
 |  |
| 1. **Any other charge - please specify**
 |  |
| 1. **Total cost of loan**
 |  |
| 1. **APR (annual percentage rate)**
 |  |
| 1. **APR including collection charge**
 |  |
| 1. **Weekly/monthly repayment amount**
 |  |
| 1. **Cash cost for each €100 borrowed**
 |  |
| 1. **Percentage cost per €100 borrowed (%)**
 |  |

5.4 Please provide details of why/how you decided on this maximum cost of credit.

5.5 Please complete the table below, in relation to **all** product types that the applicant intends to offer:

**Note:** If the applicant intends to offer three types of loans (26 week, 34 week and 52 week terms), provide details for all three types of loans.

**It is important to note that the products listed below will form the basis of the applicant’s licence appendix and the applicant is permitted to offer only the product(s) specified in its licence appendix.** This restriction permits the applicant to offer:

1. loans of different amounts, provided that the total cost per €100,

collection charge per €1 and APR for that term product are not exceeded (irrespective of the length of time over which the loan is actually repaid); and

1. variations on the terms of the loan in exceptional cases, where the total cost per

€100, collection charge per €1 and APR are not exceeded. ‘Exceptional’ means less than 10% per annum of the total number of agreements entered in to.

**Product Details:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 1. **Type of loan**
 |  |  |  |  |  |
| 1. **Amount of loan (sample)**
 |  |  |  |  |  |
| 1. **Period of loan (weeks/months)**
 |  |  |  |  |  |
| 1. **Interest charge**
 |  |  |  |  |  |
| 1. **Collection charge**
 |  |  |  |  |  |
| 1. **Any other charge - please specify**
 |  |  |  |  |  |
| 1. **Total cost of loan**
 |  |  |  |  |  |
| 1. **APR (annual percentage rate)**
 |  |  |  |  |  |
| 1. **APR including collection charge**
 |  |  |  |  |  |
| 1. **Weekly/monthly repayment amount**
 |  |  |  |  |  |
| 1. **Cash cost for each €100 borrowed**
 |  |  |  |  |  |
| 1. **Percentage cost per €100 borrowed (%)**
 |  |  |  |  |  |

|  |
| --- |
| **Section 6 – Financial Projections** |

Please disclose the date of the applicant’s accounting year-end or proposed year-end.

6.1

6.2 Please confirm the following in relation to the applicant’s first full year of trading:

|  |  |
| --- | --- |
|  | **€** |
| **Total projected income for the period** |  |
| **Total projected expenditure for the period** |  |
| **Projected surplus/deficit of income over expenditure** |  |

|  |  |
| --- | --- |
| **Projected number of consumers** |  |

|  |  |
| --- | --- |
| **Projected total value of loans advanced** | **€** |

Please confirm the applicant’s balance sheet provision for bad and doubtful debts for the first full year of trading.

6.3

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| **Section 7 – Attachments** |

Please provide **original documents where possible** in respect of all supporting documentation.

All original supporting documentation will be returned to the applicant as soon as possible.

**Note:** If you are unable to provide the original document of any of the required attachments, please provide a written explanation of why this is so. You must submit all of the following documentation as part of the application.

**Yes/No**

|  |  |  |
| --- | --- | --- |
|  7.1 **Tax Clearance**  |

|  |
| --- |
|  |

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| The applicant is required to submit details of its eTax Clearance Certificate including a Tax Reference Number and Access Number. This certificate must be issued to the applicant. If the applicant is a sole trader it should be issued to the individual. If the applicant is a limited company, it should be issued to the company. If the applicant is a partnership, the certificate can be issued either to the partnership as a single entity or each partner can be issued a separate certificate. An application for the tax clearance certificate is available from www.revenue.ie |  |
| 7.2 **Certificate of Incorporation** |

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|  |

 |
| If the applicant is a limited company, a Certificate of Incorporation issued by the Companies Registration Office must be provided. Please contact the Companies Registration Office ([www.cro.ie](http://www.cro.ie)) if you have any queries in relation to your Certificate of Incorporation. |  |
| 7.3 **Business Name Registration Certificate**If applicable, a Business Name Registration certificate issued by the Companies Registration Office must be supplied in relation to all trading names (different to the legal name) that the applicant wishes to use in relation to its moneylending business. Please contact the Companies Registration Office ([www.cro.ie](http://www.cro.ie)) if you have any queries in relation to your business name registration certificate.7.4 **Proof of Business Address**Please provide proof of the applicant’s business address. The addressmay already be included one of the official documents attached with the application form. |

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| 7.5 **Written confirmation as to whether or not in your opinion, all terms and conditions comply with applicable legislation.** Please see the Guidance Note for further information regarding this. |

|  |
| --- |
|  |

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| 7.6 **A copy of all credit agreements to be used** (including all information required by regulation 13 of SI 2010/281 – The European Communities (Consumer Credit Agreements) Regulations 2010). These should include details of the terms and conditions offered by the applicant. |

|  |
| --- |
|  |

 |
| 7.7 **A copy of a repayment book which is in compliance with section 100 of the Act.** |

|  |
| --- |
|  |

 |
| 7.8 **A copy of the newspaper advertisement of the applicant’s intention to apply for a Moneylenders licence.**  Please see the Guidance Note for further information regarding this. |

|  |
| --- |
|  |

 |
| 7.9 **A sample form of authorisation for collectors (if applicable) which is in compliance with section 97 of the Act.** |

|  |
| --- |
|  |

 |
| 7.10 **A copy of projected accounts. In the case of UK companies, please provide projected UK accounts for the Irish section of the business.**  Where applicable the accounts should distinguish figures relating to moneylending business from other business activity**.**7.11 **A copy of the applicant’s Standard European Consumer Credit Information Form (“SECCI”)** which is in compliance with regulation 8of SI 2010/281 – The European Communities (Consumer Credit Agreements) Regulations 2010**.**7.12 **Copies of all Policies and Procedures**Copies of all of the applicant’s policies and procedures which detail how the applicant intends to operate and the governance controls that are in place to ensure compliance with legislation. Please see the Guidance Note for further information regarding this. |

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| **Section 8 – Declaration** |

The **applicant** applies for a moneylender's licence under the Consumer Credit Act, 1995 (as amended) on the basis of information supplied with this application, and any additional information supplied to the Central Bank of Ireland in the course of the application process.

I/Weacknowledge that the Central Bank of Ireland may disclose information in the performance of its statutory functions or otherwise as may be specifically authorised by law. I/We warrant that I/we have truthfully and fully answered the relevant questions in this form and disclosed any other information which might reasonably be considered relevant for the purpose of this application.

I am/We are aware that it may be an offence and/or grounds for refusal of my application and/or grounds for revocation of a licence granted on foot of this application and/or grounds for the Central Bank of Ireland to commence an Administrative Sanctions Procedure against both myself/ourselves and/or the proposing entity for me to knowingly or recklessly:

1. Provide false or misleading information and/or to make a false or misleading statement (which I acknowledge may include the withholding by me of relevant information) in this application for approval;
2. Fail to inform and/or withhold from the Central Bank of Ireland details of any material change in circumstances/new information which is relevant and/or material to this application.

I/We warrant that I/we will promptly notify the Central Bank of Ireland of any changes in the information I/we have provided and supply any other relevant information which may come to light in the period during which this application is being considered and, this application is approved, thereafter.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| *Dated this*  |  | *day of*  |  | *20* |
|  |  |
| *Name (Block capitals):* *Signed:* |  *Position* |
|  |  |
| *Name (Block capitals):* *Signed:* |  *Position* |
|  |  |
|  |  |
| *For and on behalf of:**(Please print name of the applicant. At least two directors, including the Chief Executive/Managing Director must sign the declaration above. Original signatures are required.)* |
|

**Note: It is an offence under Section 12 of the Consumer Credit Act, 1995 (as amended) to wilfully give any information which is false or misleading in respect of an application for a moneylender's licence and may result,** **on summary conviction, to a fine not exceeding €3,000 or imprisonment for a term not exceeding 12 months or both.**



Bosca PO 559, Sráid Wapping Nua, Cé an Phoirt Thuaidh, Baile Átha Cliath 1. PO Box 559, New Wapping Street, North Wall Quay, Dublin 1.

T +353 1 224 4510 www.centralbank.ie moneylending@centralbank.ie