

IRELAND

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1. Consumer policy institutions

1.1. MINISTRY RESPONSIBLE FOR CONSUMER POLICY

- **Department of Enterprise, Trade and Innovation**

The Government Department responsible for consumer policy is the Department of Enterprise, Trade and Innovation. Consumer policy in this context is described as the economic interests of consumers. The Department is responsible for the development and enforcement of a regulatory framework, which will advance the rights and interests of consumers and generate confidence in the purchasing of goods and services. The Department's aim is to achieve these goals by ensuring that consumers have the knowledge to make informed choices and that there are protections and redress options for consumers in cases where their rights are infringed.

Address: Competition and Consumer Policy Section, Earlsfort Centre, IE-Dublin 2

Tel: +353 1 631 2503

E-mail for consumer queries: conspol@deti.ie

Website: www.deti.ie

- **Department of Health and Children**

This Department is responsible for food safety and labelling and the safety of medicinal products.

Address: Hawkins House, Hawkins St, IE-Dublin 2

Tel: +353 1 635 4000

E-mail: webmaster@dohc.ie

Website: www.dohc.ie

- **Department of Finance**

This Department is responsible for the policy relating to consumer credit and the prudential solvency of all financial institutions.

Address: Government Buildings, Upper Merrion St, IE-Dublin 2

Tel: +353 1 676 7571

E-mail: webmaster@finance.gov.ie

Website: www.finance.gov.ie

- **Department of Communications, Energy and Natural Resources**

This Department is responsible for the policy on communications, broadcasting and energy.

Address: 29-31 Adelaide Rd, IE-Dublin 2

Tel: +353 1 678 2000

E-mail: customer.service@dcenr.gov.ie

Website: www.dcenr.ie

- **Department of Transport**

This Department is responsible for policy on aviation and public transport.

Address: Transport House, 44 Kildare St, IE-Dublin 2

Tel: +353 1 670 7444

E-mail: info@transport.ie

Website: www.transport.ie

- **Department of Justice and Law Reform**

The Department of Justice and Law Reform is responsible for providing the Courts Service.

Address: 94 St. Stephen's Green, IE-Dublin

Tel: +353 1 602 8292

Fax: +353 1 661 5461

E-mail: info@justice.ie

Website: www.justice.ie

1.2. PUBLIC AGENCIES

The following agencies are concerned with the surveillance, monitoring and enforcement of consumer law:

- **National Consumer Agency**

The National Consumer Agency (NCA) is a statutory body charged with representing the voice of the consumer and the enforcement of consumer legislation; it advocates on behalf of consumers across a range of issues; conducts targeted research and undertakes information, education and awareness activities; it defends consumer interests at the highest levels of national and local decision-making. It has an obligation to engage with business to ensure that the legal requirements in relation to consumer protection are fully understood and promotes best practice, including by the preparation of relevant guidelines, to ensure that consumers are treated fairly. It works with representative bodies and directly with retailers to ensure that they are fully aware of their legal obligations. Retailers and other businesses can seek advice from Agency staff on aspects of consumer law. The NCA has responsibility for market surveillance in respect of product safety.

The amalgamation of the National Consumer Agency and the Competition Authority was announced during the Government's 2009 Budget speech as part of the rationalisation plan for State agencies. It is hoped to publish the legislation in 2011.

The consumer financial services related information and education function previously the responsibility of the Financial Regulator will be formally transferred to the NCA, offering a one-stop shop service on consumer information and education issues in the Irish economy. The NCA has carried out the function on an administrative basis since April 2010.

The NCA is funded by the Department of Enterprise, Trade and Innovation and the consumer financial information and education function will be funded through levies on financial institutions.

NCA websites:

- ConsumerConnect.ie is the website for consumers in Ireland. It's about helping consumers make better choices so that they:
 - Are empowered to act for themselves
 - Get good value for money and are treated fairly and
 - Know where to go when they need support
- itsyourmoney.ie is the website giving consumers free, impartial information on financial products, from home or car insurance to mortgages and loans. The site includes guides in plain English, price comparisons, calculators, podcasts and other useful tools.
- NCA.ie is the corporate website, and is aimed at:
 - Businesses – to find out their obligations under consumer law
 - Media - for consumer news and media resources
 - Researchers - for consumer research reportsThe site also includes a register of businesses authorised by the NCA to act as credit intermediaries under the Consumer Credit Act, 1995.
- ConsumerProperty.ie is a dedicated website about property and consumer rights and responsibilities. It has tips and resources including the NCA's guide to "Buying and Living in a Multi-Unit Development Property".

Address: 4 Harcourt Road, IE-Dublin 2

Tel: +353 1 402 5555

Consumer helpline: 1 890 432 432 (only available from Ireland)

Fax: +353 1 402 5501

Press enquiries: +353 1 475 1444

E-mail: query@nca.ie

Websites: www.nca.ie; www.consumerconnect.ie; www.itsyourmoney.ie;
www.ConsumerProperty.ie

- **The Central Bank of Ireland**

The Central Bank Reform Act, 2010, creates a new single unitary body – the Central Bank of Ireland - responsible for both central banking and financial regulation. The new structure replaces the previous related entities, the Central Bank and the Financial Services Authority of Ireland (CBFSAI) and the Financial Regulator.

The Financial Services Consultative Consumer and Industry Panels were established by the Financial Regulator under the Central Bank Act, 1942 (as amended by the CBFSAI Act, 2004) with effect from 1 November 2004. The Central Bank Reform Bill 2010 replaced the

Consultative Panels with new advisory arrangements which have yet to be put in place. It is required to appoint such a group to advise on its consumer-related functions.

All financial services providers and funds are required to be either licensed or authorised by the Financial Regulator. Certain financial service providers such as some investment intermediaries and stockbrokers are also subject to client money rules.

The degree of regulation applied to the various financial service providers by the Financial Regulator depends on their particular business and comprises prudential supervision (solvency) and monitoring compliance with conduct of business rules (Consumer Protection Code).

The Central Bank of Ireland has a role in relation to the protection of consumers of financial services. The objective is to protect customers and investors through conduct of business.

In relation to consumer protection it develops, introduces and monitors compliance with the statutory codes of conduct such as the Consumer Protection Code, the Code of Conduct on Mortgage Arrears, the Code of Conduct for Licensed Moneylenders and the Minimum Competency Requirements. In addition, a wide range of rules are imposed on the basis of EU directives such as the Markets in Financial Instruments Directive (MiFID), Payment Services Directive (PSD) and the Consumer Credit Directive (CCD).

The Central Bank is currently reviewing the Consumer Protection Code and has invited submissions from interested parties until 10 January 2011.

It monitors compliance with consumer protection requirements through:

- inspections
- reviews
- mystery shopping
- examination of specific issues or requirements

To promote compliance, it provides feedback on themed inspections and publishes the main issues on its website. Breaches of regulatory requirements are dealt with in accordance with its Administrative Sanctions procedure.

Address: Central Bank of Ireland, PO Box 559, Dame Street, IE-Dublin 2

Lo Call Number: 1890 777777, Monday to Friday from 09.00 - 18.00 (Ireland only)

Tel: +353 1 224 6000

Fax: +353 1 671 6561

E-mail: enquiries@centralbank.ie

for consumer protection enquiries: comp@centralbank.ie

Website: www.centralbank.ie

- **Broadcasting Authority of Ireland**

The Broadcasting Authority of Ireland was established on 1 October 2009.

The objectives of the BAI, as set out in the Broadcasting Act, 2009 are:

- To ensure that the number and categories of broadcasting services made available in the State best serve the needs of the people of the island of Ireland, bearing in mind their languages and traditions and their religious, ethical and cultural diversity
- To ensure that the democratic values enshrined in the Constitution especially those relating to rightful liberty of expression, are upheld
- To provide for open and pluralistic broadcasting services.

The Authority incorporates work previously undertaken by the Broadcasting Commission of Ireland and the Broadcasting Complaints Commission. All policies and publications previously developed by the BCI remain valid.

The BAI comprises a Board, and two statutory committees dealing with Compliance and Contract Awards. The Minister for Communications Energy and Natural Resources has appointed five members to the Board of the BAI. For information on these appointments, please [click here](#).

Address: 2 - 5 Warrington Place, IE-Dublin 2

Tel: + 353 1 644 1200

Fax: + 353 1 6441299

E-mail: info@bai.ie

Website: www.bai.ie

- **Commission for Aviation Regulation**

The Commission for Aviation Regulation regulates certain aspects of the aviation and travel trade sectors in Ireland. The Commission is an independent public body under the auspices of the Department of Transport, and is accountable to the Houses of the Oireachtas. Inter alia, the Commission also has a significant consumer protection role. The Commission is the national enforcement body tasked with the monitoring and regulation of EU legislation covering Air Passenger Rights and the provision of assistance to Passengers with Reduced Mobility (PRM). The Commission liaises with other bodies that have a role in consumer protection of airline passengers, including the National Consumer Agency, the European Consumer Centre and national enforcement bodies in other Member States. The Commission works with counterpart enforcement bodies in the EU for complaints arising at non-Irish airports.

Address: 3rd Floor Alexandra House, Earlsfort Tce, IE-Dublin 2

Tel: +353 1 661 1700

Fax: +353 1 661 1269

E-mail: info@aviationreg.ie

Website: www.aviationreg.ie

- **Irish Medicines Board**

The Irish Medicines Board (IMB) protects and enhances human and animal health through the regulation of human and veterinary medical products. Among its many activities, the IMB regulates clinical trials, as well as monitoring and inspecting products on the market to ensure their safety and efficacy. Enforcement activities include investigation of potential breaches of regulations and a range of measures, including prosecution, may be applied.

Address: Kevin O'Malley House, Earlsfort Centre, Earlsfort Terrace, IE-Dublin 2

Tel: +353 1 676 4971

Fax: +353 1 676 7836

E-mail: imb@imb.ie

Website: Irish Medicines Board

- **Food Safety Authority of Ireland**

The principal function of the Food Safety Authority of Ireland (FSAI) is to take all reasonable steps to ensure that food produced, distributed or marketed in the State meets the highest standards of food safety and hygiene reasonably available and to ensure that food complies with legal requirements, or where appropriate with recognised codes of good practice. The FSAI is a statutory, independent and science-based body, dedicated to protecting public health and consumer interests in the area of food safety and hygiene. It comes under the aegis of the Department of Health and Children.

Address: Abbey Court, Lower Abbey Street, IE-Dublin 1

FSAI advice line: 1890 33 66 77

Tel: +353 1 817 1300

Fax: +353 1 817 1301

E-mail: info@fsai.ie

Website: www.fsai.ie

- **Office for Tobacco Control**

The Office of Tobacco Control was established to advise and assist the Minister for Health and Children in the implementation of policies and objectives of the Government, on the control and regulation of tobacco products generally. It also maintains a register of retail premises and conducts compliance testing on the sale of tobacco products.

Address: Willow House, Millennium Park, Naas, IE-Co. Kildare

Tel: +353 45 852700

Fax: +353 45 852799

E-mail: info@otc.ie

Website: www.otc.ie

- **Commission for Communications Regulation (ComReg)**

ComReg is the statutory body responsible for the regulation of the electronic communications sector (telecommunications, radiocommunications and broadcasting transmission) and the postal sector.

Address: Block DEF, Abbey Court, Irish Life Centre, Lower Abbey Street, IE-Dublin 1

Consumer Helpline: LoCall 1890 229 668 or / (01) 8049668

Tel: +353 1 8049600

Fax: +353 1 8049680

E-mail: consumerline@comreg.ie

Website: www.askcomreg.ie

- **The Commission for Energy Regulation (CER)**

The Commission for Energy Regulation (CER) promotes competition in the electricity and natural gas sectors. It protects the interests of customers, especially the disadvantaged and the

elderly, by ensuring that standards of services are set and codes of practices are in place. CER licences electricity and natural gas companies and sets performance standards which it enforces.

The CER has established an Energy Customers' Team to assist customers who are having issues with their supplier or network operator. The Team provides an independent complaints resolution service for customers who have used their supplier or network operator's complaints handling process and are not satisfied with the outcome.

Address: The Exchange, Belgard Square North, Tallaght, IE-Dublin 24

Tel: +353 1890 404 404

Fax: +353 1 400 0850

E-mail: energycustomers@cer.ie

Website: www.energycustomers.ie

- **Data Protection Commissioner**

The office of the Data Protection Commissioner is established under the 1988 Data Protection Act. The Data Protection Amendment Act, 2003, updated the legislation, implementing the provisions of EU Directive 95/46. The Acts set out the general principle that individuals should be in a position to control how data relating to them is used.

The Data Protection Commissioner is responsible for upholding the rights of individuals as set out in the Acts, and enforcing the obligations upon data controllers. The Commissioner is appointed by Government and is independent in the exercise of his or her functions.

Individuals who feel their rights are being infringed can complain to the Commissioner, who will investigate the matter, and take whatever steps may be necessary to resolve it.

Address: Canal House, Station Road, Portarlington, IE-Co. Laois

Lo Call Number: 1890 252 231 (Ireland only)

Tel: +353 57 868 4800

Fax: +353 57 868 4757

E-mail: info@dataprotection.ie

Website: <http://www.dataprotection.ie>

1.3. NATIONAL CONSUMER ORGANISATIONS

Consumers Association of Ireland

The Consumers Association of Ireland (CAI) is an independent, non-profit organisation established in 1966. The aim of the CAI is to independently protect, promote and represent the interests of consumers. The CAI is a registered charity and membership is open to all who wish to pay an annual subscription. The CAI publishes a monthly magazine called Consumer Choice which contains reports on various products, advice on consumer law and presents case studies illustrating consumer rights.

Address: 43-44 Chelmsford Rd, Ranelagh, IE-Dublin 6

Tel: +353 1 497 8600

E-mail: cai@consumersassociation.ie

Website: www.consumersassociation.ie

1.4. CONSUMER MEDIA

Local and national media, both newsprint and electronic, carry regular articles, discussions and advice on consumer issues.

The Consumers' Association of Ireland publishes *Consumer Choice* magazine monthly for its members. It provides impartial reports on household goods, personal finance, cars, health, safety and the environment. It also reports on consumer law, gives advice on consumer problems and presents consumer case studies, which illustrate consumer rights.

1.5. REDRESS BODIES: COURTS AND ADRS

- **The Small Claims Court**

The Small Claims procedure is an alternative method of commencing and processing civil proceedings in respect of a small claim (not exceeding €2,000) and is provided for under the District Court (Small Claims Procedure) Rules, 1997 & 1999. It is designed to handle consumer claims cheaply, without involving a solicitor. To be eligible to use the procedure, the "consumer" must have bought the goods or services for private use from someone selling them in the course of business. The District Court Clerk, called the Small Claims Registrar, processes small claims. Where possible, the registrar will negotiate a settlement without the need for a court hearing. If the matter cannot be settled the Registrar will bring the claim before the District Court.

Address: Local District Court Offices

Website: Courts Service - Ireland

E-mail: sccadmin@courts.ie

- **European Small Claims Procedure**

The European Small Claims Procedure is an alternative method of commencing and processing civil and commercial matters (not exceeding €2,000) in respect of a small claim in cross-border cases. It is provided for in Regulation (EC) No. 861/2007 and the District Court Rules 1997 and 2008 - Order 53C refers. The service is provided in Ireland through the District Court by the District Court Clerk, called the Small Claims Registrar ('the Registrar'). The procedure, which cannot be made on-line, will be mainly dealt with by correspondence, although a hearing before a court can be held if the court thinks it is necessary. Where possible, the Registrar will negotiate a settlement without the need for a court hearing. A judgment given in a Member State will be recognised and enforced in another Member State. The enforcement procedure will be governed by the law of the Member State where the judgment is to be enforced.

Address: Local District Court Service

Website: [Courts Service - Ireland](#)

- **Alternative Dispute Resolution (ADR)**

An Alternative Dispute Resolution (ADR) body is an organisation that aims to solve disputes without going to court. There are two different types of ADR - Arbitration and Mediation. **Arbitration** is a consensual procedure for the settlement of disputes under which both parties agree to be bound by the decision of the arbitrator. The arbitrator's decision is final and legally binding on both parties. In Ireland arbitration is governed by the Arbitration Acts, 1954 - 1998. With **Mediation**, as in arbitration, both parties agree to use a neutral third party to help solve a dispute. However the terms of agreement are decided by the parties rather than by the mediator. This is not legally binding or enforceable through the courts but an agreement can be put into a legally binding format.

- **Nominated ADR bodies in Ireland**

The Department of Enterprise, Trade and Innovation has nominated the following Irish ADR bodies adhering to the European Commission Recommendation 98/257/EC:

- **Advertising Standards Authority of Ireland (ASAI)**

The Advertising Standards Authority for Ireland is an independent regulatory body set up to ensure that all advertisements shown in Ireland are legal, decent, honest and truthful. The Advertising Standards Authority for Ireland is financed by the advertising industry and committed, to promoting the highest standards of marketing communications, that is, advertising, promotional marketing and direct marketing. It also deals with individual complaints.

Address: IPC House, 35-39 Shelbourne Road, IE-Dublin 4

Tel: +353 1 6608766

Fax: +353 16608113

E-mail: info@asai.ie

Website: www.asai.ie

- **The Financial Services Ombudsman's Bureau**

The Financial Services Ombudsman is a statutory officer who deals independently with complaints from consumers about their individual dealings with all Financial Service Providers that have not been resolved by the providers, after they have been through the internal complaints resolution systems of the providers. The Ombudsman is therefore the arbiter of unresolved disputes and is impartial. All personal customers, limited companies with a turnover of €3m or less, unincorporated bodies, charities, clubs, partnerships, trusts etc. can complain to the Ombudsman. It is a free service to the Complainant, compensation up to €250,000 can be awarded and decisions are binding subject to appeal to the High Court.

Address: 3rd Floor, Lincoln House, Lincoln Place, IE-Dublin 2

Lo Call: 1890 88 20 90 (Ireland only)

Tel: +353 1 6620899

Fax: +353 1 6620890

E-mail: enquiries@financialombudsman.ie

Website: www.financialombudsman.ie

- **The Office of the Pensions Ombudsman**

The Pensions Ombudsman investigates and decides complaints and disputes involving occupational pension schemes and Personal Retirement Savings Accounts (PRSAs).

Address: 36, Upper Mount Street, IE-Dublin 2

Tel: + 353 1 6471650

Fax: + 00 353 1 6769577

E-mail: info@pensionsombudsman.ie

Website: www.pensionsombudsman.ie

- **Scheme for Tour Operators, Chartered Institute of Arbitrators**

The Chartered Institute of Arbitrators, Irish Branch, is the authority on the regulation, administration, training and promotion of arbitration on the island of Ireland. There are some 600 members in the Irish Branch and inter alia they deal with breach of contract and personal injury relating to holidays.

Address: The Chartered Institute of Arbitrators, Merchant's House, 27-30 Merchant's Quay, IE-Dublin 8

Tel: +353 1 7079739

Fax: + 353 1 7079751

E-mail: ciarb@arbitration.ie

Website: www.arbitration.ie

- **The Direct Selling Association of Ireland**

The Direct Selling Association of Ireland has been the recognised Trade Association for the Direct Selling industry since 1981. Their [Consumer Code of Practice](#) is designed to champion fair selling methods and offer legal rights to consumers that exceed those required by law. It is a company limited by guarantee, comprised of member companies who meet the overheads of the company by subscription. Its decisions are binding on the member company and free of charge.

Address: Avalon, Ballytrust, Ballinagh, IE-Co. Cavan

Tel: +353 49 436 7765

Fax: +353 49 436 7926

E-mail: info@dsai.ie

Website: www.dsai.ie

- **Out-of-Court Bodies involved in the Resolution of Consumer Disputes**

There are a number of other bodies offering resolution of consumer disputes.

- **Commission for Energy Regulation**

Address: The Exchange, Belgard Square North, Tallaght, IE-Dublin 24, Ireland

Tel: +353 1 890 404 404

Fax: +353 1 400 0850

E-mail: energycustomers@cer.ie

Website: www.energycustomers.ie

- **The Private Residential Tenancies Board**

The PRTB was established in September 2004 to resolve disputes between landlords and tenants; it operates a national tenancy registration system and provides information and policy advice on the private rented sector. The PRTB dispute resolution service replaces the courts in relation to the majority of landlord and tenant disputes.

Address: 2nd Floor, O'Connell Bridge House, D'Olier Street, IE-Dublin 2

Tel: +353 1 6350 600

Fax: +353 1 6350 601

E-mail: information@prtb.ie

Website: www.prtb.ie

- **The Personal Injuries Assessment Board (PIAB)**

The Personal Injuries Assessment Board (PIAB), now known as InjuriesBoard.ie is a statutory body, which provides independent assessment of personal injury compensation for victims of Workplace, Motor and Public Liability accidents. The funding of InjuriesBoard.ie operations is met primarily by levying fees on respondents.

Address: Injuries Board.ie, P.O. BOX 8, Clonakilty, IE-Co. Cork

Tel: LoCall 1890 829 121

Fax: 1890 829 122

E-mail: enquiries@injuriesboard.ie

Website: injuriesboard.ie

- **The Society of the Irish Motor Industry**

The Society of the Irish Motor Industry (SIMI) is the official voice of the motor industry in Ireland. It is a member's organisation which consists of Dealers, Repairers, Vehicle Distributors, Wholesalers, Retailers, Vehicle Testers and important operators within the industry in Ireland. Their role is to represent the views of the motor industry by campaigning to the Government, state bodies, the media and the motoring public. The SIMI Standards Tribunal can be contacted to resolve consumers' difficulties.

Address: 5 Upper Pembroke Street, IE-Dublin 2

Tel: +353 1 6761690

Fax: +353 1 6619213

E-mail: info@simi.ie

Website: <http://www.simi.ie>

- **The Car Rental Council of Ireland**

The Car Rental Council of Ireland is the representative trade organisation for the car rental industry in Ireland. It is recognised by tourism organisations, Failte Ireland and Tourism Ireland Ltd. and contributes to the development of national tourism policies. Membership of the Council is open to companies operating a year round car rental business with a minimum fleet size of thirty vehicles and is subject to acceptance of and compliance with the Council's constitution and code of practice. The Council is managed by an Executive Committee elected by member companies.

Address: 5 Upper Pembroke St., IE-Dublin 2
Tel: +353 1 676 1690
Fax: +353 1 661 9213
E-mail: predmond@simi.ie
Website: www.carrentalcouncil.ie

1.6. EUROPEAN CONSUMER CENTRE

The European Consumer Centre Network offers consumers across Europe advice on their rights when shopping in another European state. The ECC Network also offers a dispute resolution service. If necessary, ECC Ireland can liaise directly with a trader via its sister centre in the country of purchase. ECC Ireland also offers online dispute resolution (ODR) through the Internet Ombudsman, a web-based arbitration service where consumers can register their complaints about products or services that they have purchased on the Internet and have them resolved by neutral conciliators and adjudicators.

Address: 13a Upper O'Connell St, IE-Dublin 1
Tel: + 353 1 809 0600
Fax: +353 1 8090601
E-mail: info@eccireland.ie
Website: www.eccireland.ie

2. Consumer policies

2.1. CONSUMER PROTECTION LEGISLATION

- Consumer Protection Act, 2007
- Merchandise Marks Act, 1970
- Sale of Goods and Supply of Services Act, 1980
- Liability for Defective Products Act, 1991
- Package Holidays and Travel Trade Act, 1995
- Consumer Credit Act, 1995
- National Standards Authority of Ireland Act, 1996
- Food Safety Authority of Ireland Act, 1998
- Casual Trading Acts 1995
- Charter of the Company of Goldsmiths of Dublin 1637
- Hallmarking Act 1981
- Hallmarking of Foreign Plate Act 1904
- Metrology Act 1996
- Occasional Trading Act 1979
- Packaged Goods (Quantity Control) Act 1980
- Plate Assay Act 1783
- Plate Assay (Ireland) Act 1807

- Plate Assay (Amendment) Act 1931
- Sale of Goods Act 1893
- Trading Stamps Act 198

2.2. CONSUMER ORGANISATIONS

Consumers' Association of Ireland

Address: 43-44 Chelmsford Rd, Ranelagh, IE-Dublin 6

Tel: +353 1 497 8600

E-mail: cai@consumersassociation.ie

Website: www.consumersassociation.ie

2.3. ENFORCEMENT/REDRESS

- **National Consumer Agency**

Address: 4 Harcourt Road, IE-Dublin 2

Tel: +353 1 402 5500

Fax: +353 1 402 5501

Press enquiries: +353 1 475 1444

E-mail: query@nca.ie

Website: www.nca.ie

- **Central Bank of Ireland**

Address: PO Box 559, Dame Street, IE-Dublin 2

Lo Call Number: 1890 777777, Monday to Friday from 09.00 - 18.00.(Ireland only)

Tel: +353 1 224 6000

Fax: +353 1 671 6561

E-mail: enquiries@centralbank.ie

For consumer protection enquiries: comp@centralbank.ie

Web: www.centralbank.ie

- **Broadcasting Authority of Ireland**

Address: 2-5 Warrington Place, IE-Dublin 2

Tel: +353 1 676 1097

Fax: +353 1 676 0948

E-mail: info@bai.ie

Website: www.bai.ie

- **Commission for Aviation Regulation**

Address: 3rd Floor Alexandra House, Earlsfort Tce, IE-Dublin 2

Tel: +353 1 661 1700

Fax: +353 1 6611269

E-mail: info@aviationreg.ie

Website: www.aviationreg.ie

- **Irish Medicines Board**
Address: Kevin O'Malley House, Earlsfort Centre, Earlsfort Terrace, IE-Dublin
Tel: +353 1 676 4971
Fax: +353 1 676 7836
E-mail: imb@imb.ie
Website: [Irish Medicines Board](http://www.imb.ie)
- **Food Safety Authority of Ireland**
Address: Abbey Court, Lower Abbey Street, IE-Dublin 1
FSAI advice line: 1890 33 66 77
Tel: +353 1 817 1300
Fax: +353 1 817 1301
E-mail: info@fsai.ie
Website: www.fsai.ie
- **Office of Tobacco Control**
Address: Willow House, Millennium Park, Naas, IE-Co. Kildare
Tel: +353 45 852700
Fax: +353 45 852799
E-mail: info@otc.ie
Website: www.otc.ie
- **Commission for Communications Regulation**
Address: Block DEF, Abbey Court, Irish Life Centre, Lower Abbey Street, IE-Dublin 1
Consumer Helpline: LoCall *1890 229 668 or / (01) 8049668
Tel: +353 1 8049600
Fax: +353 1 8049680
E-mail: consumerline@comreg.ie
Website: www.askcomreg.ie
- **Commission for Energy Regulation**
Address: The Exchange, Belgard Square North, Tallaght, IE-Dublin 24
Tel: +353 1 890 404 404
Fax: +353 1 400 0850
E-mail: energycustomers@cer.ie
Website: www.energycustomers.ie
- **Data Protection Commissioner**
Address: Canal House, Station Road, Portarlinton, IE-Co. Laois
Lo Call Number: 1890 252 231 (Ireland only)
Tel: +353 57 868 4800
Fax: +353 57 868 4757
E-mail: info@dataprotection.ie
Website: <http://www.dataprotection.ie>

2.4. INFORMATION AND EDUCATION

General Information

Citizens Information is an Irish eGovernment website provided by the Citizens Information Board. The site provides public service information for Ireland. The Citizens Information Board is the national agency responsible for supporting the provision of information, advice and advocacy to the public on the broad range of social and civil services. The Citizens Information Board also provides a website aimed at people who are unemployed or facing an unemployment situation. This site is called www.losingyourjob.ie. The Board is the support agency for the national network of Citizens Information Services and the Citizens Information Phone Service. The Citizens Information Board also supports the development of advocacy services for individuals, particularly those with a disability.

Address: Citizens Information Board, Ground Floor, George's Quay House, 43 Townsend St, IE-Dublin 2

Tel: +353 1 605 9000

Fax: +353 1 605 9099

E-mail: info@ciboard.ie

Website: www.citizensinformation.ie

Financial Information

There are a number of institutions in Ireland mandated in the area of personal finance education, or that have focussed significant resources in this area.

- The [National Consumer Agency](#) is required to increase awareness amongst consumers of the costs, risks and benefits of financial products and services. It does this by running:
 - Specific information campaigns on television, radio and across other media
 - Consultation processes on relevant consumer topics
 - A consumer helpline on a national lo-call number 1890 432 432
 - Publication of a Shoppers' Rights Card, available from participating retailers

The Agency is currently finalising plans to roll out a range of further information-based activities, to include liaison activities with businesses, representative bodies, Consumer Information Centres, participation at relevant exhibitions and trade fairs, and market research projects.

- The [Money Advice and Budgeting Service](#) has a statutory remit to promote and develop education in respect of money management.
- The [Pensions Board](#) provides information on pensions to the public and to those involved in pensions.

In addition to these, other organisations such as financial institutions run financial capability programmes for school-going or adult audiences. For details of many of these programmes, please see the [Audit of Personal Finance Education Resources](#).

2.5. INFORMATION GATHERING / RESEARCH

All the organisations identified have research units, which regularly publish reports but the primary source of consumer research is the National Consumer Agency.