

**From:** Confidential <confidential@centralbank.ie>  
**Sent:** 14 February 2024 15:28  
**To:** [REDACTED]  
**Subject:** Private and Confidential  
**Attachments:** ATT00001.txt; ATT00002.htm

Central Bank of Ireland - CONFIDENTIAL

Dear Colin Larkin,

We refer to your email dated 25 January 2024, to Minister McGrath. Due to the nature of the matters raised, your email has been referred to the Protected Disclosures Desk in the Central Bank of Ireland.

The Central Bank of Ireland ("Central Bank") is responsible for the proper and effective regulation of financial institutions and markets, while ensuring that consumers of financial services are protected. Please note that the Central Bank does not investigate individual consumer complaints. However, we welcome information from consumers of financial products. The information thus obtained may be used in carrying out our prudential and supervisory activity. As such, the information you provided will be reviewed and relevant content will be referred to a supervisory division for assessment.

Please note, further information regarding the protected disclosures process and the function of the Protected Disclosures Desk is available on the Central Bank website:

<https://www.centralbank.ie/regulation/protected-disclosures-whistleblowing>

Please be aware that in accordance with our statutory obligations of confidentiality, the Central Bank cannot provide any details on any actions taken as a result of disclosures received.

Yours sincerely  
Protected Disclosures Desk  
Central Bank of Ireland  
PO Box 559,  
Dublin 1

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*Féadfaidh go bpróiseálfaidh an Banc Ceannais sonraí pearsanta arna gcur ar fáil agat d'fhonn a chuid feidhmeanna reachtúla a chomhlíonadh nó d'fhonn a chuid oibríochtaí gnó a éascú. Próiseálfar sonraí pearsanta i gcomhréir le ceanglais na reachtaíochta um chosaint sonraí. Aon cheisteanna a bhaineann le próiseáil sonraí pearsanta ag an mBanc Ceannais, féadfar iad a sheoladh chuig [dataprotection@centralbank.ie](mailto:dataprotection@centralbank.ie). Tá cóip d'Fhógra an Bhainc Ceannais um Chosaint Sonraí ar fáil anseo.*