

Application for a credit intermediary authorisation

We have now moved to an electronic application form and filing system. It is therefore necessary for you to send us soft copies/scans of all supporting documentation for your application, including soft copies of your letters of recognition (LOR) from each of the financial institutions listed on your application form.

Completed forms should be saved and emailed as an attachment to concred@ccpc.ie.

Please read the Notes at the end of this form, and ensure that all relevant sections have been completed and that the confirmation has been signed. **Failure to fully complete the application and provide the necessary supporting documents will result in delays when processing your application.**

It is a requirement of the Consumer Credit Act 1995 (as amended) that the certificate of authorisation be displayed prominently at your place of business. It is against the law (Consumer Credit Act 1995) to carry out any activity that requires a consumer credit authorisation before one has been issued to you.

1. Details of Applicant Previously Authorised: Yes No Authorisation Number:

a) Applicant's Name

Please indicate in whose name the application is to be made (company, partnership or sole trader). This is the name that the authorisation will be issued under. A certificate of incorporation should be provided if a Limited Company which is available from the Companies Registration Office.

b) Business Name(s) and Business Address(es)

Do you trade under a different name than the one given above in 1(a)? If yes, please give details of the name(s) and address(es) and include a copy of your business name registration certificate which is available from the Companies Registration Office. (See Note 1).

2. Contact Details

| Landline Tel. Number | Mobile Tel. Number | E-Mail Address | Website Address |
|----------------------|--------------------|----------------|-----------------|
| | | | |

3. Corporate Information

Please tick if you are a Sole Trader Partnership a Limited Company or an Unlimited Company

If a limited or unlimited company, please give details of all Directors and Company Secretary. If a Partnership, please give details of all partners.

| Name | Position |
|------|----------|
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4. Tax Clearance Details

Please provide the following information to confirm that you are in possession of an up to date Tax Clearance Certificate

| Tax Reference Number/PPSN | Tax Clearance Access Number (6 digits) |
|---------------------------|--|
| | |

5. Has the applicant, or any of the persons detailed above, or any business with which they were connected during the previous five years, been –

- convicted of a criminal offence?
- declared bankrupt?
- a Member, Director or Company Secretary of a Limited Company that has gone into receivership, voluntary or compulsory liquidation or been the subject of a winding up order?
- disqualified to act as a Company Director?

Yes No

If yes to any of the above, please give details

6. Is the Applicant the holder of any of the following: Bookmakers Licence, Liquor Licence, Pawnbrokers Licence, Moneylenders Licence, Gaming Licence?

Yes No

If Yes, please give details

7. Please give the names of all financial institutions for which you hold a letter of recognition and intend to act as a credit intermediary. Please provide soft copies of each LOR along with your application. (See Note 2)

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8. Confirmation

I confirm that:

- I have answered every question as fully as possible.
- I am responsible for all the information that I have given on this form, and this information is true and complete.
- I am aware that if I give false or misleading information, I may not be issued with an authorisation.
- I am aware that it is an offence to carry out business as a credit intermediary under the Consumer Credit Act 1995, (as amended) without a valid authorisation.
- I will give any further clarification that the Competition and Consumer Protection Commission requests.

Type Name / Signature

Position (i.e. Sole Trader, Partner, Managing Director etc.)

Daytime Direct Telephone Number

Date

| Day | Month | Year |
|-----|-------|------|
| | | |

Note 1 – Business Address

The business address should be the address from which you carry out your business. If you have more than one trading name and address, please give full details (complete on a separate sheet if necessary) and a copy of the authorisation will be sent to you for each site.

Note 2 - Letters of Recognition

In order to engage in the business of being a credit intermediary you must hold a letter of recognition (as a credit intermediary under Section 144 of the Consumer Credit Act 1995) from one or more financial institutions. The letters of recognition must have issued to the applicant as stated in question 1 a) and b).

Application Checklist

Important: Applications cannot be processed unless all the relevant documentation is included. Please check that you have included soft copies/scans of the following, and tick as appropriate:

- Copy of your Certificate of Incorporation if the application is in the name of a limited company – (only required if not previously submitted in soft copy to the CCPC)
- Copy of your Business Name Registration Certificate if the application is in a name which is different from that of the sole trader or limited company – (only required if not previously submitted in soft copy to the CCPC)
- A Letter of Recognition from each of the financial Institutions with whom you arrange finance for your customers– (only required if not previously submitted in soft copy to the CCPC)
- Applicant PPSN / Tax Reference Number and Tax Clearance Access Number
- Relevant Fee: Sole Trader €315; Limited Company or Partnership €630 (Please note that applications cannot be processed until receipt of appropriate application fee)

In line with Government policy, cheques can no longer be accepted. Payments must be made by Electronic Fund Transfer to the following bank account quoting your application/authorisation number if available in the reference field when making payment:

Account Name: Competition and Consumer Protection Commission
Bank: Allied Irish Banks
Bank branch: 37 Upper O'Connell Street, Dublin 1
Sort Code: 93-10-55
Account number: 02617256
IBAN: IE56 AIBK 931055 02617256
BIC: AIBKIE2D

Save the completed application form and all documents, and send them to the following e-mail address, quoting your application number if available: concred@ccpc.ie

You may send the completed form by post to the below postal address, however, e-mail is preferable.

Competition and Consumer Protection Commission
Bloom House
Railway Street
Dublin 1
DO1 C576

For further information on credit intermediaries, please visit our website at www.ccpc.ie.

If you have any queries about this application please e-mail the **Competition and Consumer Protection Commission** at ConCred@ccpc.ie for assistance, quoting your application number.