



Consumer Protection Code 2025

This is a transcript of text in the video titled “Consumer Protection Code 2025”, featuring Derville Rowland, Deputy Governor, Consumer and Investor Protection, Central Bank of Ireland.

Following a comprehensive review, Central Bank of Ireland has published a revised Consumer Protection Code.

The Consumer Protection Code 2025 reflects the way financial services are provided in a digital world, and builds on the protections of the existing Code.

It also enhances clarity and predictability for firms on their consumer protection obligations.

The revised Code introduces a number of new and enhanced protections for consumers, which will take effect from late March 2026.

In the meantime, the existing Code includes an extensive range of protections that are currently in place and remain effective.

The protection of consumers continues to be at the heart of everything that we do at the Central Bank of Ireland. All of our work is aimed at serving the public interest and protecting consumers of financial services, whether it's through specific consumer related initiatives (such as the modernisation of the Code) or other areas (such as supervising firms to ensure they are resilient).

Our review of the Consumer Protection Code included a discussion paper, public survey, stakeholder meetings and a public consultation – ultimately leading to a revised and modernised Code.

While the revised Code will take effect after a 12-month implementation period, it's important to understand that the existing Code already provides an extensive range of protections for consumers, and these protections remain in place.

We will continue to engage with firms to support their effective implementation of the revised Code by late March of 2026.



Banc Ceannais na hÉireann
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Video Transcript

The revised Code builds on the protections of the existing Code, with a particular emphasis on digitalisation, informing effectively, mortgages and switching, unregulated activities, frauds and scams, vulnerable circumstances and climate risk.

I'd like to sincerely thank everyone who has engaged with us as part of this process – from consumers and industry representatives, to state agencies and a broad cross-section of the private sector.

And thanks to your collective input, the Consumer Protection Code 2025 will help the Central Bank of Ireland to secure the best interests of consumers in the years ahead.

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