

Mr Brendan Burgess
Chair
Financial Services Consultative Consumer Panel
21 Northumberland Road
Dublin 4

20 April 2006

Your Ref: 2006.6.BB

Dear Brendan

Thank you for your letter of 18 April regarding a consumer guide to the codes. We are of course conscious of the need to ensure that consumers know about the existence of the codes and the important provisions that affect them.

In our Strategic Plan 2006 we specifically committed to informing consumers about the new codes and have commenced our plans in that area.

As you are aware, there will be a lead-in period for firms and for some of the provisions in the codes. Any information produced for consumers will have to take the timing of the implementation into account so as to avoid confusion and misrepresentation of what protections are in place.

The Panel will be consulted on the content of the publication as normal.

Yours sincerely

Mary O'Dea
Consumer Director