



## Notice to Personal Insolvency Practitioners

### Scheme of Aid and Advice for Borrowers in Home Mortgage Arrears (the "Scheme")

#### PERSONAL INSOLVENCY PRACTITIONERS PANEL

#### TERMS AND CONDITIONS

##### 1. INTRODUCTION

- 1.1 On 22nd January 2016 the Government announced a scheme to help people who are insolvent, and are in serious mortgage arrears on their home, to access independent expert financial and/or legal advice and assistance, which will help them to find the best available solutions, with priority to remaining in their homes where possible.
- 1.2 This Scheme is being co-ordinated by the Department of Justice and Equality ("DJE") and the Department of Social Protection ("DSP"), in co-operation with the relevant agencies including the Money Advice and Budgeting Service ("MABS"), the Insolvency Service of Ireland ("ISI"), the Legal Aid Board ("LAB"), and the Citizens Information Board ("CIB").
- 1.3 This Scheme is scheduled to be available shortly and is intended to be open for up to 3 years: it will be reviewed after 6 months, and yearly thereafter.
- 1.4 Under the Scheme, eligible borrowers can be referred for independent financial advice and assistance to a panel of personal insolvency practitioners ("PIPs"), which is being established under the Scheme. The panel will be composed of PIPs who agree to provide specified fixed services, free of charge to the borrower, at fixed fees payable by the Scheme, in accordance with these Terms and Conditions.
- 1.5 The fixed services which may be provided by PIPs under the Scheme (see further details at parts 2.3 and 8) are:
  - the provision of financial advice and assistance under component (a) of the Scheme (*Financial advice and assistance*) and
  - the provision of financial advice and assistance under component (c) of the Scheme (*Court review of rejected PIA*).

The ISI is responsible for establishing and maintaining the PIP panel under the Scheme. Further details are given at part 7. **An expression of interest to join the PIP panel is sought by the ISI and this expression of interest will be taken as agreement to these Terms and Conditions. Please send your expression of interest to [policy@isi.gov.ie](mailto:policy@isi.gov.ie).**

## 2. OVERVIEW OF THE SCHEME

- 2.1 Where a borrower is seeking help under the Scheme, MABS will act as the single Government gateway to the Scheme. MABS will direct an eligible borrower for appropriate advice and assistance under the Scheme, using the triage arrangements agreed under the Scheme. (Details on borrower eligibility are set out in part 3.)
- 2.2 In addition to the expert help and advice which can be provided by MABS and particularly by MABS Dedicated Mortgage Arrears (“DMA”) advisers, MABS will be able to direct an eligible borrower for specialised advice and assistance, to be provided by an expert from one of the three professional panels, described in 2.4 below, operating under the Scheme.
- 2.3 The advice and assistance which can be provided under the Scheme has 3 components, and a borrower may be eligible for any or all of these:

(a) *Financial advice and assistance – home mortgage arrears*

Following triage, MABS may direct an eligible borrower for financial advice and assistance to a panel PIP, or to a panel accountant, as appropriate. In such cases, and on receipt of a completed application, MABS will issue the borrower with a Scheme voucher for financial advice and assistance (see part 5) and will provide the borrower with a list of panel practitioners and their contact details. The borrower selects a panel practitioner and presents the financial advice voucher to the practitioner. The payment under the financial advice voucher will be made directly to the practitioner concerned against proof of provision of the specified services (see part 8) – by ISI in the case of a panel PIP, by Money Advice and Budgeting Service National Development Ltd. (“MABSndI”) in the case of a panel accountant.

Alternatively, a borrower can make contact directly with a PIP from the Scheme’s panel of PIPs. The PIP will then undertake a high level assessment of a borrower’s financial situation in order to determine if the borrower is eligible for the Scheme and if the PIP will be able to put in place a solution for the borrower’s debt problems. Where a PIP makes such a determination, the PIP will make an application to MABS under the Scheme on the borrower’s behalf. In such cases, and following receipt of a completed application and client consent, MABS will issue a voucher to the PIP, for the borrower for advice to be provided under the Scheme and the payment will be made as described above.

(b) *Legal advice and assistance – home mortgage arrears*

Borrowers will normally be provided in the first instance with financial advice and assistance, either by a MABS adviser or by a panel PIP or panel accountant. Where a legal issue is identified, or where the borrower is facing repossession proceedings, MABS will also be able under the Scheme to refer the borrower to a panel solicitor for legal advice and assistance. In such cases, and following completion of application and client consent, MABS will issue the borrower with a Scheme voucher for legal advice and assistance (see part 5) and will direct the borrower to a list of panel solicitors and their contact details. The borrower selects a panel solicitor and presents him or her with the legal advice and assistance voucher, together with a copy of the written financial analysis and advice already provided under the Scheme. In return for the voucher, the solicitor will provide the borrower with a face-to-face consultation and legal advice on the issue identified, which will also be confirmed in writing (the ‘consultation solicitor’ service). Payment under the legal advice and assistance voucher will be made directly by the LAB to the consultation solicitor, against proof of provision of the specified services.

Panel solicitors will also provide a ‘duty solicitor’ service at Circuit Court repossession lists, under a roster system organised by the LAB. If an eligible borrower is subject to repossession proceedings against their home, the duty solicitor will be present at court and may be able to speak for them.

The duty solicitor service is a limited service to assist borrowers, and does not include defending repossession proceedings on their behalf: see the Terms and Conditions for the Solicitors Panel at [www.legalaidboard.ie](http://www.legalaidboard.ie).

(c) *Legal Aid – new Court review of rejected PIA*

A panel solicitor may also provide legal services under this component of the Scheme, which provides for legal aid for insolvent borrowers seeking the new Court review under section 115A of the Personal Insolvency Act 2012 as amended (the “PI Act”), where a borrower’s proposal for a Personal Insolvency Arrangement (“PIA”) which includes mortgage arrears on his or her home is refused by the creditor(s). This component includes provision for the services of a barrister (junior counsel) and for the services required of a PIP under section 115A. Fixed fees apply to all services provided (applicable PIP fees are set out in Appendix D). See details below at part 6.

2.4 The Scheme provides for the establishment of three panels:

- a panel of personal insolvency practitioners (“panel PIPs”), established and maintained by the ISI,

- a panel of solicitors ('panel solicitors'), established and maintained by the LAB, and
  - a panel of accountants ('panel accountants'), established and maintained by the CIB on behalf of DSP.
- 2.5 Panel participants will have appropriate expert knowledge of mortgages, insolvency, bankruptcy and/or repossession. An expert will participate in the panel based on his or her agreement to provide specified advice and assistance services to an insolvent borrower, at fixed fees which will be paid by the Scheme, and without charge to the borrower, in accordance with the Scheme and with the panel's Terms and Conditions.

### 3. **BORROWER ELIGIBILITY FOR THE SCHEME**

3.1 Subject to part 3.3, a borrower will be eligible for advice and assistance under components (a) and (b) of the Scheme (*Financial advice and assistance - home mortgage arrears*) and (*Legal advice and assistance - home mortgage arrears*) if he or she is:

- insolvent (as defined in the Personal Insolvency Act ("PI Act"));
- in mortgage arrears on his or her principal private residence (defined as in the PI Act), and
- at risk of losing their principal private residence: for example, if s/he has received from the mortgage lender repossession proceedings, a letter indicating that such proceedings will issue, a letter indicating that s/he is deemed non-cooperating, or an invitation to consider sale, surrender or other loss of all or part of the home.

3.2 Subject to part 3.3, an insolvent borrower will be eligible for legal aid under component (c) of the Scheme (*new Court review of rejected PIA*) if:

- The PIP on behalf of the borrower has made a proposal for a PIA,
- that proposal includes a debt secured on his or her principal private residence in respect of which the borrower was in arrears on 1 January 2015 (or, having been in such arrears before that date, the borrower entered into an alternative repayment arrangement with the secured creditor concerned, but remains insolvent),
- that proposal has been rejected by the creditor(s); and
- the PIP concerned certifies that there are reasonable grounds for making an application on behalf of the borrower to the appropriate court for an order under section 115A(9) of the PI Act.

3.3 Notwithstanding that a borrower might otherwise be eligible, a borrower will not be eligible for any component of the Scheme if, taking account of the matters referred to in section 104(2) of the PI Act, the costs of continuing to reside in the borrower's principal private residence are disproportionately large.

#### 4. DATA PROTECTION AND SHARING

In addition to meeting the eligibility criteria above, a borrower who wishes to access the Scheme must first sign the Scheme's data protection and sharing consent ('client consent'). This client consent will permit the borrower's information (including 'personal data' and any relevant 'sensitive personal data' under data protection law) to be collected and processed for the purposes of the Scheme by MABS, LAB and/or the ISI. The client consent will also permit that information, together with financial and legal analysis or advice provided to the borrower by MABS or a panel adviser, to be shared for the purposes of the Scheme with any other such adviser assisting the borrower under the Scheme.

#### 5. BORROWER APPLICATION FOR THE SCHEME

**In order to access any advice or assistance under the Scheme, the borrower must first be assessed as eligible for the Scheme, and obtain a Scheme reference number from MABS.**

##### 5.1 Application for PIP financial advice and assistance

In order to access financial advice or assistance from a PIP under component (a) of the Scheme, the borrower must first be assessed as eligible for the Scheme, and must obtain a Scheme reference number, and a corresponding voucher, from MABS.

This may be done in different ways:

- i. A borrower can *contact the MABS helpline* (076 107 2000) which will carry out a high level eligibility assessment for the Scheme.
- ii. A borrower can *contact a MABS office*, where a high level eligibility assessment for the Scheme will be carried out by a MABS adviser ; or
- iii. A borrower can **contact a PIP directly**.

In instances at i. and ii. above, MABS will conduct a triage process, under arrangements agreed with the ISI, to determine what form of financial advice and assistance is most likely to resolve their difficulties. Where it appears that borrower would benefit from the services of a PIP, the MABS/Helpline adviser will arrange for the borrower to be issued (on completion of an application form

and client consent) with a Voucher for financial advice and assistance in the borrower's name, and will direct them to the PIP panel, .

Where a borrower *contacts a PIP directly*, the PIP carries out the high level Scheme eligibility assessment.

If that assessment indicates that the borrower is eligible for the Scheme and would benefit from the services of a PIP, the PIP will confirm this in writing to MABS and will submit a Voucher Application Form to the MABS voucher desk at the following email address: [voucherdesk@mabs.ie](mailto:voucherdesk@mabs.ie). (A template of the financial advice Voucher Application Form is attached at Appendix A to this Notice.) On receipt of a completed application form and client consent, MABS will then issue the Scheme reference number, and the number of the financial advice voucher, in the borrower's name, directly to the PIP, within 1 working day.

The PIP must notify the referring MABS office or helpline adviser forthwith, in writing and with a copy to [voucherdesk@mabs.ie](mailto:voucherdesk@mabs.ie), should any information or matter come to the PIP's attention which directly or indirectly concerns the borrower and which throws doubt on the person's eligibility for the Scheme under part 3 of these Terms and Conditions.

In such case, MABS will need to review the borrower's eligibility before he or she can receive any further benefit, or be issued with any further voucher, under this Scheme and will inform the PIP of the outcome. This will not affect payment to the PIP in respect of any work already completed under a voucher, and such payment will be made in accordance with part 9 of these Terms and Conditions.

## 5.2 *Application for legal aid for PIA Court review*

The procedure where applying for a PIA Court review is slightly different. The borrower must have a Scheme number from MABS, but instead of applying to MABS for a voucher, the panel PIP will apply, on behalf of the borrower, to the LAB for a legal aid certificate.

If the borrower has already received financial advice and assistance under the Scheme, s/he will already have a Scheme number, and the panel PIP can apply directly to the LAB on the borrower's behalf for the legal aid certificate.

If the borrower does not already have a Scheme number, the panel PIP should apply to MABS at the email address [voucherdesk@mabs.ie](mailto:voucherdesk@mabs.ie) for one on the borrower's behalf, using the form at Appendix F. MABS will then issue the Scheme number directly to the PIP within 1 working day. The PIP will then apply to the LAB on the borrower's behalf.

The detailed procedure is set out below, at part 6.

## 6. APPLICATION FOR LEGAL AID: COURT REVIEW OF REJECTED PIA PROPOSAL

6.1 A borrower wishing to avail of component (c) must complete, together with their panel PIP, the Application for Legal Services Form contained in Appendix C, and return it to Private Practitioner Services, Legal Aid Board, Quay Street, Cahirciveen Co. Kerry V23 RD36, or by email to [solicitorspanels@legalaidboard.ie](mailto:solicitorspanels@legalaidboard.ie).

6.2 The application must contain:

(a) the borrower's Scheme number

(b) a statement signed by the PIP certifying:

- the applicant's eligibility for the Scheme

- that there are reasonable grounds for the making of an application for the review by the relevant Court of the proposed Personal Insolvency Arrangement under section 115A of the Personal Insolvency Acts

(c) a copy of the proposed PIA

6.3 A member of the LAB's staff will make a submission for a legal aid certificate, based on the information provided in the application. The LAB, in accordance with its normal procedures for the grant and refusal of legal aid certificates, will consider this information by reference to the criteria in the Civil Legal Aid Act 1995. These criteria do **not** require the borrower to pass a means test or to make a financial contribution, provided the borrower satisfies the eligibility criteria for component (c) of the Scheme (see part 3.2 above), as certified by the PIP. The PIP must, however, notify the Board forthwith if s/he becomes aware of any fact or issue which would affect the certificate that s/he has been given.

6.4 Given the time-limit applicable to a section 115A review under the Personal Insolvency Acts (see below at part 6.6) the LAB will notify the outcome of the application to the PIP as soon as possible, and within 1 working day of receipt of a duly completed application in accordance with part 6.2. If the LAB refuses to grant a legal aid certificate, the borrower and their PIP will be notified in writing and offered an opportunity to have the decision reviewed and/or appealed according to the LAB's normal procedures.

6.5 If the LAB grants a legal aid certificate, the LAB will refer the borrower and/or their PIP to select a solicitor from the solicitors' Panel established under the Scheme, to act on their behalf. The borrower and/or their PIP shall advise the LAB of their nominated panel solicitor and the LAB shall furnish the solicitor with:

- two copies of the legal aid certificate, which will indicate the legally aided person's name and Scheme number, the nature of the proceedings authorised and the steps authorised on foot of those proceedings, in terms of the expenditure on witnesses that may be incurred; and

- a Claim Form on which the Scheme number and legal aid certificate number should be entered.

6.6 Section 115A(2) provides that the application papers for the Court review shall be lodged not later than 14 days after the creditors' meeting referred to in subsection (16)(a) or, as the case may be, receipt by the PIP of the notice of the creditor concerned under section 111A(6) (inserted by section 17 of the Personal Insolvency (Amendment) Act 2015). There is no provision for extension of this time-limit. It is essential that PIPs be aware of this time limit when providing services.

## 7. THE PIP PANEL

The ISI is responsible for establishing and maintaining the panel of PIPs willing to provide services to borrowers under components (a) and (c) of the Scheme as set out under these Terms and Conditions.

The Scheme is open to all PIPs authorised by the ISI, subject to compliance with the Scheme and with these Terms and Conditions.

The PIP panel, including contact details, will be made publicly available, so that borrowers can check whether or not a PIP is on the panel. It is envisaged that the PIP panel will be published on the ISI and MABS websites and other relevant websites such as [www.keepingyourhome.ie](http://www.keepingyourhome.ie).

The ISI may suspend or remove a PIP from the panel at any time, where the ISI considers it appropriate to do so. See details below at part 10.

## 8. PIP SERVICES TO BE PROVIDED UNDER THE SCHEME, AND FEES PAYABLE

### *Component (a) of Scheme: Financial advice and assistance*

8.1 Where an eligible borrower requests a panel PIP to provide financial advice and assistance under a Scheme voucher, the PIP should:

- hold a meeting with the borrower, in accordance with section 49 of the PI Act,
- examine the borrower's financial situation and assist the borrower to complete his/her Prescribed Financial Statement, in accordance with section 50 of the PI Act;
- advise the borrower on the different options available for addressing his/her financial difficulties, in accordance with section 52 of the PI Act;
- provide the borrower with written confirmation of the advice given in accordance with section 52 of the PI Act on those different options; and
- if bankruptcy is assessed as the borrower's best option: provide the borrower with a written statement signed by the PIP, which can be relied upon by the borrower for the purposes of section 11(4) of the Bankruptcy

Act 1988, confirming that, in the PIP's opinion, the borrower's circumstances would not permit the borrower to enter into a Debt Settlement Arrangement (DSA) or a Personal Insolvency Arrangement (PIA).

Where the PIP advises the borrower that a DSA or PIA would not be suitable for him or her, the PIP shall, unless the borrower instructs otherwise, direct the borrower to their local MABS and facilitate the transfer of the borrower's file to MABS for review.

- 8.2 Under component (a) of the Scheme, an eligible borrower will, subject to the terms of the Scheme, be entitled to a payment from the Scheme for these services in the fixed amount of €500 (five hundred euro) (plus VAT, where applicable) This payment will be paid directly to the adviser, on proof that the fixed services have been provided.

The intention of this payment is to ensure that where the borrower appears, based on the PIP advices, to be suitable for a PIA and wishes to proceed with that option, s/he is then able to access the further services of the PIP without incurring any cost. In the normal course, it is expected that PIP fees for any further work required to prepare a PIA proposal and to seek the creditor(s)' agreement will be charged as part of the terms of the PIA.

*Component (c) of Scheme: (Court review of rejected PIA)*

- 8.3 The services which are to be provided by a PIP under this component are those required:

- (a) to prepare and make an application to the LAB under these Terms and Conditions,
- (b) to prepare and make the application to the appropriate court under section 115A of the PI Act, and/or
- (c) to prepare and make the application to the appropriate court in any related proceedings (including making/defending an appeal) in respect of which the LAB has issued a legal aid certificate under the Scheme,

on behalf of an eligible borrower.

- 8.4 The borrower will, subject to the terms of the Scheme and to part 9.1, be entitled to legal aid to pay for those services, according to the schedule of fees set out at Appendix D.

- 8.5 Where the services provided by the PIP under this component relate to two or more PIAs which are to be administered in common by the PIP pursuant to section 89(4) of the PI Act (known as interlocking PIAs) and at least two such PIAs are the subject of applications under section 115A, each eligible borrower will, subject to the terms of the Scheme and to part 9.1, be entitled to legal aid

in the fixed amounts set out in Appendix D (plus VAT where applicable) in respect of those services. This is to reflect the economy of scale that, it is assumed, will exist in respect of each such application.

Nothing in this Scheme will prevent or limit a borrower's application to court for an order for costs. However, no aid will be payable under this Scheme where an order for costs has been made in favour of a borrower in respect of PIP services under section 115A of the PI Act for an amount in excess of the fixed aid amount referred to in part 8.4 or, as applicable, part 8.5 above. Aid paid by the LAB to the PIP in respect of such services, and which is subsequently covered by an order for costs, shall be refunded by the PIP. Where the order for costs in respect of PIP services under section 115A of the PI Act is less than the fixed aid amount referred to in part 8.4 or, as applicable, part 8.5 above, the borrower shall be entitled to apply for the balance under the Scheme up to the maximum fixed aid amount.

## **9. APPLICATION FOR PAYMENT**

9.1 Application for payment under the Scheme in respect of services provided by a PIP must be made by the PIP on behalf of the borrower. Payment will be made directly to the PIP.

### *Payment for financial advice and assistance under component (a)*

9.2 A PIP may apply for payment in respect of component (a) of the Scheme (*Financial advice and assistance*) by submitting to the ISI a completed Application for Payment in the form set out in Appendix B to this Notice. The PIP must retain a copy of that application on the file of the borrower, together with the following documents (which must be available for inspection by ISI staff, or submitted to the ISI upon request):

- a copy of the Prescribed Financial Statement completed in accordance with section 50 of the PI Act;
- a copy of the written confirmation of advice given to the borrower pursuant to section 52 of the PI Act on those different options; and
- if bankruptcy is assessed as the borrower's best option, a written statement by the PIP, which can be relied upon by the borrower for the purposes of section 11(4) of the Bankruptcy Act 1988, that, in his or her opinion, the circumstances of the borrower would not permit the borrower to enter into a Debt Settlement Arrangement or a Personal Insolvency Arrangement.

9.3 A PIP must submit an Application for Payment in respect of component (a) of the Scheme (*Financial advice and assistance*) to the ISI at [casemanagement@isi.gov.ie](mailto:casemanagement@isi.gov.ie) within 1 month of the end of the quarter during which the written confirmation of advice was given to the borrower pursuant to section 52 of the PI Act. Where the application is in order, payment will issue directly to the PIP in the following month.

*Payment for work on Court review of rejected PIA under component (c)*

- 9.4 A PIP must submit an application for payment in respect of component (c) of the Scheme by submitting to the LAB a completed Claim Form in the form set out in Appendix E to this Notice. The Claim Form must be submitted to the LAB at [solicitorspanels@legalaidboard.ie](mailto:solicitorspanels@legalaidboard.ie) within 3 (three) months of the appropriate court's decision under section 115(A)(9) of the PI Act.
- 9.4.1 The PIP's claim for fees must be certified in writing by the solicitor instructed in relation to the proceedings.
- 9.4.2 The LAB may refuse to make payment in appropriate circumstances, including but not limited to:
- where no legal aid certificate has issued in respect of the named borrower
  - where the PIP who claims payment is not the same PIP who completed the Application for Legal Services form in respect of the named borrower
  - where the solicitor does not certify that the PIP concerned was the PIP who provided services in connection with the named borrower
  - If the PIP, borrower, or solicitor has not complied with these Terms and Conditions or with any other provision of the Scheme (or in the case of the solicitor, with the LAB's Terms and Conditions for the Solicitors Panel).
- 9.4.3 There shall be a standard scale of fees (set out in Appendix D to this notice) payable per case to a PIP for the provision of services.
- 9.4.4 No payment will be made in respect of component (c) of the Scheme in circumstances where the LAB refuses to grant a legal aid certificate.
- 9.4.5 The fee in respect of component (c) of the Scheme is an "all inclusive" fee for providing services (excluding VAT, where applicable). No outlay, expenses, or any other fee over and above the case fee shall be paid to PIPs.
- 9.4.6 Travel and subsistence expenses shall not be payable under any component of the Scheme. PIPs must have regard to this provision when indicating their willingness to provide services to any particular borrower.
- 9.4.7 Nothing in these Terms and Conditions shall give rise to, or be construed as giving rise to, a relationship of employer and employee between the LAB and any PIP.
- 9.4.8 A PIP shall not apply for payment in respect of component (c) of the Scheme (*Court review of 'rejected PIA'*) where the appropriate court has refused to make an order under section 115A(9) of the PI Act and such refusal is wholly or partly attributable to the PIP having failed to provide his services to an adequate standard in connection with the application under section 115A. In

that regard, the PIP should co-operate with any solicitor acting on behalf of the borrower for the purpose of the application to court under section 115A.

- 9.5 The ISI or the LAB may request additional documentation or information from a PIP in relation to an application for payment, and the PIP shall provide any documentation or information so requested. Payment may be postponed pending receipt and consideration of such additional documentation or information by the ISI or, as applicable, the LAB.

#### **10. REMOVAL FROM THE PANEL**

The ISI may suspend or remove a PIP from the PIP panel established for the purpose of the Scheme, where the ISI considers it appropriate to do so, at its absolute discretion, including where:

- (a) the PIP's conduct when providing services within the scope of the Scheme, or his or her professional conduct generally, renders him or her unsuitable, in the opinion of the ISI, to provide such services;
- (b) the PIP has failed to comply with these Terms and Conditions or otherwise failed to comply with the Scheme; or
- (c) the PIP has not participated in the Scheme to a satisfactory level to support the objectives of the Scheme, including (but not confined to) his/her refusal on a regular basis to accept a borrower's request for advice or appointment under section 49 of the PI Act or to make an application on behalf of a borrower under section 115A of the PI Act.

If the ISI decides to suspend or remove a PIP from the PIP panel, the PIP will be notified in writing of the grounds for the decision. The PIP may, within a period of 1 month from the date of such notification, appeal in writing the decision to the ISI setting out the grounds of appeal in full.

The ISI may restore a PIP to the PIP panel where satisfied that this is justified. Any appeal does not operate to delay or negate the suspension or removal of the PIP from the PIP panel, unless the ISI determines otherwise.

#### **11. WITHDRAWAL FROM THE PANEL**

A PIP who wishes to withdraw from the PIP panel established for the purposes of the Scheme must inform the ISI, in writing, of his/her intention to withdraw. The PIP shall give 1 month's notice of his or her intention to withdraw, but shall complete all outstanding cases.

#### **12. SCHEME CANCELLATION OR AMENDMENT**

This Scheme may be cancelled or its terms amended at any time, provided that this shall be without prejudice to any Application for Payment which has been received prior to the date of cancellation or amendment.

Any queries in relation to these Terms and Conditions should be directed to: [policy@isi.gov.ie](mailto:policy@isi.gov.ie). Editable, soft copies of all relevant appendices will be sent to all PIP panellists.

**Insolvency Service of Ireland**