

In March 2025, the Central Bank of Ireland published a revised Consumer Protection Code (CPC 2025). The rules set out in the Code of Conduct on Mortgage Arrears, or “CCMA” as it is often referred to, are being brought into CPC 2025.

CPC 2025 will take effect in Irish law on 24 March 2026.

### ***What does this mean for me?***

This change does not affect your rights or the support available to you.

If you are behind, or at risk of falling behind, on the repayments on your mortgage, the same protections that you have currently under the CCMA will remain in place after 24 March 2026.

You will continue to receive the same level of care and assistance from ICS Mortgages.

### ***What do I need to know?***

All you need to know is that, in any communications you may have with us in relation to any arrears on your mortgage after 24 March 2026, the CCMA may be referred to as “*Consumer Protection Code 2025*”, “*CPC 2025*” or “*conduct requirements – mortgage arrears*”. Any reference by your provider to “CCMA” will be phased out gradually after this time.

If you are currently engaging with us under the CCMA, this will continue under the CPC 2025 without disruption.

### ***More information***

You can find out more information by going to our website (<https://www.icsmortgages.ie/>) or the website of the Central Bank of Ireland.

CPC 2025 can be found on the Central Bank’s website at the link below.

<https://www.centralbank.ie/regulation/consumer-protection/consumer-protection-code>

The conduct requirements for mortgage arrears can be found at the bottom of the page under the *Consumer Protection Regulations 2025* tab and are located under Part 3, Chapter 9.

If you would like to talk to someone, the contact details for our Arrears Support Unit (ASU) are below.

Phone: 0818 542 542