

Helpful Contact List, Links and Additional Information



- **Central Bank of Ireland**
Their public contacts helpline is open Monday to Friday from 9am-6pm
Telephone: **1890 777777**
www.centralbank.ie/publicinformation
- **Citizens Information Board**
The Citizens Information Board gives information, advice and advocacy on a broad range of public and social services including health, unemployment, social welfare and money.
Telephone: **0761 07 4000**
www.citizensinformation.ie
- **Consumer Help Website**
To know exactly where you stand financially, it is important to have a clear understanding of the words we use. The Competition and Consumer Protection Commission website has a 'jargon buster' section which you may find helpful.
www.consumerhelp.ie/jargon-buster
- **Code of Conduct on Mortgage Arrears (CCMA)**
This is a binding code published by the Central Bank of Ireland which sets out how lenders must deal with borrowers in or facing mortgage arrears.
A copy of the most recently published version of this code can be downloaded from the following link;
<http://www.centralbank.ie/publicinformation/Documents/2013%20CCMA.pdf>
- **Department of Social Protection**
You may be eligible for State supports such as *Mortgage Interest Supplement* and *Mortgage Interest Relief* – (see Glossary). We recommend you visit the website of the Department of Social Protection which has information in relation to these and any other welfare benefits you may be entitled to.
Telephone: **Lo Call 1890 662244**
www.welfare.ie
- **Financial Services and Pensions Ombudsman**
The Financial Services Ombudsman is a statutory officer who deals independently with unresolved complaints from consumers about their individual dealings with all financial service providers.
Financial Services and Pensions Ombudsman
Lincoln House, Lincoln Place
Dublin 2, D02 VH29
Phone: +353 1 567 7000
Email: info@fspo.ie
www.fspo.ie
- **Insolvency Service of Ireland (ISI)**
The following is a link to the ISI which will provide information on the processes under the Personal Insolvency Act 2012.
www.isi.gov.ie

- **Keeping Your Home Website**

We suggest you visit the joint website for the Citizens Information Board and MABS, which provides comprehensive information on the services and entitlements available to you, if you are having difficulty paying your mortgage.

Telephone: **0761 07 4050** (Mon–Fri 9.30am to 5pm)

www.keepingyourhome.ie

- **Money Advice and Budgeting Service (MABS)**

Are you claiming all of the benefits that you are entitled to?

There may be additional benefits that you could be entitled to but not currently claiming. With offices nationwide, MABS is a Government agency that offers a free and confidential service covering all areas of personal finance.

Their team of professional Money Advisers can help draw up a budget, renegotiate repayments with other lenders and advise you on any benefits that you may be entitled to.

Telephone Helpline: **0761 07 2000** (Mon to Fri 9am-8pm)

www.mabs.ie

- **Revenue Commissioners**

The Revenue Commissioners website contains information on all tax credits and benefits that you may be entitled to. It also has full details of the various contact numbers for all local centres.

www.revenue.ie

- **Start Mortgages Arrears Support Unit (ASU)**

If you are concerned you will have difficulty in meeting your next mortgage repayment, or if you already find yourself in arrears, we are here to help.

Call our Arrears Support Unit today on Lo-Call **1850 818 000** or **(01) 209 6300**

Visit our website for all the information contained in this booklet and other helpful information and links: www.start.ie