

Consultation on the Scheme of the Consumer Rights Bill 2021
Department of Enterprise, Trade and Employment
23 Kildare St.
Dublin 2
D02 TD30

Wednesday, 30 June 2021
[By email: conspol@enterprise.gov.ie]

Re: Consultation on the Scheme of the Consumer Rights Bill 2021

Dear Sir/Madam,

I refer to the Consultation on the Scheme of the Consumer Rights Bill 2021.

In reviewing the consultation paper, we note and support the objective of the Scheme to *consolidate and update the legislative provisions that regulate the main types of consumer contract*, with the ultimate objective of increasing protections for consumers.

Having reviewed the proposal, we note Head 110 (1) (c) in particular. With regard to Head 110 (1) (c), we would ask that as the Bill moves to full drafting it is drafted in such a way that ensures that a lender can still include a term in a contract that allows it to no longer provide a service where there has been default, but without affecting the consumers contractual obligation to pay any amounts outstanding.

BPFI will await the publication of the Bill in due course and we are happy to engage with the Department of Enterprise, Trade and Employment further as relevant at that stage.

Yours sincerely,

