



Customer Charter

February 2016



ISI

Tackling problem debt, together

Insolvency Service of Ireland

Customer Charter

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1 Introduction

The Insolvency Service of Ireland (the “ISI”) is an independent statutory body established under the Personal Insolvency Act 2012 (the “Act”). Our mission is *“to provide quality insolvency solutions to debtors in a transparent and customer focused manner which is fair to all”*.

2 What we do

We have many functions which include processing applications for protective certificates and considering applications for Debt Relief Notices in accordance with the Act, monitoring the operation of personal insolvency arrangements provided for under the Act, providing information to the public on the workings of the Act and the Bankruptcy Act 1988, authorising suitable persons to act as personal insolvency practitioners and approved intermediaries and providing a regulatory framework for ongoing supervision of personal insolvency practitioners.

3 Customer service standards

This Customer Charter sets out the standards of service you can expect to receive from us. *(Please note: this does not cover the processing by the ISI of debt solutions under the Act, the administration of bankruptcy estates, or the authorisation and supervision of approved intermediaries and personal insolvency practitioners)*

We are committed to ensuring that our customers are treated with respect and courtesy by our staff at all times. Equally, it is expected that you treat our staff with courtesy and respect.

4 Telephone enquiries

You can contact us by telephone at the numbers below **Monday to Friday from 9am to 5pm.**

1. For information and general enquiries: **076 106 4200**
2. Case Management Division: **076 106 4200**
3. Bankruptcy Division: **076 106 4232**
4. Regulation Division: **076 106 4234**

The 0761 prefix for our telephone numbers is part of a Government initiative to reduce call costs for both public bodies and customers. Call costs to 0761 numbers vary – your telephone service provider should be able to give you further details on the costs that apply for your telephone package.

We are committed to:

- answering your calls promptly
- returning calls/messages within one working day
- identifying ourselves and our area of work
- being polite and helpful
- providing you with the appropriate information you require
- advising you where an enquiry does not fall within the remit of the ISI and, if possible, referring you to the appropriate organisation

Please note: the ISI has no role in providing legal advice or interpreting legislation. In addition, the ISI has no role in providing financial advice.

5 Written communication

You can contact us through our [“Contact Form”](#) (available on our website). When you email us through our website contact page, you will receive an email acknowledgement from us.

If you send us an email or a letter, we will acknowledge receipt within five (5) working days.

We aim to provide you with a full response to written communications (including emails) within fifteen (15) working days of receiving them. In certain circumstances, where more time is required to deal with your query, we will advise you as to when you can expect a full reply.

6 Visitors to the ISI office

The ISI does not provide a public office service.

Where a meeting is necessary, we will be available to meet by appointment with you during normal office hours (**Monday to Friday from 9am to 5pm**). We will provide suitable facilities for meetings and will make sure that our offices are clean and safe.

7 Access to the Registers

The Registers of Debt Relief Notices, Protective Certificates, Debt Settlement Arrangements, Personal Insolvency Arrangements and European Communities (Personal Insolvency) Regulations 2002 Register are available for inspection in the offices of the ISI.

Members of the public may inspect the registers during normal office hours (**Monday to Friday from 9am to 5pm**) and may take a print out of entries in the registers. The ISI is currently not charging a fee for these print outs.

8 Making a complaint about us

Should you have any concerns about the standard of service you receive from us, you may wish to make a complaint. Details of our complaints procedure can be found [here](#).

If your complaint relates to improper conduct by a personal insolvency practitioner, you must follow a separate procedure which can be found [here](#).

The Official Assignee in Bankruptcy is an officer of the High Court and as such, certain decisions made by him in managing bankruptcy estates can only be appealed to the High Court. If your complaint relates to making an appeal in relation to any matter in an individual case in bankruptcy then such an appeal can be made by application to the High Court.

9 Data Protection

Data Protection legislation is applicable to the ISI subject to a number of exemptions:

Section 4 (which relates to the right of access to personal data) of the Data Protection Acts 1988 and 2003 does not apply to:

- data processed by the ISI when carrying out functions relating to the supervision of personal insolvency practitioners or an investigation under the Act;
- data kept for the purpose of performing the functions of the Official Assignee in any case in which the application of section 4 to the data would be likely to prejudice the proper performance of those functions.

Please further note that Section 4 of the Data Protection Acts 1988 and 2003 does not apply to data processed by an inspector appointed under the Act, an authorised officer appointed under the Act or the Complaints Committee when carrying out functions relating to the supervision of personal insolvency practitioners or carrying out an investigation under the Act.

Subject access requests to the ISI should be addressed as follows:

Subject Access Request
Insolvency Service of Ireland
Block 2 Phoenix House
Conyngham Road
Dublin 8

or

Email: info@isi.gov.ie

10 Freedom of Information

The ISI is a public body for the purposes of the Freedom of Information Act 2014, subject to the provisions of Part 1, Schedule 1 of the Freedom of Information Act 2014.

Part 1 of Schedule 1 provides as follows:

*“Section 6 does not include a reference to -
...(r) the Insolvency Service of Ireland in the performance of its functions under Part 2 of the Personal Insolvency Act, other than insofar as it relates to records concerning the general administration of those functions”*

To clarify the above statement, the public does not have a right of access to records created or held by the ISI in the performance of its functions, other than records relating to the general administration of its functions.

Freedom of Information requests to the ISI should be addressed as follows:

Freedom of Information Requests ISI
Insolvency Service of Ireland
Block 2, Phoenix House
Conynham Road
Dublin 8

or

Email: info@isi.gov.ie

11 Contact Details

Insolvency Service of Ireland
Block 2, Phoenix House
Conyngham Road
Dublin 8
Tel: 076 106 4200
Website: www.isi.gov.ie
Email: info@isi.gov.ie

Date: February 2016



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Cairt Chustaiméirí

Feabhra 2016



ISI

Dul i ngleic le fiachas le chéile

Seirbhís Dócmhainneachta na hÉireann

Cairt Chustaiméirí

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1 Réamhrá

Is comhlacht reachtúil a bunaíodh faoin Acht um Dhócmhainneacht Phearsanta 2012 (“an tAcht”) í Seirbhís Dócmhainneachta na hÉireann (an “ISI”). Is é ár misean ná *“réitigh dhócmhainneachta ar ardchaighdeán a chur ar fáil d’fhéichiúnaithe ar bhealach atá trédhearcach, dírithe ar an gcustaiméir agus cothrom do gach duine”*.

2 Céard a Dhéanaimid

Tá go leor feidhmeanna againn, lena n-áirítear iarratais ar dheimhnithe cosantacha a phróiseáil agus iarratais ar Fhógraí faoi Fhaoiseamh Fiachais a bhreithniú de réir an Achta, faireachán a dhéanamh ar oibriú na socruithe dócmhainneachta pearsanta dá bhforáiltear faoin Acht, faisnéis a chur ar fáil don phobal faoi oibriú an Achta agus an Achta Féimheachta 1988, údarás a thabhairt do dhaoine oiriúnacha gníomhú mar chleachtóirí dócmhainneachta pearsanta agus mar idirghabhálaithe ceadaithe agus creat rialála a chur ar fáil le haghaidh maoirseacht leanúnach a dhéanamh ar chleachtóirí dócmhainneachta pearsanta.

3 Caighdeán um sheirbhís do chustaiméirí

Leagtar amach sa Chairt Chustaiméirí na caighdeán seirbhíse is féidir leat a bheith ag súil le fáil uainn. *(Tabhair faoi deara: ní chlúdaítear anseo an phróiseáil a dhéanann an ISI ar réitigh fiachais faoin Acht, an riar eastáit féimheachta ná an t-údarú agus an maoirsiú idirghabhálaithe ceadaithe agus cleachtóirí dócmhainneachta pearsanta)*

Táimid tiomanta dá chinntiú go gcaitheann ár mbaill foirne lenár gcustaiméirí go measúil agus go cúirtéiseach i gcónaí. Mar an gcéanna, táthar ag súil leis go gcaithfidh tú lenár mbaill foirne go cúirtéiseach agus go measúil.

4 Fiosruithe teileafóin

Is féidir teagmháil a dhéanamh linn ar an teileafón ag na huimhreacha thíos **ó 9am go 5pm Luan go hAoine**.

5. Le haghaidh faisnéise agus fiosruithe ginearálta: **076 106 4200**
6. An Rannóg Bainistíocht Cásanna: **076 106 4200**
7. An Rannóg Féimheachta: **076 106 4232**

8. An Rannóg Rialála: **076 106 4234**

Tá an réamhuimhir 0761 lenár n-uimhreacha teileafóin mar chuid de thionscnamh Rialtais chun costais ghlaonna a laghdú do chomhlachtaí poiblí agus do chustaiméirí araon. Bíonn éagsúlacht i gcostais ghlaonna ar uimhreacha 0761 - ba cheart go mbeadh do sholáthraí seirbhíse teileafóin in ann tuilleadh sonraí a thabhairt duit faoi na costais atá i bhfeidhm maidir le do phacáiste teileafóin.

Táimid tiomanta:

- do fhreagra a thabhairt ar ghlaonna go pras
- do ghlaoch ar ais/do theachtaireachtaí freagartha a thabhairt laistigh de lá oibre amháin
- dúinn féin agus dár réimse oibre a chur in aithne
- do bheith múinte agus cabhrach
- don fhaisnéis chuí a theastaíonn uait a chur ar fáil duit
- do chomhairle a chur ort i gcásanna nach dtagann fiosrú faoi shainchúram an ISI agus, más féidir, tú a atreorú chuig an eagraíocht chuí

Tabhair faoi deara: níl aon ról ag an ISI i gcomhairle dlí a chur ar fáil ná i reachtaíocht a léirmhíniú. Ina theannta sin, níl aon ról ag an ISI i gcomhairle airgeadais a chur ar fáil.

5 Cumarsáid scríofa

Is féidir teagmháil a dhéanamh linn trínár [“bhFoirm Theagmhála”](#) (ar fáil ar ár suíomh Gréasáin). Tar éis duit ríomhphost a sheoladh chugainn tríd an leathanach teagmhála ar ár suíomh Gréasáin, gheobhaidh tú admháil ríomhphoist uainn.

Má sheolann tú ríomhphost nó litir chugainn, admhóimid laistigh de chúig (5) lá oibre go bhfuarthas é/í.

Is é is aidhm dúinn freagra iomlán ar chumarsáidí scríofa (ríomhphoist san áireamh) a chur ar fáil duit laistigh de chúig lá oibre dhéag (15) ó iad a fháil. I gcásanna áirithe ina bhfuil níos mó ama ag teastáil chun déileáil le do cheist, cuirfimid in iúl duit cén uair a gheobhaidh tú freagra iomlán.

6 Cuairteoirí ar oifig an ISI

Ní chuireann an ISI seirbhís oifige poiblí ar fáil.

I gcásanna ina bhfuil cruinniú ag teastáil, beimid ar fáil chun bualadh leat trí choinne a dhéanamh leat i gcaitheamh gnáthuaireanta oifige (**9am go 5pm Luan go hAoine**). Cuirfimid saoráidí oiriúnacha ar fáil le haghaidh cruinnithe agus cinnteoidimid go bhfuil ár n-oifigí glan sábháilte.

7 Rochtain ar na Cláir

Is ar fáil lena n-iniúchadh in oifigí an ISI atá na Cláir um Fhógraí faoi Fhaoiseamh Fiachais, um Dheimhnithe Cosantacha, um Shocruithe Réitigh Fiachais agus um Shocruithe Dócmhainneachta Pearsanta agus Clár Rialacháin na gComhphobal Eorpach (Dócmhainneacht Phearsanta), 2002.

Féadfaidh baill den phobal na cláir a iniúchadh le linn gnáthuaireanta oifige (**9am go 5pm Luan go hAoine**) agus prionta amach d'iontrálacha sna cláir a thabhairt leo. Níl táille á gearradh ag an ISI as na priontaí amach sin faoi láthair.

8 Gearán a dhéanamh fúinn

Más rud é go bhfuil aon údair imní agat faoin gcaighdeán seirbhíse a fhaigheann tú uainn, is féidir go mbeidh fonn ort gearán a dhéanamh. Is féidir sonraí faoinár nós imeachta gearán a fháil ([anseo](#)).

Má bhaineann do ghearán le hiompar míchuí arna dhéanamh ag cleachtóir dócmhainneachta pearsanta, caithfidh tú nós imeachta a leanúint, rud is féidir a aimsiú ([anseo](#)).

Is é is an Sannaí Oifigiúil i bhFéimheacht ann ná oifigeach de chuid na hArd-Chúirte agus, mar sin de, is os comhair na hArd-Chúirte amháin is féidir achomharc a dhéanamh in aghaidh cinntí áirithe a dhéanann sé maidir le heastáit féimheachta a bhainistiú. Má bhaineann do ghearán le hachomharc a dhéanamh i dtaca le hábhar ar bith i gcás aonair i bhféimheacht, féadfar achomharc den sórt sin a dhéanamh ach iarratas a dhéanamh chuig an Ard-Chúirt.

9 Cosaint Sonraí

Tá feidhm ag an reachtaíocht um Chosaint Sonraí maidir leis an ISI faoi réir roinnt díolúintí:

Níl feidhm ag alt 4 (a bhaineann leis an gceart rochtana ar shonraí pearsanta) de na hAchtanna um Chosaint Sonraí, 1988 agus 2003, maidir leis na nithe seo:

- sonraí arna bpróiseáil ag an ISI le linn di feidhmeanna a chomhlíonadh a bhaineann le cleachtóirí dócmhainneachta pearsanta a mhaoirsiú nó le himscrúdú faoin Acht;
- sonraí arna gcoimeád chun críche feidhmeanna an tSannaí Oifigiúil a chomhlíonadh i gcás ar bith inar dócha go ndéanfadh cur i bhfeidhm alt 4 maidir leis na sonraí dochar do chomhlíonadh cuí na bhfeidhmeanna sin.

Tabhair faoi deara freisin nach bhfuil feidhm ag alt 4 de na hAchtanna um Chosaint Sonraí, 1988 agus 2003, maidir le sonraí arna bpróiseáil ag cigire a ceapadh faoin Acht, ag oifigeach údaraithe a ceapadh faoin Acht ná ag an gCoiste um Ghearáin nuair atáthar ag comhlíonadh feidhmeanna a bhaineann le cleachtóirí dócmhainneachta pearsanta a mhaoirsiú nó le himscrúdú a dhéanamh faoin Acht.

Ba cheart iarrataí ar rochtain ar ábhar chuig an ISI a sheoladh mar seo a leanas:

Iarraidh ar Rochtain ar Ábhar
Seirbhís Dócmhainneachta na hÉireann
Bloc 2, Teach an Fhionnuisce
Bóthar Conyngham
Baile Átha Cliath 8

nó

R-phost: info@isi.gov.ie

10 Saoráil Faisnéise

Is comhlacht poiblí í an ISI chun críocha an Achta um Shaoráil Faisnéise 2014, faoi réir na bhforálacha i gCuid 1 de Sceideal 1 den Acht um Shaoráil Faisnéise 2014.

Foráiltear an méid seo le Cuid 1 de Sceideal 1:

“Ní áirítear le halt 6 tagairt -

...(r) do Sheirbhís Dócmhainneachta na hÉireann i gcomhlíonadh a feidhmeanna faoi Chuid 2 den Acht um Dhócmhainneacht Phearsanta, seachas a mhéid a bhaineann sí

le taifid a bhaineann le riar ginearálta na bhfeidhmeanna sin” [aistriúchán neamhoifigiúil]

Chun an ráiteas thuas a shoiléiriú, níl ceart rochtana ag an bpobal ar thaifid arna gcruthú nó arna gcoimeád ag an ISI i gcomhlíonadh a feidhmeanna, seachas taifid a bhaineann le riar ginearálta a feidhmeanna.

Ba cheart iarrataí Saoráil Faisnéise chuig an ISI a sheoladh mar seo a leanas:

Iarrataí Saoráil Faisnéise - an ISI
Seirbhís Dócmhainneachta na hÉireann
Bloc 2, Teach an Fhionnuisce
Bóthar Conyngham
Baile Átha Cliath 8

nó

R-phost: info@isi.gov.ie

11 Sonraí Teagmhála

Seirbhís Dócmhainneachta na hÉireann
Bloc 2, Teach an Fhionnuisce
Bóthar Conyngham
Baile Átha Cliath 8
Teil.: 076 106 4200
Suíomh Gréasáin: www.isi.gov.ie
R-phost: info@isi.gov.ie

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