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**From:** [REDACTED]@askaboutmoney.com>  
**Sent:** 10 November 2016 13:49  
**Cc:** [REDACTED]  
**Subject:** Briefing on mortgage rates relating to the Irish Central Bank Bill 2016  
**Attachments:** Briefing on mortgage rates relating to the Central Bank Bill 2016.docx

Good afternoon

I understand that the Department of Finance in Ireland has referred the Central Bank bill to you for your comments.

It's important that you have a full understanding of all the issues involved, so I am enclosing a presentation I made recently to the Oireachtas Committee which is examining the bill.

I would be very happy to provide any further information from a consumer point of view on this bill and on mortgage rates generally.

[REDACTED]  
on behalf of  
The Fair Mortgage Rates Campaign  
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