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Dear Ms. Cosgrave,

I refer to your letter of 10 January 2013, addressed to our Ms. Sharon Donnery, regarding a Freedom of Information request received in the Department of Jobs, Enterprise and Innovation. You asked if the Central Bank would allow the Department to release a submission made to you on 16 October 2012, in response to a consultation on Articles 19 and 22 of the EU Directive on Consumer Rights 2011.

The Central Bank has no objection to the release of the submission.

Yours sincerely,

Elaine Mannix

Public Contacts Unit

Central Bank of Ireland