

# CPC Tool

## Product Description

### Introduction:

The revised Consumer Protection Code (CPC) 2025, effective from **24 March 2026**, represents the most significant regulatory overhaul in Ireland in over a decade. It introduces detailed **Consumer Protection Regulations** for Irish-authorized firms and regulated firms passporting into Ireland and, through the new **Standards for Business**, extends beyond retail activities to wholesale financial services (with certain exclusions for MiFID services).

To help regulated firms confidently navigate the revised CPC, we've developed an interactive digital solution, the **Simmons & Simmons CPC Tool**, developed by our market-leading regulatory conduct specialists.

### The CPC Tool includes:

- **Expert-Led Compliance Actions**
  - Each Regulation comes with clear, practical action items - including new requirements, developed and peer-reviewed by Ireland's leading consumer protection experts.
- **Integrated Regulatory Intelligence**
  - Our description of "what" has changed in the tool incorporates expectations from CBI Guidance, CPRA materials, Dear CEO letters and other commentary, directly informing the granular action steps we recommend.
- **Targeted, Filterable Results**
  - Views can be tailored by entity type, product, topic, Regulation and impact level - so users see only what's relevant to their business.
- **Export Functionality**
  - Tailored emails can be generated with one click from within the tool, including all categorised action points.
- **Redlined Comparisons**

- Users can instantly visualise changes between the CPC 2012, the CCMA, the Insurance Regulations 2022 and the CPC 2025 - including what's new.

## Service Level

The following service levels apply to our products:

- **Online Portal Access:**
  - For products that are provided via access to an online portal, we provide an availability target of 95% per month (calculated during UK business hours (Monday to Friday, 9 am to 5 pm, excluding bank holidays)).
  - This availability target excludes any Downtime resulting from planned or emergency maintenance, ensuring minimal disruption to your access. Downtime means any time during which the Product is unavailable to access.