



Podcast Are you SEAR ready? (Part 1)

On 9th March 2023, the Individual Accountability Framework (Act 2023) became Law. The Act is a framework which grants the Central Bank of Ireland (CBI) powers to adopt detailed implementation regulations and guidelines that set out much of the detail of the requirements for firms and individuals under this Act. The main requirements of the Act will not come into force until after this consultation process has concluded.

In part one of this two-part podcast series, Julie Pardy Worksmart’s Director of Regulation walks you through the key components of the new Individual Accountability Framework (IAF) and Senior Executive Accountability Regime (SEAR) that lies at the heart of the Central Bank of Ireland’s approach to Conduct and Culture.

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What you might have missed....

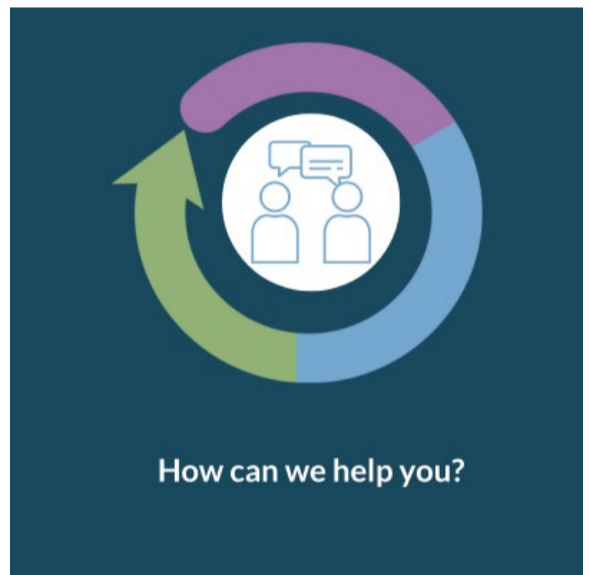


Consumer Duty - Managing foreseeable harm in the advice process

In my last article (December’s edition TC News), I talked about the fact that once Consumer Duty is implemented, ultimately the buck stops with individuals, not just the processes they follow and the structures that support them. In this article I’m going to pick up on the point about individual responsibility and explore it specifically in the context of the advice process as, for me, the advice process is on the front line of the incoming Consumer Duty (CD) regulation.

Julie Pardy, Director of Regulation, Worksmart

[Read full article](#)



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