



## About Us

The Credit Review Office was established by Government in 2010 to provide a simple and effective review process for small and medium-sized enterprises (SMEs), sole traders and farm enterprises refused credit from the banks that were, at that time, participating in the NAMA scheme. Since then, other banks have voluntarily joined the process. The banks we currently cover are Allied Irish Bank, Bank of Ireland, PTSB and Ulster Bank.

### Resources

The Credit Review Office team is headed by John Trethowan – a former bank director and past-president of the Institute of Bankers in Ireland who was appointed by the Minister for Finance. A panel of experienced credit reviewers, made up of finance professionals, former bankers and debt restructuring experts, work on cases as they arise. All of our reviewers have significant front-line SME and farm credit experience.

### Powers

Our job is to form an independent, impartial opinion on whether your business is viable and will generate enough cash to repay the loan.

We have no statutory or regulatory powers to overturn bank lending decisions. However, if it is our view that the lending could have been made within acceptable risk boundaries, the bank will be required to comply with this recommendation or explain to the Credit Review Office why it will not do so. In over 90% of the cases supported by the Office, the banks have accepted the Credit Review Office Opinion and complied with the recommendations.

### Informing Government.

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## **Client Charter**

The mission of The Credit Review Office is to encourage and increase the supply of credit to viable borrowers (that is, borrowers who have the capacity to service their loans) for business purposes. Full text of [The Credit Review Office Client Charter](#) is available here.

## **Strategy Statement**

The strategic objectives of the Credit Review Office are defined by the Statutory Instrument No. 127 of 2010. This SI defines the Credit Review Office and gives two powers to the Credit Reviewer. [The Credit Review Office Strategy Statement](#) can be read in full here.



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