



Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem

Certificate of Authorisation

Reference No: C50430

Liam McNamara & Associates Limited
t/a MCN Associates
1st Floor 12/13 Whitefriars
Peters Row
Aungier Street
Dublin 2

Liam McNamara & Associates Limited t/a MCN Associates ('the firm') is authorised under **Regulation 30 of the European Union (Consumer Mortgage Credit Agreements) Regulations 2016** to engage in the business of being a Mortgage Intermediary/Mortgage Credit Intermediary on behalf of the following undertaking(s):

permanent tsb plc., Haven Mortgages Limited, Dilosk DAC t/a ICS Mortgages

The firm is not required to obtain a separate authorisation under **Section 116 of the Consumer Credit Act 1995** ('the 1995 Act'). However, the firm shall be required to comply with the regulatory requirements set out in the 1995 Act and shall be subject to supervision by the Central Bank of Ireland in respect of activities carried out in accordance with the 1995 Act.

The firm is also authorised to provide advisory services in respect of transactions relating to credit agreements falling within the scope of the European Union (Consumer Mortgage Credit Agreements) Regulations 2016.

Directors and/or Managers responsible for the mortgage credit intermediation business:

Julie McNamara

For and on behalf of the Central Bank of Ireland:

Signed: _____

Signed: _____