

High Cost Credit Provider* Register

* High Cost Credit Providers were previously known as Moneylenders prior to the commencement of the Consumer Credit (Amendment) Act 2022.

Please note that while the below register provides details on the maximum rates a High Cost Credit Provider can charge, each High Cost Credit Provider may have a range of additional products with lower interest rates and costs of credit available. Full details of these products are accessible by clicking on the firm's name and also in our [interactive search function](#).

High Cost Credit Providers are licensed by the Central Bank of Ireland to engage in the business of High Cost Credit Provision under Part VIII of the Consumer Credit Act, 1995 (as amended). High Cost Credit Providers are licensed on a five year basis.

Applicant Name	Business Name	Business Address	Maximum Interest Rate	Maximum Interest Rate per Month	Term of Loan (1)	Associated Maximum APR	Term of Loan (2)	Associated Maximum Cost of Credit Per €100 Borrowed
Advance Personal Credit Limited		PO Box 13581 Cork South Central Togher, Cork.	48.00 %	N/A	25 weeks	152.35 %	50 weeks	48.00 %
Allied Credit Limited		McKee Avenue Finglas Dublin 11	48.00 %	N/A	32 weeks	150.04 %	48 weeks	48.00 %
Amigo Loans Ireland Limited	Amigo Loans	8 Mount Street Upper Dublin 2	No further credit advanced - licensed only to collect repayments	No further credit advanced - licensed only to collect repayments	No further credit advanced - licensed only to collect repayments	No further credit advanced - licensed only to collect repayments	No further credit advanced - licensed only to collect repayments	No further credit advanced - licensed only to collect repayments
B. O'K. Trading Co. Limited		Liberty House 2 Liberty Street Cork	46.00 %	N/A	26 weeks	151.96 %	46 weeks	46.00 %
Close Brothers Premium DAC	Close Brothers Premium Finance Ireland	Swift Square Building 1 Santry Demesne Northwood Dublin 9	N/A	2.83 %	N/A	55.37 %	N/A	N/A
Colm Keegan	Greenfields Financial Services	4 Railway View Clara Offaly	48.00 %	N/A	25 weeks	152.30 %	50 weeks	48.00 %
D & M Supply Co Ltd	Hibernia Credit	Block G Unit 1 & 4 Northwood Court Santry Dublin 9	48.00 %	N/A	22 weeks	152.99 %	48 weeks	48.00 %

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<u>E. & L. Credit Ltd</u>	Lomax	44 Prussia Street Dublin 7	40.00 %	N/A	30 weeks	150.80 %	40 weeks	40.00 %
<u>Everyday Finance DAC</u>	Link Financial	16 Briarhill Business Park Ballybrit Galway	No further credit advanced - licensed only to collect repayments	No further credit advanced - licensed only to collect repayments	No further credit advanced - licensed only to collect repayments	No further credit advanced - licensed only to collect repayments	No further credit advanced - licensed only to collect repayments	No further credit advanced - licensed only to collect repayments
<u>Finance For You Limited</u>	Finance For You, Smart Loans	77 New Street Killarney Co Kerry V93YCY5	No further credit advanced - licensed only to collect repayments	No further credit advanced - licensed only to collect repayments	No further credit advanced - licensed only to collect repayments	No further credit advanced - licensed only to collect repayments	No further credit advanced - licensed only to collect repayments	No further credit advanced - licensed only to collect repayments
<u>Glyndebourne Limited</u>		Westgate 2 George's Square Drogheda, Louth.	40.00 %	N/A	25 weeks	152.35 %	40 weeks	40.00 %
<u>Home Credit Ireland Limited</u>		Unit 14 Gorey Business Park Ramstown Gorey, Wexford.	No further credit advanced - licensed only to collect repayments	No further credit advanced - licensed only to collect repayments	No further credit advanced - licensed only to collect repayments	No further credit advanced - licensed only to collect repayments	No further credit advanced - licensed only to collect repayments	No further credit advanced - licensed only to collect repayments
<u>International Loan Plan DAC</u>	ILP Finance	22/23 Talbot Street Dublin 1	No further credit advanced - licensed only to collect repayments	No further credit advanced - licensed only to collect repayments	No further credit advanced - licensed only to collect repayments	No further credit advanced - licensed only to collect repayments	No further credit advanced - licensed only to collect repayments	No further credit advanced - licensed only to collect repayments
<u>Jordan Estates Ltd</u>	Mandarin Loans	Westgate Drogheda Louth	48.00 %	N/A	31 weeks	150.42 %	50 weeks	48.00 %
<u>Leinster Credit Limited</u>	Accessifi	Unit 5D Bymac Centre, Northwest Business Park, Ballycoolin, Dublin.	48.00 %	N/A	25 weeks	152.30 %	26 months	123.00 %
<u>Marlboro Trust (Finance) DAC</u>		Mayfield Business Park Mayfield Cork	46.00 %	N/A	24 weeks	152.60 %	46 weeks	46.00 %

Applicant Name	Business Name	Business Address	Maximum Interest Rate	Maximum Interest Rate per Month	Term of Loan (1)	Associated Maximum APR	Term of Loan (2)	Associated Maximum Cost of Credit Per €100 Borrowed
<u>Oak Personal Credit Limited</u>		Unit 39 Tramore Commercial Park Tramore Road Cork	48.00 %	N/A	25 weeks	152.35 %	50 weeks	48.00 %
<u>Oxendale & Co. Limited</u>	Oxendales, Simply Be, Jacamo	Unit 2.2 Woodford Business Park Santry Dublin 17	N/A	2.65 %	N/A	47.99 %	N/A	N/A
<u>Peadar Gildea</u>	Primary Finance	Fycorrenagh Letterkenny Co. Donegal	25.00 %	N/A	25 weeks	152.30 %	25 weeks	25.00 %
<u>Philip Haycock</u>	Penny Farthing Finance	Unit 4G Block A Dunhill Ecopark Dunhill Co Waterford	48.00 %	N/A	20 weeks	153.25 %	52 weeks	48.00 %
<u>PJA Home Finance Limited</u>		85 North Main Street Cork	46.00 %	N/A	26 weeks	151.96 %	46 weeks	46.00 %
<u>Practical Finance DAC</u>		Unit 2 Galway Technology Park, Parkmore Galway	15.00 %	N/A	52 months	30.12 %	52 months	15.00 %
<u>Premium Credit Limited</u>	Premium Credit Ireland, Fairway Credit	Q House Furze Road Sandyford Business Estate Dublin 18	N/A	1.46 %	N/A	24.80 %	N/A	N/A
<u>R. & P. Credit Limited</u>		133 Harold's Cross Road Dublin 6W	48.00 %	N/A	20 weeks	153.20 %	50 weeks	48.00 %
<u>Rossbro Financial Limited</u>	Rossbro Financial	Unit C3C Arklow Business Enterprise Centre Kilbride Industrial Estate Arklow, Co. Wicklow	32.00 %	N/A	25 weeks	152.30 %	33 weeks	32.00 %
<u>Sherwood T. V. Rentals Limited</u>	sherwoods digital	Unit 5 Kilkenny Retail Park Smithlands Waterford Road Kilkenny	15.00 %	N/A	52 months	30.20 %	52 months	150.00 %
<u>Shop Direct Ireland Limited</u>	Very	Cape House Westend Office Park, Blanchardstown Dublin 15, D15 Y9DV	N/A	2.83 %	N/A	39.70 %	N/A	N/A

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<u>Stalwart Investments DAC</u>	Loan365	13 West Street Drogheda Co. Louth	48.00 %	N/A	26 weeks	152.03 %	48 weeks	48.00 %
<u>Stock Investments Limited</u>	Ideal Credits	3 Beechfield Avenue Walkinstown Dublin 12	30.00 %	N/A	25 weeks	152.35 %	30 weeks	30.00 %
<u>The Alliance Credit Company Limited</u>		73 Pearse Street Dublin 2	28.50 %	N/A	37 weeks	104.58 %	37 weeks	28.50 %
<u>Umbrella Credit Limited</u>	Boiler Finance, Appliance Finance	41 Main Street Swords Co. Dublin	48.00 %	N/A	25 weeks	152.35 %	48 weeks	48.00 %
<u>Wicklow Finance Limited</u>		West Gate Drogheda Co. Louth	48.00 %	N/A	25 weeks	152.30 %	50 weeks	48.00 %

Total number of licensed High Cost Credit Providers: 32

- *Term of Loan (1): The associated length of loan with the product that attracts the firm's maximum APR;*
- *Term of Loan (2): The associated length of loan with the product that attracts the firm's maximum cost of credit per € 100 borrowed;*
- *Maximum Cost of Credit per € 100: Cost of credit is calculated by expressing the total interest amount charged to the consumer as a percentage of the amount of the loan. For example, if a consumer borrowed € 100 and had to repay a total of € 120, including interest, the cost of credit per € 100 is 20%.*
- *Terms & Conditions/Restrictions: Each firm is subject to certain restrictions in relation to the interest rates, costs of credit and terms and conditions attached to their loans. These are set out in the firm's licence and licence appendix which can be viewed by clicking on the firm's name.*