



CREDIT MANAGEMENT INSTITUTE OF IRELAND

FACT SHEET



CODE OF PRACTICE FOR CMII MEMBERS

The Code sets out the professional and ethical standards required of CMII members.

The CMII Code for members sets out the professional and ethical standards required of CMII members. It outlines the duties that members owe to the Institute and to their own clients. The Code includes several core principles organised into five categories:

1. Honesty and integrity
2. Confidentiality
3. Vulnerable Customers – consumer credit
4. Complaints
5. Communication.

1. **Honesty and integrity.** E.g. Act honestly & with integrity
2. **Confidentiality.** E.g. Unless you have a legal duty to do so, you must not disclose any information relating to a client's or customer's affairs to a third party without their permission.
3. **Vulnerable Customers – consumer credit.** E.g., Members should have in place a robust mechanism to identify customers in vulnerable circumstances and/or financial difficulties.
4. **Complaints.** E.g. Members should ensure they maintain an effective complaint and dispute handling procedure, and that they do not operate any unreasonable barriers for customers to submit a complaint or dispute.
5. **Communications.** E.g. Members must ensure that communications with borrowers are not aggressive, intimidating or harassing.

Other responsibilities. Such as you can use CMII professional designations if you have completed the requirements set by the Credit Management Institute of Ireland. Your designation may change as you progress your career or embark on education with us.

This is just an introduction to the CMII Code for members. The full code is available on our website www.cmii.ie or just scan the QR code here.



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