



TITHE AN OIREACHTAIS

**An Comhchoiste um Airgeadas, Caiteachas Poiblí agus
Athchóiriú, agus an Taoiseach**

TUARASCÁIL BHLIANTÚIL 2021

HOUSES OF THE OIREACHTAS

**COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH**

ANNUAL REPORT 2021

33-FPERT-09

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1. Content and Format of Report

This report has been prepared pursuant to Standing Order 100 (3), (4), (5) and (6), (Dáil Éireann) and Standing Order 77 (3), (4), (5) and (6) (Seanad Éireann) which provide for the Joint Committee to-

- undertake a review of its procedure and its role generally;
- prepare an annual work programme;
- lay minutes of its proceedings before both Houses;
- make an annual report to both Houses.

At its meeting on the [TBC], the Joint Committee agreed that all these items should be included in this report covering the period from 1 January 2021 to 31 December 2021.

2. Establishment and Functions

2.1. Establishment of the Select Committee

The Dáil Select Committee was established by Order of Dáil Éireann on 23 July 2020, to consider Bills, Estimates for Public Services, motions, and the terms of any international agreement involving a charge on public funds, which come within the aegis of the Department of Finance, the Department of Public Expenditure and Reform, and the Department of the Taoiseach.

The Select Committee may also consider Annual Output Statements, Value for Money Reviews and policy reviews prepared by the relevant Government Departments.

2.2 Establishment of the Joint Committee

The Dáil Select Committee, under the same Order, was enjoined with a Select Committee of Seanad Éireann, established by Order of Seanad Éireann on 23 September 2020, to form the Joint Committee on Finance, Public Expenditure and Reform, and Taoiseach.

2.3 Functions of the Joint Committee

Among the principal functions of the Joint Committee are to consider—

- public affairs administered by the Department of Finance, Department of Public Expenditure and Reform, and the Department of the Taoiseach.
- matters of policy for which the Minister for Finance, Minister for Public Expenditure and Reform, and the Taoiseach are responsible;
- legislative and expenditure proposals of the Departments;
- EU legislative proposals;
- certain matters relating to bodies under the aegis of the Department of Finance, Department of Public Expenditure and Reform, and the Department of the Taoiseach. The Orders of Reference of the Dáil Select Committee and the Joint Committee are set out at *Appendix 1*.

2.4 Establishment of Joint sub-Committee(s)

Standing Order 96 (4) (Dáil) and Standing Order 72 (4) (Seanad) confer on Committees the power to appoint Joint sub-Committees and to refer to such sub-Committees any matter covered by its orders of reference and to delegate any of its powers to such Joint sub-Committees, including power to report directly to the Dáil and Seanad. No such sub-committees were appointed.

3. Chairman, Vice-Chairman and Membership

Dáil Standing Order 104 (2) provides for a proportion of Chairs to be allocated to each group by means of the D'Hondt System. Deputy John McGuinness was appointed as Chairman of the Select Committee on 8 September 2020 by an Order of Dáil Éireann. The Chairman of the Select Committee is also the Chairman of the Joint Committee. Deputy Bernard Durkan was elected as Vice-Chairman of the Joint Committee on 9 December 2020.

Membership of the Committee, including all internal changes within the reported period, is listed at *Appendix 2*.

4. Meetings, Attendance and Recording

Meetings of the Joint Committee and Select Committee took place in the Committee rooms in Leinster House 2000. Meetings were in public unless otherwise ordered by the Committee.

Committee proceedings were broadcast live within Leinster House and also made available to RTE, TV3 and TG4. Proceedings were also live streamed on our website and through our app. Since September 2014 the proceedings of Committees in public session, typically recorded but occasionally live, are broadcast on the dedicated parliamentary channel Oireachtas TV which is available on these channels:

- Saorview 22, Sky 517, Virgin Media 207, eir Vision 504
- Vodafone Channels 201, 207 (Dáil Éireann) and 208 (Seanad Éireann)

Official Reports (Parliamentary Debates) of the public meetings of the Committee may be viewed on the Houses of the Oireachtas website at www.oireachtas.ie.

Copies of other reports published by the Joint Committee are also available on the Oireachtas Committee website pages at www.oireachtas.ie.

5. Number and Duration of Meetings

5.1 Joint Committee

The Joint Committee met on forty-eight occasions during the period under report. The number of hours of discussion involved in these meetings was in excess of 72.3 hours.

The subject matter of each meeting of the Joint Committee, including the groups, organisations or individuals who attended the meetings, is detailed in Appendix 3. The Minutes of Proceedings of the Joint Committee in public session are attached at Appendix 4.

5.2 Select Committee

The Dáil Select Committee met fifteen times during the period under report and the number of hours of discussion involved in these meetings was in excess of 32.2 hours.

The subject matter of each meeting, including the groups, organisations or individuals who attended the meetings of the Select Committee, is detailed in *Appendix 5*. The proceedings (Imeachtaí) of the Select Committee are attached at *Appendix 6*.

6. Witnesses attending before the Committee(s)

During the period, the number of speaking witnesses for the Joint Committee was 112.

During the period, the number of speaking witnesses for each of the Committees was as follows:

COMMITTEE NAME	NUMBER OF WITNESSES
Joint Committee	112
Select Committee	0

7. Committee Reports Published

During the period under report, the Joint Committee published the following reports:

- Interim Report on Banking – Ulster Bank
- Political contribution on COM(2021)749
- Report on the Processes and Procedures Applying to the Appointment of Senior Executives in the Public Service
- Report on Detailed Scrutiny of the Consumer Credit (Amendment) Bill 2018 (PMB)
- Report of the Joint Committee on the Pre-Legislative Scrutiny of the General Scheme of the Protected Disclosures (Amendment) Bill 2021

8. Travel

Given Covid-19 related restrictions on meetings and in view of the short period between establishment and the end of December 2021, no travel was undertaken by the Joint Committee in the period under report.

9. EU Mainstreaming

9.1 Legislative Proposals

The Joint Committee considered EU matters at 15 meetings involving consideration of 108 proposals. The Joint Committee decided that 12 proposals, listed below, should be further scrutinised.

PROPOSAL No.	PROPOSAL TITLE
<u>COM(2020)749</u>	Proposal for a COUNCIL DIRECTIVE amending Directive 2006/112/EC as regards conferral of implementing powers to the Commission to determine the meaning of the terms used in certain provisions of that Directive
<u>COM(2020)854</u>	Proposal for a REGULATION OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL establishing the Brexit Adjustment Reserve
<u>COM(2020)426</u>	Proposal for a COUNCIL DECISION on the position to be taken on behalf of the European Union within the Joint Committee established by the EEA Agreement, as regards the amendment of Protocol 4 to that Agreement concerning the definition of the concept of 'originating products' and methods of administrative cooperation
<u>COM(2020)427</u>	Proposal for a COUNCIL DECISION on the position to be taken on behalf of the European Union in the 66th session of the Harmonized System Committee of the World Customs Organization in relation to the envisaged adoption of Classification Opinions, classification decisions, amendments to the Harmonized System Explanatory Notes or other advice on the interpretation of the Harmonized System and recommendations to secure uniformity in the interpretation of the Harmonized System under the Harmonized System Convention
<u>COM(2020)429</u>	Proposal for a COUNCIL DECISION on the position to be taken on behalf of the European Union within the EU-Central America Association Council regarding modifications to Appendix 2 and Explanatory Notes to Articles 15, 16, 19, 20 and 30 of Annex II of the Agreement establishing an Association between the European Union and its Member States, on the one hand, and Central America on the other

<u>COM(2020)435</u>	Proposal for a COUNCIL IMPLEMENTING DECISION authorising Germany to apply a reduced rate of taxation to electricity directly provided to vessels at berth in a port in accordance with Article 19 of Directive 2003/96/EC
<u>COM(2021)347</u>	ANNEXES to the Proposal for a DIRECTIVE OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL on consumer credits
<u>COM(2021)420</u>	Proposal for a REGULATION OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL on the prevention of the use of the financial system for the purposes of money laundering or terrorist financing
<u>COM(2021)421</u>	Proposal for a REGULATION OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL establishing the Authority for Anti-Money Laundering and Countering the Financing of Terrorism and amending Regulations (EU) No 1093/2010, (EU) 1094/2010, (EU) 1095/2010
<u>COM(2021)422</u>	Proposal for a REGULATION OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL on information accompanying transfers of funds and certain crypto assets (recast)
<u>COM(2021)423</u>	Proposal for a DIRECTIVE OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL on the mechanisms to be put in place by the Member States for the prevention of the use of the financial system for the purposes of money laundering or terrorist financing and repealing Directive (EU) 2015/849
<u>COM(2021)564</u>	Proposal for a REGULATION OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL establishing a carbon border adjustment mechanism

9.2 EU Council Meetings

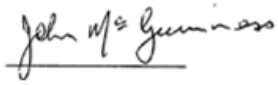
The Joint Committee did not meet with the Minister for Finance in 2021 for engagement prior to a meeting of the ECOFIN Council. However, the Joint Committee received written briefings from the Minister's Department in advance of those meetings.

9.3 Six-Monthly Report on Developments within the EU

The Joint Committee did not receive any oral briefings in relation to departmental six-monthly reports on developments within the EU in the period under report.

10. Report on Functions and Powers

The Joint Committee is currently satisfied with its present procedures and role.

A handwritten signature in cursive script, reading "John McGuinness", written over a horizontal line.

John McGuinness T.D.
Deputy John McGuinness
[insert date report is agreed]

APPENDIX 1: Orders of Reference

(1) *Scope and Context of Activities of Committees* (derived from Standing Orders – DSO 94 (2), SSO 70)

- a) The Joint Committee may only consider such matters, engage in such activities, exercise such powers and discharge such functions as are specifically authorised under its orders of reference and under Standing Orders;
- b) Such matters, activities, powers and functions shall be relevant to, and shall arise only in the context of, the preparation of a report to the Dáil/and or Seanad;
- c) The Joint Committee shall not consider any matter which is being considered, or of which notice has been given of a proposal to consider, by the Committee of Public Accounts pursuant to Standing Order 218 and/or the Comptroller and Auditor General (Amendment) Act 1993;
- d) The Joint Committee shall not consider any matter which is being considered, or of which notice has been given of a proposal to consider, by the Joint Committee on Public Petitions in the exercise of its functions under Standing Order 125 (1); and
- e) The Joint Committee shall refrain from inquiring into in public session or publishing confidential information regarding any matter if so requested, for stated reasons given in writing, by—
 - (i) a member of the Government or a Minister of State, or
 - (ii) the principal office-holder of a body under the aegis of a Department or which is partly or wholly funded by the State or established or appointed by a member of the Government or by the Oireachtas:

Provided that the Chairman may appeal any such request made to the Ceann Comhairle, whose decision shall be final.

- (3) It shall be an instruction to all Select Committees to which Bills are referred that they shall ensure that not more than two Select Committees shall meet to consider a Bill on any given day, unless the Dáil, after due notice given by the Chairman of the Select Committee, waives this instruction on motion made by the Taoiseach pursuant to Standing Order 28. The Chairmen of Select Committees shall have responsibility for compliance with this instruction.

(2) Functions of Departmental Committees (derived from Standing Orders – DSO 95 (1) and SSO 70A)

(1) The Select Committee shall consider and report to the Dáil on-

- (a) such aspects of the expenditure, administration and policy of a Government Department or Departments and associated public bodies as the Committee may select, and
- (b) European Union matters within the remit of the relevant Department or Departments.

(2) The Select Committee may be joined with a Select Committee appointed by Seanad Éireann for the purposes of the functions set out in this Standing Order, other than at paragraph (3), and to report thereon to both Houses of the Oireachtas.

(3) Without prejudice to the generality of paragraph (1), the Select Committee shall consider, in respect of the relevant Department or Departments, such—

- (a) Bills,
- (b) proposals contained in any motion, including any motion within the meaning of Standing Order 220,
- (c) Estimates for Public Services, and
- (d) other matters

as shall be referred to the Select Committee by the Dáil, and

- (e) Annual Output Statements including performance, efficiency and effectiveness in the use of public moneys, and
- (f) such Value for Money and Policy Reviews as the Select Committee may select.

(4) Without prejudice to the generality of paragraph (1), the Joint Committee may consider the following matters in respect of the relevant Department or Departments and associated public bodies:

- (a) matters of policy and governance for which the Minister is officially responsible,
- (b) public affairs administered by the Department,
- (c) policy issues arising from Value for Money and Policy Reviews conducted or commissioned by the Department,
- (d) Government policy and governance in respect of bodies under the aegis of the Department,

- (e) policy and governance issues concerning bodies which are partly or wholly funded by the State or which are established or appointed by a member of the Government or the Oireachtas,
- (f) the general scheme or draft heads of any Bill
- (g) scrutiny of private members' Bills in accordance with Standing Order 178, or detailed scrutiny of private members' Bills in accordance with Standing Order 161
- (h) any post-enactment report laid before either House or both Houses by a member of the Government or Minister of State on any Bill enacted by the Houses of the Oireachtas,
- (i) statutory instruments, including those laid or laid in draft before either House or both Houses and those made under the European Communities Acts 1972 to 2009,
- (j) strategy statements laid before either or both Houses of the Oireachtas pursuant to the Public Service Management Act 1997,
- (k) annual reports or annual reports and accounts, required by law, and laid before either or both Houses of the Oireachtas, of the Department or bodies referred to in subparagraphs (d) and (e) and the overall performance and operational results, statements of strategy and corporate plans of such bodies, and
- (l) such other matters as may be referred to it by the Dáil from time to time.

(5) Without prejudice to the generality of paragraph (1), the Joint Committee shall consider, in respect of the relevant Department or Departments—

- (a) EU draft legislative acts standing referred to the Select Committee under Standing Order 133, including the compliance of such acts with the principle of subsidiarity,
- (b) other proposals for EU legislation and related policy issues, including programmes and guidelines prepared by the European Commission as a basis of possible legislative action,
- (c) non-legislative documents published by any EU institution in relation to EU policy matters, and
- (d) matters listed for consideration on the agenda for meetings of the relevant EU Council of Ministers and the outcome of such meetings.

(6) Where the Select Committee has been joined with a Select Committee appointed by Seanad Éireann, the Chairman of the Dáil Select Committee shall also be the Chairman of the Joint Committee.

(7) The following may attend meetings of the Select or Joint Committee, for the purposes of the functions set out in paragraph (5) and may take part in proceedings without having a right to vote or to move motions and amendments:

- (a) members of the European Parliament elected from constituencies in Ireland, including Northern Ireland,
- (b) members of the Irish delegation to the Parliamentary Assembly of the Council of Europe, and
- (c) at the invitation of the Committee, other members of the European Parliament.

(8) The Joint Committee may, in respect of any Ombudsman charged with oversight of public services within the policy remit of the relevant Department or Departments, consider—

- (a) such motions relating to the appointment of an Ombudsman as may be referred to the Committee, and
- (b) such Ombudsman reports laid before either or both Houses of the Oireachtas as the Committee may select: Provided that the provisions of Standing Order 130 apply where the Select Committee has not considered the Ombudsman report, or a portion or portions thereof, within two months (excluding Christmas, Easter or summer recess periods) of the report being laid before either or both Houses of the Oireachtas.

(3) Powers of Committees (derived from Standing Orders – DSO 96, 133 and 135 and SSO 71, 116 and 118)

The Joint Committee has: -

(1) power to take oral and written evidence and to print and publish from time to time minutes of such evidence taken in public before the Select Committee together with such related documents as the Select Committee thinks fit;

(2) power to invite and accept oral presentations and written submissions from interested persons or bodies;

(3) power to send for persons, papers and records (see also SO 99);

(4) power to appoint sub-Committees and to refer to such sub-Committees any matter comprehended by its orders of reference and to delegate any of its powers to such sub-Committees, including power to report directly to the Dáil;

(5) power to draft recommendations for legislative change and for new legislation;

(6) power to examine any statutory instrument, including those laid or laid in draft before either House or both Houses and those made under the European Communities Acts 1972 to 2009, and to recommend, where it considers that such action is warranted, whether the instrument should be annulled or amended;

(7) for the purposes of paragraph (6), power to require any Government Department or instrument-making authority concerned to submit a Memorandum to the Select Committee explaining any statutory instrument under consideration or to attend a meeting of the Select Committee for the purpose of explaining any such statutory instrument: Provided that such Department or authority may decline to attend for stated reasons given in writing to the Select Committee, which may report thereon to the Dáil;

(8) power to require that a member of the Government or Minister of State shall attend before the Select Committee to discuss policy for which he or she is officially responsible: Provided that a member of the Government or Minister of State may decline to attend for stated reasons given in writing to the Select Committee, which may report thereon to the Dáil: and provided further that a member of the Government or Minister of State may request to attend a meeting of the Select Committee to enable him or her to discuss such policy;

(9) power to require that a member of the Government or Minister of State shall attend before the Select Committee to discuss proposed primary or secondary legislation (prior to such legislation being published) for which he or she is officially responsible: Provided that a member of the Government or Minister of State may decline to attend for stated reasons given in writing to the Select Committee, which may report thereon to the Dáil: and provided further that a member of the Government or Minister of State may request to attend a meeting of the Select Committee to enable him or her to discuss such proposed legislation;

(10) power to require that a member of the Government or Minister of State shall attend before the Select Committee and provide, in private session if so requested by the member of the Government or Minister of State, oral briefings in advance of meetings of the relevant EU Council of Ministers to enable the Select Committee to make known its views: Provided that the Committee may also require such attendance following such meetings;

(11) power to require that the Chairperson designate of a body or agency under the aegis of a Department shall, prior to his or her appointment, attend before the Select Committee to discuss his or her strategic priorities for the role;

(12) power to require that a member of the Government or Minister of State who is officially responsible for the implementation of an Act shall attend before a Select Committee in relation to the consideration of a report under Standing Order 197;

(13) subject to any constraints otherwise prescribed by law, power to require that principal office-holders in bodies in the State which are partly or wholly funded by the State or which are established or appointed by members of the Government or by the Oireachtas shall attend meetings of the Committee, as appropriate, to discuss issues for which they are officially responsible: Provided that such an office-holder may decline to attend for stated reasons given in writing to the Committee, which may report thereon to the Dáil;

(14) power to engage, subject to the consent of the Houses of the Oireachtas Commission, the services of persons with specialist or technical knowledge, to assist it or any of its sub-Committees in considering particular matters; and

(9) power to undertake travel, subject to—

(a) such recommendations as may be made by the Working Group of Committee Chairmen under DSO 120(4)(a) and SSO 107(4)(a); and

(b) the consent of the Houses of the Oireachtas Commission, and normal accounting procedures.

(15) In accordance with Articles 6 of Protocol No. 2 to the Treaty on European Union and the Treaty on the Functioning of the European Union (*Protocol on the Application of the Principles of Subsidiarity and Proportionality*) as applied by sections 7(3) of the European Union Act 2009, the Committee has the power to-

(a) consider whether any act of an institution of the European Union infringes the principle of subsidiarity (DSO 135; SSO 118); and

(b) form a reasoned opinion that a draft legislative act (within the meaning of Article 3 of the said Protocol) does not comply with the principle of subsidiarity (DSO 133 and SSO 116).

APPENDIX 2: Membership

List of Members of the Joint Committee

(The Select Committee membership comprises of Deputies only)

Deputies:

Mick Barry (SOL-PBP)

Pearse Doherty (SF)

Bernard Durkan (FG)

Mairéad Farrell (SF)

Steven Matthews (GP)

John McGuinness (FF)

Jim O'Callaghan (FF)

Neale Richmond (FG)

Peadar Tóibín (Aontú)

Senators:

Maria Byrne (FG)

Pat Casey (FF)

Aidan Davitt (FF)

Alice Mary Higgins (IND)

Marie Sherlock (LAB)

Notes:

1. Deputies nominated by the Dáil Committee of Selection and appointed by Order of the Dáil of 16 June 2020.
2. Senators nominated by the Seanad Committee of Selection and appointed by Order of the Seanad on 22 July 2020.
3. Senator Byrne was nominated by the 8th report of the Committee of Selection to serve on the Joint Committee on Finance, Public Expenditure and Reform, and Taoiseach on 5 October 2021.

APPENDIX 3: Meetings of the Joint Committee

The following are the details, in date order, of the scheduled meetings of the Joint Committee which took place during the period under report.

Meeting No. and Date	Topic	Organisations, Groups and Individuals who attended
J.12 13-01-2021	Private Session	None
J.13 20-01-2021	Private Session	None
J.14 27-01-2021	Private Session	None
J.15 02-02-2021	Engagement with Minister McGrath	Minister Michael McGrath Mr David Maloney- Acting Secretary General DPER.
J.16 03-02-2021	Private Session	None
J.17 09-02-2021	Private Session	None
J.18 10-02-2021	Private Session	None
J.19 11-2-2021	Private Session	None
J.20 16-02-2021	Detailed Scrutiny Consumer Credit (Amendment) Bill 2018	Mr. Brendan Whelan - Social Finance Foundation Ms. Lorraine Corcoran - Social Finance Foundation Dr. Noreen Byrne – UCC Dr. Olive McCarthy – UCC

Meeting No. and Date	Topic	Organisations, Groups and Individuals who attended
J.21 23-03-2021	Engagement on Ulster Bank	Mr. John O' Connell – General Secretary FSU Mr. Brian McDowell – Head of Communications and Public Affairs – FSU Ms. Jane Howard – CEO Ulster Bank Mr. Paul Stanley – CFO Ulster Bank Ms. Derval McDonagh – HR Director Ulster Bank Ms. Elizabeth Arnett – Director of Corporate Affairs.
J.22 25-02-2021	Private Session	None
J.23 03-03-2021	Private Session	None
J.24 09-03-2021	Engagement with Central Bank of Ireland	Mr. Ed Sibley Deputy Governor, Prudential Regulation- Central Bank of Ireland. Ms. Derville Rowland, Director General, Financial Conduct – Central Bank of Ireland.
J.25 23-03-2021	Engagement with Bank of Ireland	Ms. Francesca McDonagh, Group CEO, Bank of Ireland Mr. Gavin Kelly, CEO Retail Ireland, Bank of Ireland
J.26 30-03-2021	Private Session	None
J.27 20-04-2021	Private Session	None
J.28 27-04-2021	Private Session	None

Meeting No. and Date	Topic	Organisations, Groups and Individuals who attended
J.29 06-05-2021	Consumer Credit (Amendment) Bill 2018	Mr. Paschal Donohoe, Minister for Finance Mr John Palmer, Banking Division, Department of Finance Ms. Richael Duffy, Banking Division, Department of Finance.
J.30 12-05-2021	Consumer Credit (Amendment) Bill 2018. CBI	Ms. Grainne McEvoy Mr. Kevin O' Brien, Central Bank of Ireland.
J.31 19-05-2021	Insurance Issues	Mr. Anthony Brennan – CEO Zurich Insurance Ms Siobhan Corbett – CCO Zurich Insurance Mr. Tomás Ó Midheach – CEO FBD Insurance Mr. Jackie McMahon – CCO FBD Insurance Ms. Kate Tobin – CUO FBD Insurance Mr. Declan O'Rourke – CEO Aviva Insurance Ireland Mr. Brian O'Neill – Head Communications, Brand and Sponsorships Aviva Insurance Ireland.
J.32 20-05-2021	Private Session	None

Meeting No. and Date	Topic	Organisations, Groups and Individuals who attended
J.33 26-5-2021	Insurance Issues	<p>Mr. Aidan Connaughton – General Manager, AIG Insurance Ireland Mr. Jim Lynch – Country Claims Manager, Ireland, AIG Insurance Ireland.</p> <p>Mr. Phillip Bradley – CEO AXA Insurance Ireland Ms. Antoinette McDonald – Direct Partner and Customer Experience Marketing AXA Insurance Ireland. Ms. Deirdre Fagan – Senior Claims Manager AXA Insurance Ireland.</p> <p>Mr. Michael Lyons – 2018-2021 Chairperson Fire & Safety Division Engineers Ireland Mr John Power- Vice President Engineers Ireland</p>
J.34 27-05-2021	Whistle-Blower Issues	<p>Mr. John Devitt – CEO Transparency International Ireland Ms. Stephanie Casey – Transparency International Ireland Ms. Lorraine Heffernan – Transparency International Ireland Ms. Lauren Kierans – Transparency International Ireland.</p> <p>Mr Mick Clifford</p>
J.35 02-06-2021	Remuneration of Senior Civil Servants	Mr. Martin Fraser – Secretary General Department of An Taoiseach.
J.36 16-06-2021	General Banking Issues	Mr. Cormac Butler Mr. Tony Lawlor Mr. Shane Kavanagh

Meeting No. and Date	Topic	Organisations, Groups and Individuals who attended
J.37 17-06-2021	Detailed Scrutiny Consumer Credit (Amendment) Bill 2018.	Ms. Annmarie O'Connor- Business Manager, MABS National Development. Ms. Michelle O'Hara – South Leinster MABS Manager Mr. Michael Doherty – Regional Manager for North Munster MABS. Mr. Paul Joyce – Senior Policy Analyst FLAC Mr. Ed Farrell – CEO Irish League of Credit Unions
J.38 23-06-2021	General Banking Issues- PTSB	Mr. Eamonn Crowley – CEO PTSB. Mr. Patrick Farrell – Director of Retail PTSB. Mr. Kevin Hewston – Interim COO PTSB.
J.39 30-06-2021	General Banking Issues - AIB	Dr. Colin Hunt – CEO AIB Ms. Helen Dooley – Group General Counsel AIB Mr. Jim O' Keefe – Managing Director AIB.
J.40 07-07-2021	Scrutiny of the General Scheme of Local Property Tax.	Minister Páchal Donohoe – Minister for Finance Ms. Anne Marie Walsh – Department of Finance Mr. Kevin Nolan – Department of Finance Mr. Des Carville – Department of Finance
J.41 14-07-2021	Private Session	None
J.42 22-09-2021	PLS Protected Disclosures 1	Mr. Phillip Brennan – RaiseAConcern Mr. John Wilson Mr. Noel McGee Ms. Julie Grace – Whistleblowers Ireland

Meeting No. and Date	Topic	Organisations, Groups and Individuals who attended
J.43 29-09-2021	PLS Protected Disclosures 2	<p>Mr. Liam Herrick – Executive Director ICCL Mr. Ronan Kennedy – Policy Officer Democratic Freedoms ICCL</p> <p>Mr. John Farrelly- CEO Mental Health Commission Ms Orla Keane – General Counsel MHC Ms Joanna Macklin – Decision Support Service Senior Panel Manager MHC.</p> <p>Mr. Seamus Clarke SC – Vice Chair of the Council of the Bar of Ireland. Mr. Raphael O’ Leary BL- Junior Counsel- The Bar of Ireland.</p>
J.44 06-10-2021	PLS Protected Disclosures 3	<p>Mr. Colin Menton – Assistant Secretary DPER. Ms. Ciara Morgan- Principal Officer Government Reform and Legislation DPER Mr. Pat Keane, Assistant Principal, Government Reform and Legislation DPER.</p>
J.45 13-10-2021	Regulation of Lobbying Bill	<p>Professor Gary Murphy – School of Law and Government, DCU Mr. John Devitt, CEO Transparency International Ireland</p> <p>Ms Sherry Perreault, Head of Ethics and Lobbying, Regulation, Standards in Public Office Commission. Anthony Murray, Assistant Principal, Lobbying Regulation Unit, Standards in Public Office Commission.</p>
J.46 20-10-2021	Private Session – Draft Reports	None

Meeting No. and Date	Topic	Organisations, Groups and Individuals who attended
J.47 03-11-2021	SEAR Legislation PLS- CBI	Mr. Gerry Cross – Central Bank of Ireland, Director of Financial Regulation – Policy and Risk. Ms. Seana Cunningham- Central Bank of Ireland- Director of Enforcement and Anti- Money Laundering.
J.48 10-11-2021	SEAR Legislation PLS – Minister for Finance	Minister Paschal Donohoe Mr. Pat Leahy, Principal Officer SEAR Legislation Mr. David O’Sullivan Principal Officer Corporation tax.
J.49 24-11-2021	NDP- Min. McGrath	Minister Michael McGrath- Minister for Public Expenditure and Reform. Mr. Ronnie Downes- Assistant Secretary- DPER Mr. Kevin Meaney- Principal Officer DPER
J.50 01-12-2021	KBC and EU Framework	Mr. Ales Blazek – CEO KBC Bank Ireland Mr. Barry D’Arcy – Executive Director and Chief Risk Officer KBC Bank Ireland Dr. Dirk Ehnts- Economist
J.51 08-12-2021	Central Bank of Ireland and Ulster Bank	Mr. Gerry Cross- Director of Financial Regulation Policy and Risk Central Bank of Ireland Mr. Domhnall Cullinan – Director of Insurance Supervision. Central Bank of Ireland Mr. Mark Cassidy- Director of Economics and Statistics Central Bank of Ireland. Ms. Jane Howard – CEO Ulster Bank Mr. Paul Stanley- CFO & Deputy CEO Ulster Bank Ms. Fiona McMahon- Director of Compliance Ulster Bank. Ms. Elizabeth Arnett- Director of Corporate Affairs Ulster Bank.

Meeting No. and Date	Topic	Organisations, Groups and Individuals who attended
J.52 09.12.2021	Ombudsman and Information Commissioner Designate	Mr. Ger Deering- Ombudsman Delegate
J.53 15-12-2021	Insurance Issues and National Lottery	<p>Mr. Kevin Thompson- CEO RSA Group Mr. Trevor Lowry- Chief Underwriting Officer RSA Group.</p> <p>Mr. Tomás Ó Midheach – CEO FBD Insurance. Ms. Kate Tobin- Chief Underwriting Officer – FBD Insurance.</p> <p>Mr. Aidan Connaughton – General Manager AIG Ireland</p> <p>Mr. Andrew Alego – CEO National Lottery</p> <p>Ms. Carol Boate – Regulator of the National Lottery, Office of the Regulator of the National Lottery.</p> <p>Mr. Derek Donohoe- Deputy Regulator and Head of Audit and Finance. Office of the Regulator of the National Lottery</p>

Meeting No. and Date	Topic	Organisations, Groups and Individuals who attended
J.54 16-12-2021	PLS Insurance Bill	<p>Minister Sean Fleming – Minister of State Department of Finance Mr. Michael Taggart- Department of Finance Mr. Brendan O’Leary- Department of Finance.</p> <p>Mr. Peter Boyland - Director of the Alliance for insurance Reform. Ms. Tracy Sheridan- Director of the Alliance for Insurance Reform.</p> <p>Ms. Moyagh Murdock- CEO Insurance Ireland Ms. Jacqueline Thornton – Director of Regulation & Policy Development and Company Secretary. Insurance Ireland. Mr. Florian Wimber – Director Advocacy, Communications and Public Affairs. Insurance Ireland. Mr. Mike Curtin – Manager of Regulation and Policy Development. Insurance Ireland.</p>

**APPENDIX 4: Minutes of Proceedings of the Joint Committee
JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
WEDNESDAY, 13 JANUARY 2021**

The Joint Committee met in private session at 2 p.m. via Microsoft Teams, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Chairman) Mick Barry, Pearse Doherty, Bernard Durkan, Mairéad Farrell, Steven Matthews, Jim O'Callaghan, Neale Richmond, and Peadar Tóibín.

Senators: Pat Casey, Aidan Davitt, and Alice-Mary Higgins.

2. ITEM DISCUSSED IN PRIVATE SESSION

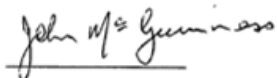
3. ITEM DISCUSSED IN PRIVATE SESSION

4. ITEM DISCUSSED IN PRIVATE SESSION

5. ITEM DISCUSSED IN PRIVATE SESSION

6. ADJOURNMENT

The Joint Committee adjourned at 2.55 p.m. until 2 p.m. on Wednesday, 20 January 2021 when it was proposed that the Committee would meet in private session via MS Teams.



John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
WEDNESDAY, 20 JANUARY 2021**

The Joint Committee met in private session at 2 p.m. via Microsoft Teams, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Chairman) Mick Barry, Bernard Durkan, Mairéad Farrell, Jim O'Callaghan, Neale Richmond, and Peadar Tóibín.

Senators: Pat Casey, Aidan Davitt, Alice-Mary Higgins and Marie Sherlock.

Apologies were received from Deputy Pearse Doherty

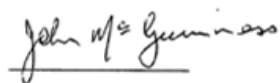
2. ITEM DISCUSSED IN PRIVATE SESSION

3. ITEM DISCUSSED IN PRIVATE SESSION

4. ITEM DISCUSSED IN PRIVATE SESSION

5. ADJOURNMENT

The Joint Committee adjourned at 2.35 p.m. until 2 p.m. on Wednesday, 27 January 2021 when it was proposed that the Committee would meet in private session via MS Teams.



John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
WEDNESDAY, 27 JANUARY 2021**

The Joint Committee met in private session at 2 p.m. via Microsoft Teams, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Chairman) Mick Barry, Pearse Doherty, Bernard Durkan, Mairéad Farrell, Steven Matthews, Jim O'Callaghan, Neale Richmond, and Peadar Tóibín.

Senators: Pat Casey, Aidan Davitt, Alice-Mary Higgins and Marie Sherlock.

2. ITEM DISCUSSED IN PRIVATE SESSION

3. ITEM DISCUSSED IN PRIVATE SESSION

4. ITEM DISCUSSED IN PRIVATE SESSION

5. ITEM DISCUSSED IN PRIVATE SESSION

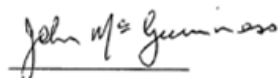
6. ITEM DISCUSSED IN PRIVATE SESSION

7. ITEM DISCUSSED IN PRIVATE SESSION

8. ITEM DISCUSSED IN PRIVATE SESSION

9. ADJOURNMENT

The Joint Committee adjourned at 3.06 p.m. until Tuesday, 2 February 2021 when it was proposed that the Committee would meet with Minister McGrath at 3.30 p.m. in CR4.



John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
TUESDAY, 2 FEBRUARY 2021**

The Joint Committee met in public session at 3.30 p.m. in Committee Room 4, LH200, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Chairman), Mick Barry, Pearse Doherty, Bernard Durkan, Mairéad Farrell, Steven Matthews, Jim O'Callaghan, Neale Richmond, and Peadar Tóibín.

Senators: Pat Casey, Aidan Davitt, Alice-Mary Higgins and Marie Sherlock.

2. ENGAGEMENT WITH MINISTER MICHAEL MCGRATH AND ACTING SECRETARY GENERAL DAVID MOLONEY

The Committee welcomed the following witnesses via video link (MS Teams):

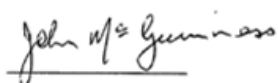
- **Mr. Michael McGrath, T.D.** Minister for Public Expenditure and Reform
- **Mr. David Moloney** Acting Secretary General, Department of Public Expenditure and Reform

The purpose of the meeting was to discuss the sanctioned salary increase for the role of Secretary General of the Department of Health. The Minister made an opening statement and a question and answer session ensued with the witnesses and the Members of the Committee.

In conclusion, the Chairman thanked the witnesses for their engagement, and the witnesses withdrew.

3. ADJOURNMENT

The Joint Committee adjourned at 5.30 p.m. until 2 p.m. on Wednesday, 3 February 2021 when it was proposed to meet in private session via Microsoft Teams.



John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
WEDNESDAY, 3 FEBRUARY 2021**

The Joint Committee met in private session at 2.03 p.m. on Microsoft Teams, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Chairman), Mick Barry, Bernard Durkan, Steven Matthews, Jim O'Callaghan, Neale Richmond and Peadar Tóibín.

Senators: Pat Casey, Aidan Davitt and Alice-Mary Higgins.

Apologies were received from Senator Marie Sherlock.

2. ITEM DISCUSSED IN PRIVATE SESSION

3. ITEM DISCUSSED IN PRIVATE SESSION

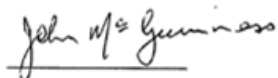
4. ITEM DISCUSSED IN PRIVATE SESSION

5. ITEM DISCUSSED IN PRIVATE SESSION

6. ITEM DISCUSSED IN PRIVATE SESSION

7. ADJOURNMENT

The Joint Committee adjourned at 3.26 p.m. until 2 p.m. on Wednesday, 10 February 2021.



John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
TUESDAY, 9 FEBRUARY 2021**

The Joint Committee met in private session at 2.05 p.m. on Microsoft Teams, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Chairman), Mick Barry, Pearse Doherty, Bernard Durkan, Mairéad Farrell, Jim O'Callaghan, and Peadar Tóibín.

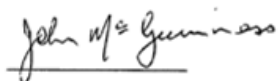
Senator: Marie Sherlock.

Apologies were received from Deputy Steven Matthews Senator Alice-Mary Higgins.

2. ITEM DISCUSSED IN PRIVATE SESSION

3. ADJOURNMENT

The Joint Committee adjourned at 2.38 p.m. until 2 p.m. on Wednesday, 10 February 2021.



John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
WEDNESDAY, 10 FEBRUARY 2021**

The Joint Committee met in private session at 2.03 p.m. on Microsoft Teams, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Chairman), Mick Barry, Pearse Doherty, Bernard Durkan, Mairéad Farrell, Steven Matthews, Jim O'Callaghan and Peadar Tóibín.

Senators: Pat Casey, Aidan Davitt, Alice-Mary Higgins and Marie Sherlock.

2. ITEM DISCUSSED IN PRIVATE SESSION

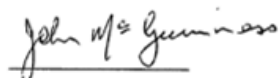
3. ITEM DISCUSSED IN PRIVATE SESSION

4. ITEM DISCUSSED IN PRIVATE SESSION

5. ITEM DISCUSSED IN PRIVATE SESSION

6. ADJOURNMENT

The Joint Committee adjourned at 2.52 p.m. until 9 a.m. on Tuesday, 16 February when the Committee was scheduled to meet in private session via Microsoft Teams prior to its public meeting at 10 a.m. in Committee Room 4, LH2000 to commence scrutiny of the Consumer Credit (Amendment) Bill 2018.



John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
THURSDAY, 11 FEBRUARY 2021**

The Joint Committee met in private session at 12.31 p.m. on Microsoft Teams, a quorum (4) being present and in accordance with Standing Order 92(2)(a) in meeting on a date earlier than fixed on the adjournment on 10 February 2021.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Chairman), Mairéad Farrell, Steven Matthews, Jim O'Callaghan, Neale Richmond and Peadar Tóibín.

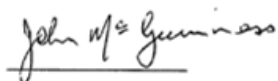
Senators: Pat Casey, Aidan Davitt, Alice-Mary Higgins and Marie Sherlock.

Apologies were received from Deputies Pearse Doherty and Bernard Durkan

2. ITEM DEALT WITH IN PRIVATE SESSION

3. ADJOURNMENT

The Joint Committee adjourned at 12.42 p.m. until 9 a.m. on Tuesday, 16 February 2021.



John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
TUESDAY, 16 FEBRUARY 2021**

The Joint Committee met in private session at 9.13 a.m. via Microsoft Teams, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Chairman), Mick Barry, Pearse Doherty, Bernard Durkan, Mairéad Farrell, Steven Matthews, Jim O'Callaghan, Neale Richmond and Peadar Tóibín.

Senators: Pat Casey, Aidan Davitt, Alice-Mary Higgins and Marie Sherlock.

2. ITEM DISCUSSED IN PRIVATE SESSION

3. ITEM DISCUSSED IN PRIVATE SESSION

4. ITEM DISCUSSED IN PRIVATE SESSION

5. ITEM DISCUSSED IN PRIVATE SESSION

6. ITEM DISCUSSED IN PRIVATE SESSION

Due to the unavoidable absence of the Chair, Deputy Bernard Durkan took the Chair upon resumption in public session.

7. SCRUTINY OF THE CONSUMER CREDIT (AMENDMENT) BILL 2018

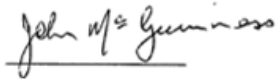
The Committee welcomed Mr. Brendan Whelan and Ms Lorraine Corcoran of the Social Finance Foundation and Dr. Noreen Byrne and Dr. Olive McCarthy of UCC to the meeting.

The witnesses made their opening statements and a question and answer session ensued with the witnesses and the Members of the Committee.

In conclusion, the Vice Chairman thanked the witnesses for attending and engaging with the Committee, and the witness withdrew.

8. ADJOURNMENT

The Joint Committee adjourned at 5.05 p.m. until 4 p.m. on Tuesday, 23 February when the Committee was scheduled to meet in public session in Committee Room 2, LH2000.

A handwritten signature in cursive script, reading "John McGuinness", written over a horizontal line.

John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
TUESDAY, 23 FEBRUARY 2021**

The Joint Committee met in public session at 4.03 p.m. in Committee Room 2, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Chair), Mick Barry, Pearse Doherty, Bernard Durkan, Mairéad Farrell, Steven Matthews, Jim O'Callaghan, Neale Richmond and Peadar Tóibín.

Senators: Pat Casey, Aidan Davitt and Alice-Mary Higgins.

Apologies were received from Senator Marie Sherlock.

Deputy Gerald Nash also attended in accordance with Standing Order 102 (3).

2. ENGAGEMENT ON BANKING ISSUES – SESSION 1

The Committee welcomed Mr. John O'Connell, General Secretary, and Mr. Brian McDowell, Head of Communications and Public Affairs, of the Financial Services Union to the meeting.

The witnesses' opening statement was taken as read and following opening remarks, a question and answer session ensued with the Members of the Committee.

In conclusion, the Chairman thanked the witnesses for attending and engaging with the Committee, and the witnesses withdrew.

3. ENGAGEMENT ON BANKING ISSUES – SESSION 2

The Committee welcomed the following witnesses from Ulster Bank to the meeting:

- Ms Jane Howard – CEO,
- Mr. Paul Stanley – CFO,
- Ms Derval McDonagh – HR Director, and

- Ms Elizabeth Arnett - Director of Corporate Affairs.

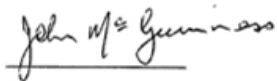
The witnesses' opening statement was taken as read and following opening remarks, a question and answer session ensued with the Members of the Committee.

The witnesses committed to reverting with answers to any questions which they had not answered during the session and to returning before the Committee when invited to do so.

In conclusion, the Chairman thanked the witnesses for attending and engaging with the Committee, and the witnesses withdrew.

4. ADJOURNMENT

The Joint Committee adjourned at 6 p.m. until 11 a.m. on Thursday, 25 February 2021 when the Committee was scheduled to meet in private session via Microsoft Teams.



John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
WEDNESDAY, 3 MARCH 2021**

The Joint Committee met in private session at 2 p.m. via Microsoft Teams, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Chairman), Mick Barry, Pearse Doherty, Mairéad Farrell, Steven Matthews, Jim O' Callaghan and Neale Richmond.

Senators: Pat Casey, Aidan Davitt and Alice-Mary Higgins.

Apologies were received from Deputy Bernard Durkan.

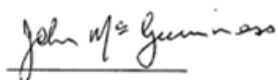
2. ITEM DEALT WITH IN PRIVATE SESSION

3. ITEM DEALT WITH IN PRIVATE SESSION

4. ITEM DEALT WITH IN PRIVATE SESSION

5. ADJOURNMENT

The Joint Committee adjourned at 2.36 p.m. until 2 p.m. on Tuesday, 9 March 2021 when the Committee was scheduled to meet in private session via MS Teams in advance of its public session at 3.30 pm. in CR4 with representatives of the Central Bank.



John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING**

WEDNESDAY, 9 MARCH 2021

The Joint Committee met in private session at 2 p.m. via Microsoft Teams, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Chairman), Mick Barry, Pearse Doherty, Mairéad Farrell, Steven Matthews, Jim O' Callaghan and Neale Richmond.

Senators: Pat Casey, Aidan Davitt and Alice-Mary Higgins.

Apologies were received from Deputy Bernard Durkan.

2. ITEM DEALT WITH IN PRIVATE SESSION

3. ITEM DEALT WITH IN PRIVATE SESSION

4. ITEM DEALT WITH IN PRIVATE SESSION

5. ADJOURNMENT

The Joint Committee adjourned at 2.36 p.m. until 2 p.m. on Tuesday, 9 March 2021 when the Committee was scheduled to meet in private session via MS Teams in advance of its public session at 3.30 pm. in CR4 with representatives of the Central Bank.

The meeting suspended at 2.40 p.m. and resumed in public session at 3.30 p.m. in Committee Room 4.

6. ENGAGEMENT WITH REPRESENTATIVES OF THE CENTRAL BANK OF IRELAND

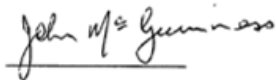
The Committee welcomed Mr. Ed Sibley, Deputy Governor, Prudential Regulation, and Ms Derville Rowland, Director General, Financial Conduct of the Central Bank of Ireland to the meeting.

The witnesses made their opening statements and a question and answer session ensued with the witnesses and the Members of the Committee.

In conclusion, the Chairman thanked the witnesses for attending and engaging with the Committee, and the witness withdrew.

7. ADJOURNMENT

The Joint Committee adjourned at 5.35 p.m. until 2 p.m. on Tuesday, 23 March 2021 when the Committee was due to meet in private session via MS Teams in advance of its public meeting with representatives of Bank of Ireland at 3.30 p.m.

A handwritten signature in black ink, reading "John McGuinness", written over a horizontal line.

John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
TUESDAY, 30 MARCH 2021**

The Joint Committee met in private session at 2 p.m. via Microsoft Teams, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Chairman), Mick Barry, Pearse Doherty, Bernard Durkan, Mairéad Farrell, Steven Matthews and Neale Richmond.

Senators: Pat Casey and Marie Sherlock.

2. ITEM DISCUSSED IN PRIVATE SESSION

3. ITEM DISCUSSED IN PRIVATE SESSION

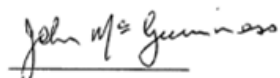
4. ITEM DISCUSSED IN PRIVATE SESSION

5. ITEM DISCUSSED IN PRIVATE SESSION

6. ITEM DISCUSSED IN PRIVATE SESSION

7. ADJOURNMENT

The Joint Committee adjourned at 2.20 p.m. until 2 p.m. on Tuesday, 20 April 2021 when the Committee was due to meet in private session via MS Teams in advance of the Select Committee's public meeting to deal with Revised Estimates – Finance Group with Minister Donohoe at 3.30 p.m.



John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
TUESDAY, 20 April 2021**

The Joint Committee met in private session at 2.03 p.m. via Microsoft Teams, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Chairman), Mick Barry, Pearse Doherty, Bernard Durkan, Mairéad Farrell, Steven Matthews, Jim O'Callaghan, Neale Richmond and Peadar Tóibín.

Senators: Pat Casey, Aidan Davitt, Alice-Mary Higgins and Marie Sherlock.

2. ITEM DISCUSSED IN PRIVATE SESSION

3. ITEM DISCUSSED IN PRIVATE SESSION

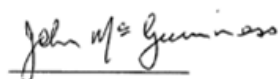
4. ITEM DISCUSSED IN PRIVATE SESSION

5. ITEM DISCUSSED IN PRIVATE SESSION

6. ITEM DISCUSSED IN PRIVATE SESSION

7. ADJOURNMENT

The Joint Committee adjourned at 2.57 p.m. until 2 p.m. on Tuesday, 27 April 2021 when the Committee was due to meet in private session via MS Teams in advance of the Select Committee's public meeting to deal with Revised Estimates – Taoiseach Group with the Taoiseach at 3.15 p.m.



John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
TUESDAY, 27 April 2021**

The Joint Committee met in private session at 2.02 p.m. via Microsoft Teams, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Chairman), Mick Barry, Pearse Doherty, Bernard Durkan, Mairéad Farrell, Jim O'Callaghan, Neale Richmond and Peadar Tóibín.

Senators: Pat Casey, Alice-Mary Higgins and Marie Sherlock.

2. ITEM DISCUSSED IN PRIVATE SESSION

3. ITEM DISCUSSED IN PRIVATE SESSION

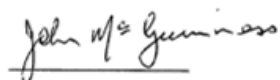
4. ITEM DISCUSSED IN PRIVATE SESSION

5. ITEM DISCUSSED IN PRIVATE SESSION

6. ITEM DISCUSSED IN PRIVATE SESSION

7. ADJOURNMENT

The Joint Committee adjourned at 2.46 p.m. until 2 p.m. on Tuesday, 4 May 2021 when the Committee was due to meet in private session via MS Teams.



John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
WEDNESDAY, 6 MAY 2021**

The Joint Committee met in public session at 12.36 p.m. in Committee Room 4, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Chairman), Mick Barry, Pearse Doherty, Bernard Durkan, Mairéad Farrell, Steven Matthews, Jim O'Callaghan, and Neale Richmond.

Senators: Pat Casey and Alice-Mary Higgins.

Senator Barry Ward was also in attendance in accordance with Standing Order 109(4).

2. ENGAGEMENT WITH MINISTER PASCHAL DONOHOE - DETAILED SCRUTINY OF THE CONSUMER CREDIT (AMENDMENT) BILL 2018

The Committee welcomed the following witnesses via video link (MS Teams) from witness room 3.17 in Kildare House:

- **Mr. Paschal Donohoe**, Minister for Finance
- **Mr. John Palmer**, Banking Division, Department of Finance, and
- **Ms Rachael Duffy**, Banking Division, Department of Finance

The purpose of the meeting was to discuss detailed scrutiny of the Consumer Credit (Amendment) Bill 2018. The Minister made an opening statement and a question and answer session ensued with the witnesses and the Members of the Committee.

In conclusion, the Chairman thanked the witnesses for their engagement, and the witnesses withdrew.

The meeting suspended at 1.57 p.m. and resumed in private session at 3.16 p.m. via Microsoft Teams.

3. ITEM DISCUSSED IN PRIVATE SESSION

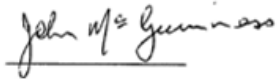
4. ITEM DISCUSSED IN PRIVATE SESSION

5. ITEM DISCUSSED IN PRIVATE SESSION

6. ITEM DISCUSSED IN PRIVATE SESSION

7. ADJOURNMENT

The Joint Committee adjourned at 3.35 p.m. until 12.30 p.m. on Wednesday, 12 May 2021 when the Committee was due to meet in public session with representatives of the Central Bank of Ireland to continue detailed scrutiny of the Consumer Credit (Amendment) Bill 2018.



John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
WEDNESDAY, 12 MAY 2021**

The Joint Committee met in public session at 12.33 p.m. in Committee Room 4, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Chairman), Mick Barry, Pearse Doherty, Bernard Durkan, Mairéad Farrell, Steven Matthews, Jim O'Callaghan, Neale Richmond and Peadar Tóibín.

Senators: Alice-Mary Higgins and Marie Sherlock.

2. ENGAGEMENT WITH CENTRAL BANK OF IRELAND - DETAILED SCRUTINY OF THE CONSUMER CREDIT (AMENDMENT) BILL 2018

The Committee welcomed the following witnesses via video link (MS Teams):

- **Ms Gráinne McEvoy**, Director of Consumer Protection, Central Bank of Ireland, and
- **Mr. Kevin O'Brien**, Head of Consumer Policy & Research, Central Bank of Ireland.

The purpose of the meeting was to continue detailed scrutiny of the Consumer Credit (Amendment) Bill 2018. Ms McEvoy made an opening statement and a question and answer session ensued with the witnesses and the Members of the Committee.

In conclusion, the Chairman thanked the witnesses for their engagement, and the witnesses withdrew.

*The meeting suspended at 1.45 p.m. and resumed in private session at 3.16 p.m.
via Microsoft Teams.*

3. ITEM DISCUSSED IN PRIVATE SESSION

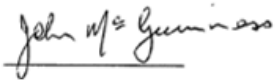
4. ITEM DISCUSSED IN PRIVATE SESSION

5. ITEM DISCUSSED IN PRIVATE SESSION

6. ITEM DISCUSSED IN PRIVATE SESSION

7. ADJOURNMENT

The Joint Committee adjourned at 4 p.m. until 12.30 p.m. on Wednesday, 19 May 2021 when the Committee was due to meet in public session with representatives of Zurich, Aviva, and FBD Insurance to discuss insurance issues.

A handwritten signature in cursive script, reading "John McGuinness", written over a horizontal line.

John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
WEDNESDAY, 19 MAY 2021**

The Joint Committee met in public session at 12.33 p.m. in Committee Room 4, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Chairman), Mick Barry, Pearse Doherty, Bernard Durkan, Mairéad Farrell, Neale Richmond and Peadar Tóibín.

Senators: Pat Casey, Aidan Davitt, Alice-Mary Higgins and Marie Sherlock.

Apologies were received from Deputy Steven Matthews.

2. ENGAGEMENT ON INSURANCE ISSUES

The Committee welcomed the following witnesses via video link (MS Teams):

- Mr. Anthony Brennan – CEO – Zurich Insurance
- Ms Siobhan Corbett – CCO – Zurich Insurance

- Mr. Tomás ÓMidheach - Chief Executive Officer – FBD Insurance
- Mr. Jackie McMahon - Chief Claims Officer - FBD Insurance
- Ms Kate Tobin - Chief Underwriting Officer - FBD Insurance

- Mr. Declan O'Rourke - Chief Executive Officer – Aviva Insurance Ireland,
and
- Mr. Brian O'Neill - Head of Communications, Brand and Sponsorship –
Aviva Insurance Ireland

The purpose of the meeting was to discuss insurance issues. The witnesses made their opening statements and a question and answer session ensued with the witnesses and the Members of the Committee.

In conclusion, the Chairman thanked the witnesses for their engagement, and the witnesses withdrew.

The meeting suspended at 2.30 p.m. and resumed in private session at 3.16 p.m. via Microsoft Teams.

3. ITEM DISCUSSED IN PRIVATE SESSION

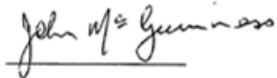
4. ITEM DISCUSSED IN PRIVATE SESSION

5. ITEM DISCUSSED IN PRIVATE SESSION

6. ITEM DISCUSSED IN PRIVATE SESSION

7. ADJOURNMENT

The Joint Committee adjourned at 3.59 p.m. until 12.30 p.m. on Thursday, 20 May 2021 when the Committee was due to meet in private session with officials from the Department of Finance for a briefing on the General Scheme of the Finance (European Stability Mechanism and Single Resolution Fund) Bill in advance of the Committee's decision on whether to undertake pre-legislative scrutiny of the general scheme.



John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
THURSDAY, 20 MAY 2021**

The Joint Committee met in private session at 12.35 p.m. via Microsoft Teams, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Chairman), Mick Barry, Bernard Durkan, Mairéad Farrell, Steven Matthews, Jim O'Callaghan and Peadar Tóibín.

Senators: Pat Casey and Alice-Mary Higgins.

Apologies were received from Deputy Pearse Doherty and Senator Marie Sherlock.

2. GENERAL SCHEME OF THE FINANCE (EUROPEAN STABILITY MECHANISM AND SINGLE RESOLUTION FUND) BILL 2021

The Chair welcomed the following Department of Finance Officials to the meeting:

- Mr. Barry Harrington (Principal Officer)
- Mr. Sean Brennan (Assistant Principal)
- Mr. Matthew Jones (Assistant Principal)
- Ms Fiona Flynn (Administrative Officer)
- Ms Kathryn Keating (Administrative Officer),
- Ms Geraldine Lane (Administrative Officer),
- Ms Eve Quilty (Administrative Officer)
- Ms Ciara Delaney (Counsellor)

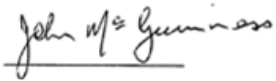
The purpose of the meeting was for Members to be briefed on the General Scheme Finance (European Stability Mechanism and Single Resolution Fund) Bill 2021 in advance of the Committee deciding whether to undertake further pre-legislative scrutiny.

Upon conclusion, the Chair thanked the officials for attending and briefing the Committee and the officials withdrew.

It was agreed that the Committee would consider the matter further at its next private session on 26 May 2021.

3. ADJOURNMENT

The Joint Committee adjourned at 1.47 p.m. until 12.30 p.m. on Wednesday, 26 May 2021 when the Committee was scheduled to meet with representatives of AXA, AIG and Allianz Insurance to discuss insurance issues.

A handwritten signature in cursive script, reading "John McGuinness", written in black ink. The signature is positioned above a horizontal line.

John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
WEDNESDAY, 26 MAY 2021**

The Joint Committee met in public session at 12.32 p.m. in Committee Room 4, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Chairman), Pearse Doherty, Bernard Durkan, Mairéad Farrell, Steven Matthews, Neale Richmond and Peadar Tóibín.

Senators: Aidan Davitt, Alice-Mary Higgins and Marie Sherlock

2. ENGAGEMENT ON INSURANCE ISSUES

The Committee welcomed the following witnesses via video link (MS Teams):

- Mr. Aidan Connaughton – General Manager, AIG Insurance Ireland
- Mr. Jim Lynch - Country Claims Manager, Ireland, AIG Insurance Ireland

- Mr. Philip Bradley – CEO, AXA Insurance Ireland
- Ms Antoinette McDonald – Direct Partner and Customer Experience Marketing, AXA Insurance Ireland
- Ms Deirdre Fagan - Senior Claims Manager, AXA Insurance Ireland

- Mr. Michael Lyons – Chairperson, Fire and Safety Division– Engineers Ireland
- Mr. John Power – Vice-President, Engineers Ireland

The purpose of the meeting was to discuss insurance issues. The witnesses made their opening statements and a question and answer session ensued with the witnesses and the Members of the Committee.

In conclusion, the Chairman thanked the witnesses for their engagement, and the witnesses withdrew.

The meeting suspended at 2.30 p.m. and resumed in private session at 3.20 p.m. via Microsoft Teams.

3. ITEM DISCUSSED IN PRIVATE SESSION

4. ITEM DISCUSSED IN PRIVATE SESSION

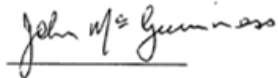
5. ITEM DISCUSSED IN PRIVATE SESSION

6. ITEM DISCUSSED IN PRIVATE SESSION

7. ITEM DISCUSSED IN PRIVATE SESSION

8. ADJOURNMENT

The Joint Committee adjourned at 4.11 p.m. until 12.30 p.m. on Thursday, 27 May 2021 when the Committee was due to meet in public session with representatives of Transparency International Ireland and Mr. Michael Clifford, journalist, to discuss issues relating to existing protected disclosures legislation.



John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
THURSDAY, 27 MAY 2021**

The Joint Committee met in public session at 12.33 p.m. in Committee Room 1, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Chairman), Mick Barry, Bernard Durkan, Mairéad Farrell, Steven Matthews and Jim O'Callaghan.

Senators: Pat Casey, Alice-Mary Higgins and Marie Sherlock.

Apologies were received from Deputy Pearse Doherty.

2. ENGAGEMENT ON PROTECTED DISCLOSURES LEGISLATION

The Chair welcomed to the meeting:

- Mr. John Devitt, CEO, Transparency International Ireland
- Ms Stephanie Casey, Transparency International Ireland
- Ms Lorraine Heffernan, Transparency International Ireland
- Ms Lauren Kierans, Transparency International Ireland
- and*
- Mr. Michael Clifford, Journalist (with extensive knowledge and experience of protected disclosure issues).

The purpose of the meeting was for Members to discuss issues relating to existing protected disclosures in Ireland in the context of its decision to undertake pre-legislative scrutiny of the General Scheme of the Protected Disclosures (Amendment) Bill.

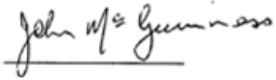
The witnesses made their opening statements and a question and answer session ensued with the witnesses and the Members of the Committee.

In conclusion, the Chairman thanked the witnesses for their engagement, and the witnesses withdrew.

3. ADJOURNMENT

The Joint Committee adjourned at 2.33 p.m. until 12.30 p.m. on Wednesday, 2 June 2021 when the Committee was scheduled to meet with the Secretary

General of the Department of the Taoiseach, Mr. Martin Fraser, as part of the committee's examination of the processes and procedures relating to the remuneration of senior public servants.

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John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
WEDNESDAY, 2 JUNE 2021**

The Joint Committee met in public session at 12.33 p.m. in Committee Room 4, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Chairman), Mick Barry, Pearse Doherty, Bernard Durkan, Mairéad Farrell, Steven Matthews, Jim O'Callaghan, Neale Richmond and Peadar Tóibín.

Senators: Alice-Mary Higgins and Marie Sherlock.

Deputies Marc MacSharry, Verona Murphy and Brian Stanley attended in accordance with Dáil Standing Order 106(3)

Apologies were received from Deputy Pearse Doherty (public session) and Senator Pat Casey.

2. ENGAGEMENT ON THE PROCESSES AND PROCEDURES FOR THE DETERMINATION OF THE REMUNERATION OF SENIOR PUBLIC SERVANTS

The Committee welcomed Mr. Martin Fraser, Secretary General, Department of the Taoiseach, via video link (MS Teams).

The purpose of the meeting was to discuss the processes and procedures regarding the determination of the remuneration of senior public servants. The Secretary General made his opening remarks and a question and answer session ensued with the witnesses and the Members of the Committee.

In conclusion, the Chairman thanked Mr. Fraser for his engagement, and the witness withdrew.

The meeting suspended at 2.31 p.m. and resumed in private session at 3.18 p.m. via Microsoft Teams.

3. ITEM DISCUSSED IN PRIVATE SESSION

4. ITEM DISCUSSED IN PRIVATE SESSION

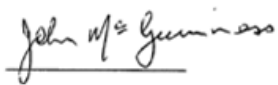
5. ITEM DISCUSSED IN PRIVATE SESSION

6. ITEM DISCUSSED IN PRIVATE SESSION

7. ITEM DISCUSSED IN PRIVATE SESSION

8. ADJOURNMENT

The Joint Committee adjourned at 4.01 p.m. until 12.30 p.m. on Wednesday, 16 June 2021 when the Committee was due to meet in public session with Minister Michael McGrath to discuss the processes and procedures regarding the determination of the remuneration of senior public servants.



John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
WEDNESDAY, 16 JUNE 2021**

The Joint Committee met in public session at 12.35 p.m. in Committee Room 4, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Chairman), Mick Barry, Pearse Doherty, Bernard Durkan, Mairéad Farrell, Jim O’Callaghan, Neale Richmond and Peadar Tóibín.

Senators: Pat Casey and Alice-Mary Higgins.

2. ENGAGEMENT ON GENERAL BANKING ISSUES

The Committee welcomed the following witnesses, via video link (MS Teams):

- Mr. Cormac Butler
- Mr. Tony Lawlor, and
- Mr. Shane Kavanagh

The purpose of the meeting was to discuss general banking issues. The witnesses made their opening remarks and a question and answer session ensued with the witnesses and the Members of the Committee.

In conclusion, the Chairman thanked the witnesses for their engagement, and the witnesses withdrew.

*The meeting suspended at 2.28 p.m. and resumed in private session at 3.15 p.m.
via Microsoft Teams.*

3. ITEM DISCUSSED IN PRIVATE SESSION

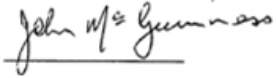
4. ITEM DISCUSSED IN PRIVATE SESSION

5. ITEM DISCUSSED IN PRIVATE SESSION

6. ITEM DISCUSSED IN PRIVATE SESSION

7. ADJOURNMENT

The Joint Committee adjourned at 3.36 p.m. until 12.30 p.m. on Thursday, 17 June 2021 in Committee Room 1 when it was scheduled to meet with representatives of MABS, FLAC and the ILCU as part of the Committee's continuing scrutiny of the Consumer Credit (Amendment) Bill 2018 [PMB].

A handwritten signature in cursive script, reading "John McGuinness", written in black ink. The signature is positioned above a horizontal line.

John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
THURSDAY, 17 June 2021**

The Joint Committee met in public session at 12.38 p.m. in Committee Room 1, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: Bernard Durkan (in the Chair), Pearse Doherty, Mairéad Farrell and Jim O'Callaghan.

Apologies were received from Deputy John McGuinness - as a result Deputy Bernard Durkan (Vice Chair) took the Chair for the duration of the meeting.

Members also in attendance, in accordance with Standing Order 106(3): Deputy Paul Donnelly and Senators Lynn Boylan and Paul Gavan.

2. ENGAGEMENT ON SCRUTINY OF THE CONSUMER CREDIT (AMENDMENT) Bill 2018

The Chair welcomed to the meeting:

- Ms Annmarie O'Connor - Business Manager, MABS National Development
- Ms Michelle O'Hara - South Leinster MABS Manager
- Mr. Michael Doherty - Regional Manager for North Munster MABS
- Mr. Paul Joyce - Senior Policy Analyst with Free Legal Advice Centres, and
- Mr. Ed Farrell - CEO, Irish League of Credit Unions

The purpose of the meeting was for Members to continue scrutiny of the Consumer Credit (Amendment) Bill 2018 [PMB].

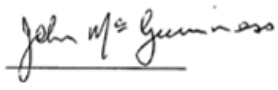
The witnesses made their opening statements and a question and answer session ensued with the witnesses and the Members of the Committee.

In conclusion, the Vice Chair thanked the witnesses for their engagement, and the witnesses withdrew.

3. ADJOURNMENT

The Joint Committee adjourned at 1.47 p.m. until 2.30 p.m. on Wednesday, 23 June 2021 when the Committee was scheduled to meet in CR4 with

representatives of Permanent TSB as part of the Committee's examination of general banking issues, in advance of its private meeting via MS Teams at 5 p.m.

A handwritten signature in cursive script, reading "John McGuinness", written in black ink. The signature is positioned above a horizontal line.

John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
WEDNESDAY, 23 JUNE 2021**

The Joint Committee met in public session at 2.31 p.m. in Committee Room 4, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Chairman), Mick Barry, Pearse Doherty, Bernard Durkan, Mairéad Farrell and Peadar Tóibín.

Senators: Pat Casey, Aidan Davitt and Marie Sherlock.

2. ENGAGEMENT ON GENERAL BANKING ISSUES

The Committee welcomed the following witnesses, via video link (MS Teams):

- Mr. Eamonn Crowley, CEO, Permanent TSB
- Mr. Patrick Farrell, Director of Retail, Permanent PTSB
- Mr. Kevin Hewston, Interim COO, Permanent TSB

The purpose of the meeting was to discuss general banking issues. The witnesses made their opening remarks and a question and answer session ensued with the witnesses and the Members of the Committee.

In conclusion, the Chairman thanked the witnesses for their engagement, and the witnesses withdrew.

*The meeting suspended at 3.56 p.m. and resumed in private session at 4.48 p.m.
via Microsoft Teams.*

3. ITEM DISCUSSED IN PRIVATE SESSION

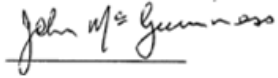
4. ITEM DISCUSSED IN PRIVATE SESSION

5. ITEM DISCUSSED IN PRIVATE SESSION

6. ITEM DISCUSSED IN PRIVATE SESSION

7. ADJOURNMENT

The Joint Committee adjourned at 5.07 p.m. until 12.30 p.m. on Wednesday, 30 June when the Committee was scheduled to meet in public session with representatives of AIB to conclude its public hearings regarding general banking matters in advance of its private meeting at 3.15 p.m. via MS Teams.

A handwritten signature in cursive script, appearing to read "John McGuinness", written over a horizontal line.

John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
WEDNESDAY, 30 JUNE 2021**

The Joint Committee met in public session at 12.30 p.m. in Committee Room 4, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Chairman), Mick Barry, Pearse Doherty, Bernard Durkan, Mairéad Farrell and Jim O' Callaghan.

Senators: Pat Casey, Aidan Davitt and Alice-Mary Higgins.

Apologies were received from Deputy Steven Matthews and Senator Marie Sherlock.

2. ENGAGEMENT ON GENERAL BANKING ISSUES

The Committee welcomed the following witnesses, via video link (MS Teams):

- Dr. Colin Hunt, CEO, AIB
- Ms Helen Dooley, Group General Counsel, AIB
- Mr. Jim O'Keeffe, Managing Director, AIB

The purpose of the meeting was to discuss general banking issues. The witnesses made their opening remarks and a question and answer session ensued with the witnesses and the Members of the Committee.

In conclusion, the Chairman thanked the witnesses for their engagement, and the witnesses withdrew.

*The meeting suspended at 2.33 p.m. and resumed in private session at 3.23 p.m.
via Microsoft Teams.*

3. ITEM DISCUSSED IN PRIVATE SESSION

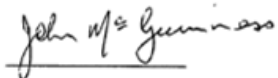
4. ITEM DISCUSSED IN PRIVATE SESSION

5. ITEM DISCUSSED IN PRIVATE SESSION

6. ITEM DISCUSSED IN PRIVATE SESSION

7. ADJOURNMENT

The Joint Committee adjourned at 3.45 p.m. until 12.30 p.m. on Wednesday, 7 July when it was due to meet in public session with Minister Donohoe to discuss the general scheme of the local property tax legislation in advance of its private meeting at 3.15 p.m. via MS Teams.



John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
WEDNESDAY, 7 JULY 2021**

The Joint Committee met in public session at 12.30 p.m. in Committee Room 4, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Chairman), Mick Barry, Pearse Doherty, Bernard Durkan, Mairéad Farrell, Steven Matthews, Jim O' Callaghan and Peadar Tóibín.

Senators: Pat Casey, Aidan Davitt, Alice-Mary Higgins and Marie Sherlock.

2. ELECTION OF ACTING CHAIRMAN

As the Chair and Vice-Chair were unavoidably absent for the Committee's public meeting, the Clerk invited nominations for a temporary Chair.

Deputy Steven Matthews proposed Deputy Jim O'Callaghan and the Committee agreed. Deputy O'Callaghan took the Chair accordingly.

3. BUSINESS OF COMMITTEE – MINUTES

The Chair informed the meeting that the minutes of the Joint Committee's meetings to date have been agreed in private session.

It was agreed to note this and that the minutes of the Joint Committee's meeting on 23 June were also agreed.

4. ENGAGEMENT ON SCRUTINY OF THE GENERAL SCHEME OF THE FINANCE (LOCAL PROPERTY TAX) (AMENDMENT) BILL 2021

The Committee welcomed Minister Donohoe and his officials to the meeting via video link (MS Teams).

The purpose of the meeting was to undertake scrutiny of the General Scheme of the Finance (Local Property Tax) (Amendment) Bill 2021.

The Minister made his opening remarks and a question and answer session ensued with the Minister and the Members of the Committee.

In conclusion, the Acting Chairman thanked the Minister and officials for their engagement, and the witnesses withdrew.

The meeting suspended at 2.33 p.m. and resumed in private session at 3.24 p.m. via Microsoft Teams.

5. ITEM DISCUSSED IN PRIVATE SESSION

6. ITEM DISCUSSED IN PRIVATE SESSION

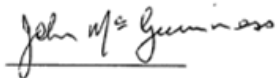
7. ITEM DISCUSSED IN PRIVATE SESSION

8. ITEM DISCUSSED IN PRIVATE SESSION

9. ITEM DISCUSSED IN PRIVATE SESSION

10. ADJOURNMENT

The Joint Committee adjourned at 3.54 p.m. until 3.15 p.m. on Wednesday, 14 July when it was due to meet in private session via MS Teams.



John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
WEDNESDAY, 14 JULY 2021**

The Joint Committee met in private session at 3.18 p.m. via Microsoft Teams, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Chairman), Bernard Durkan, Mick Barry, Pearse Doherty and Mairéad Farrell.

Senators: Pat Casey and Alice-Mary Higgins.

Apologies were received from Deputy Steven Matthews and Senator Marie Sherlock.

2. ITEM DISCUSSED IN PRIVATE SESSION

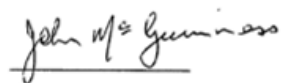
3. ITEM DISCUSSED IN PRIVATE SESSION

4. ITEM DISCUSSED IN PRIVATE SESSION

5. ITEM DISCUSSED IN PRIVATE SESSION

6. ADJOURNMENT

The Joint Committee adjourned at 3.45 p.m. sine die.



John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
WEDNESDAY, 22 SEPTEMBER 2021**

The Joint Committee met in public session at 12.40 p.m. in Committee room 4, LH2000, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Chairman), Mick Barry, Pearse Doherty, Bernard Durkan, Mairead Farrell, Jim O'Callaghan, Neale Richmond and Peadair Tóibín,

Senators: Pat Casey, Aidan Davitt and Alice-Mary Higgins.

Apologies were received from Deputy Steven Matthews.

Senator Lynn Ruane was also in attendance in accordance with Standing Order 106(3).

Due to the unavoidable absence of the Chair, Deputy Farrell proposed Deputy O'Callaghan as Chair to begin the meeting.

Deputy McGuinness took the chair at 12:50 p.m.

2. ENGAGEMENT ON PRE-LEGISLATIVE SCRUTINY OF THE PROTECTED DISCLOSURES (AMENDMENT) BILL 2021.

The Chair welcomed to the meeting:

- Mr. Noel McGree;
- Mr. John Wilson;
- Representative from Whistleblowers Ireland, Ms Julie Grace, *and*;
- Representative from Raiseaconcern, Mr. Philip Brennan.

The purpose of the meeting was pre-legislative scrutiny of the Protected Disclosures (Amendment) Bill 2021.

The witnesses made their opening statements and a question and answer session ensued with the witnesses and the Members of the Committee.

In conclusion, the Chair thanked the witnesses for their engagement, and the witnesses withdrew.

The meeting suspended at 2.30 p.m. and resumed in private session at 3 p.m. via MS Teams.

3. ITEM DISCUSSED IN PRIVATE SESSION

4. ITEM DISCUSSED IN PRIVATE SESSION

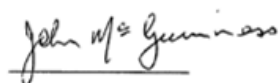
5. ITEM DISCUSSED IN PRIVATE SESSION

6. ITEM DISCUSSED IN PRIVATE SESSION

7. ITEM DISCUSSED IN PRIVATE SESSION

8. ADJOURNMENT

The Joint Committee adjourned at 3.36 p.m. until Wednesday, 29 September at 12.30 p.m. when the Committee was scheduled to meet in CR1 with representatives of the Bar of Ireland, the Mental Health Commission and the Irish Council for Civil Liberties to continue pre-legislative scrutiny of the Protected Disclosures (Amendment) Bill 2021, in advance of its private meeting via MS Teams at 3.15 p.m.



John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
WEDNESDAY, 29 SEPTEMBER 2021**

The Joint Committee met in public session at 12.33 p.m. in Committee Room 1, LH2000, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Cathaoirleach), Mick Barry, Pearse Doherty, Bernard Durkan, Mairead Farrell, Steven Matthews, Jim O'Callaghan, Neale Richmond and Peadar Tóibín,

Senators: Pat Casey and Alice-Mary Higgins.

2. ENGAGEMENT ON PRE-LEGISLATIVE SCRUTINY OF THE PROTECTED DISCLOSURES (AMENDMENT) BILL 2021.

The Chair welcomed to the meeting:

- Mr. Liam Herrick - Executive Director – Irish Council for Civil Liberties (ICCL)
- Mr. Ronan Kennedy - Policy Officer-Democratic Freedoms - ICCL

- Mr. John Farrelly – Chief Executive – Mental Health Commission (MHC)
- Ms Orla Keane - General Counsel - MHC
- Ms Joanna Macklin - Decision Support Service Senior Panel Manager MHC

- Mr. Seamus Clarke SC - Vice Chair of the Council of The Bar of Ireland, and
- Mr. Raphael O'Leary BL – Junior Counsel – The Bar of Ireland

The purpose of the meeting was to continue pre-legislative scrutiny of the Protected Disclosures (Amendment) Bill 2021.

The witnesses made their opening statements and a question and answer session ensued with the witnesses and the Members of the Committee.

In conclusion, the Chair thanked the witnesses for their engagement, and the witnesses withdrew.

*The meeting suspended at 2.30 p.m. and resumed in private session at 3.14 p.m.
via MS Teams.*

3. ITEM DISCUSSED IN PRIVATE SESSION

4. ITEM DISCUSSED IN PRIVATE SESSION

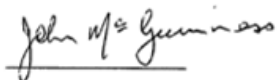
5. ITEM DISCUSSED IN PRIVATE SESSION

6. ITEM DISCUSSED IN PRIVATE SESSION

7. ITEM DISCUSSED IN PRIVATE SESSION

8. ADJOURNMENT

The Joint Committee adjourned at 3.44 p.m. until Wednesday, 6 October at 1.30 p.m. when the Committee was scheduled to meet in CR3 with officials from the Department of Public Expenditure and Reform to continue pre-legislative scrutiny of the Protected Disclosures (Amendment) Bill 2021.



John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
WEDNESDAY, 6 OCTOBER 2021**

The Joint Committee met in private session at 1.45 p.m. in Committee Room 3, LH2000, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Cathaoirleach), Mick Barry, Bernard Durkan, Mairead Farrell, and Neale Richmond.

Senators: Maria Byrne, Pat Casey, Aidan Davitt, and Alice-Mary Higgins.

Apologies were received from Deputies Pearse Doherty, Steven Matthews and Jim O'Callaghan, and Senator Marie Sherlock

2. ITEM DISCUSSED IN PRIVATE SESSION

3. ITEM DISCUSSED IN PRIVATE SESSION

4. ITEM DISCUSSED IN PRIVATE SESSION

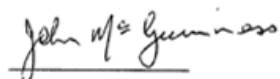
5. ITEM DISCUSSED IN PRIVATE SESSION

6. ITEM DISCUSSED IN PRIVATE SESSION

7. ITEM DISCUSSED IN PRIVATE SESSION

8. ADJOURNMENT

The Joint Committee adjourned at 3.30 until 1.30 p.m. on Wednesday, 13 October 2021 when the Committee was scheduled to meet in CR3 to begin detailed scrutiny of the Regulation of Lobbying (Amendment) Bill 2020 [PMB] in advance of its private session to deal with housekeeping matters and consider the draft report regarding scrutiny of the Consumer Credit (Amendment) Bill 2018 [PMB].



John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
WEDNESDAY, 13 OCTOBER 2021**

The Joint Committee met in public session at 13.43 p.m. in Committee Room 3, LH2000, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Cathaoirleach), Mick Barry, Pearse Doherty, Bernard Durkan (Leas Chathaoirleach), Mairead Farrell, Jim O’Callaghan, and Neale Richmond.

Senators: Pat Casey, Alice-Mary Higgins, and Marie Sherlock.

Apologies were received from Deputy Steven Matthews.

Due to the unavoidable absence of the Cathaoirleach, the Leas Chathaoirleach, Deputy Durkan, was in the Chair for the public session.

2. ENGAGEMENT ON DETAILED SCRUTINY OF THE REGULATION OF LOBBYING (AMENDMENT) BILL 2020 [PMB].

The Leas Chathaoirleach welcomed to session one of the meeting:

- **Professor Gary Murphy**, School of Law and Government, DCU, and
- **Mr. John Devitt**, CEO, Transparency International Ireland

The purpose of the meeting was to begin pre-legislative scrutiny of the Regulation of Lobbying (Amendment) Bill, 2020, a PMB sponsored by Deputy Pearse Doherty and Deputy Mairead Farrell.

The witnesses made their opening statement and a question and answer session ensued with the witnesses and the Members of the Committee.

In conclusion, the Leas Chathaoirleach thanked the witnesses for their engagement, and the witnesses withdrew.

The Committee suspended at 14.57 and resumed in public session at 15.02

The Leas Chathaoirleach welcomed to session two of the meeting:

- **Ms Sherry Perreault**, Head of Ethics and Lobbying Regulation, Standards in Public Office Commission, and
- **Mr. Anthony Murray**, Assistant Principal, Lobbying Regulation Unit, Standards in Public Office Commission

The witnesses made their opening statement and a question and answer session ensued with the witnesses and the Members of the Committee.

In conclusion, the Leas Chathaoirleach thanked the witnesses for their engagement, and the witnesses withdrew.

The Committee suspended at 15.47 and resumed in private session at 17.00 via MS Teams

3. ITEM DISCUSSED IN PRIVATE SESSION

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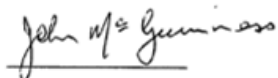
6. ITEM DISCUSSED IN PRIVATE SESSION

7. ITEM DISCUSSED IN PRIVATE SESSION

8. ITEM DISCUSSED IN PRIVATE SESSION

9. ADJOURNMENT

The Joint Committee adjourned at 17.46 until 13.30 on Wednesday, 13 October 2021 when the Committee was scheduled to meet in CR3 to consider the draft report regarding scrutiny of the Consumer Credit (Amendment) Bill 2018 [PMB] and the draft report relating to the Secretary General of the department of Health issue in addition to other housekeeping matters.



John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
WEDNESDAY, 20 OCTOBER 2021**

The Joint Committee met in private session at 13.40 p.m. in Committee Room 3, LH2000, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Cathaoirleach), Pearse Doherty, Bernard Durkan, Mairead Farrell, Steven Matthews, Jim O'Callaghan, and Peadar Tóibín.

Senators: Pat Casey and Maria Byrne.

Apologies were received from Senator Marie Sherlock

2. ITEM DISCUSSED IN PRIVATE SESSION

3. ITEM DISCUSSED IN PRIVATE SESSION

4. ITEM DISCUSSED IN PRIVATE SESSION

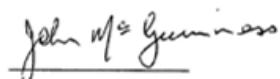
5. ITEM DISCUSSED IN PRIVATE SESSION

6. ITEM DISCUSSED IN PRIVATE SESSION

7. ITEM DISCUSSED IN PRIVATE SESSION

8. ADJOURNMENT

The Joint Committee adjourned at 14.29 until 13.30 on Wednesday, 3 November 2021 when the Committee was scheduled to meet in CR3 with representatives of the Central Bank of Ireland to assist in pre-legislative scrutiny of the General Scheme of the Central Bank (Individual Accountability Framework) Bill 2021.



John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
WEDNESDAY, 3 NOVEMBER 2021**

The Joint Committee met in public session at 13.31 p.m. in Committee Room 3, LH2000, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: Bernard Durkan (Leas Chathaoirleach), Mick Barry, Pearse Doherty, Mairead Farrell, Jim O'Callaghan, Neale Richmond and Peadar Tóibín.

Senators: Pat Casey, Alice-Mary Higgins and Marie Sherlock.

Apologies were received from the Cathaoirleach, Deputy John McGuinness, and Deputy Steven Matthews.

In the unavoidable absence of the Cathaoirleach, the Leas-Chathaoirleach, Deputy Bernard Durkan, chaired the meeting.

2. PRE-LEGISLATIVE SCRUTINY OF THE GENERAL SCHEME OF THE CENTRAL BANK (INDIVIDUAL ACCOUNTABILITY FRAMEWORK) BILL 2021

The Leas Chathaoirleach welcomed to the meeting:

- Mr. Gerry Cross – Central Bank of Ireland – Director of Financial Regulation – Policy & Risk, *and*
- Ms Seana Cunningham – Central Bank of Ireland – Director of Enforcement and Anti-Money Laundering.

The purpose of the meeting was to begin pre-legislative scrutiny of the General Scheme of the Central Bank (Individual Accountability Framework) Bill 2021.

The witnesses made their opening statement and a question and answer session ensued with the witnesses and the Members of the Committee.

In conclusion, the Leas Chathaoirleach thanked the witnesses for their engagement, and the witnesses withdrew.

The Committee suspended at 15.31 and resumed in private session at 15.32

3. ITEM DISCUSSED IN PRIVATE SESSION

4. ITEM DISCUSSED IN PRIVATE SESSION

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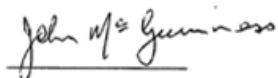
6. ITEM DISCUSSED IN PRIVATE SESSION

7. ITEM DISCUSSED IN PRIVATE SESSION

8. ITEM DISCUSSED IN PRIVATE SESSION

9. ADJOURNMENT

The Joint Committee adjourned at 16.00 until 13.30 on Wednesday, 10 November 2021 when the Committee was scheduled to meet in CR3 with Minister Donohoe and officials from the Department of Finance regarding pre-legislative scrutiny of the General Scheme of the Central Bank (Individual Accountability Framework) Bill 2021, and also to discuss corporation tax rate changes.



John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
WEDNESDAY, 10 NOVEMBER 2021**

The Joint Committee met in public session at 13.40 p.m. in Committee Room 3, LH2000, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Cathaoirleach), Bernard Durkan, Mick Barry, Pearse Doherty, Mairead Farrell, Jim O'Callaghan, Neale Richmond and Peadar Tóibín.

Senators: Maria Byrne, Pat Casey, Aidan Davitt and Marie Sherlock.

Apologies were received from Deputy Steven Matthews.

**2. PRE-LEGISLATIVE SCRUTINY OF THE GENERAL SCHEME OF THE
CENTRAL BANK (INDIVIDUAL ACCOUNTABILITY FRAMEWORK) BILL 2021;
AND UPDATE ON CORPORATION TAX RATE CHANGES**

The Cathaoirleach welcomed to the meeting:

- Minister Paschal Donohoe and officials from the Department of Finance:
- Mr. Pat Leahy Principal Officer, SEAR legislation, and;
- Mr. David O'Sullivan Principal Officer, Corporation Tax.

The purpose of the meeting was to continue pre-legislative scrutiny of the General Scheme of the Central Bank (Individual Accountability Framework) Bill 2021 and to engage on the updated corporation tax policies in Ireland.

The witnesses made their opening statement and a question and answer session ensued with the witnesses and the Members of the Committee.

In conclusion, the Cathaoirleach thanked the witnesses for their engagement, and the witnesses withdrew.

The Committee suspended at 15.22 and resumed in private session at 15.23

3. ITEM DISCUSSED IN PRIVATE SESSION

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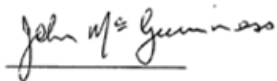
6. ITEM DISCUSSED IN PRIVATE SESSION

7. ITEM DISCUSSED IN PRIVATE SESSION

8. ITEM DISCUSSED IN PRIVATE SESSION

9. ADJOURNMENT

The Joint Committee adjourned at 15.39 until 13.30 on Wednesday, 24 November 2021 when the Committee was scheduled to meet in CR3 with Minister McGrath and officials from the Department of Public Expenditure and Reform regarding an update on the National Development Plan.



John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
WEDNESDAY, 24 NOVEMBER 2021**

The Joint Committee met in public session at 14.45 in Committee Room 3, LH2000, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Cathaoirleach), Bernard Durkan, Mick Barry, Pearse Doherty, Mairead Farrell and Jim O'Callaghan.

Senators: Maria Byrne and Alice-Mary Higgins.

In the unavoidable absence of the Cathaoirleach, the Leas-Chathaoirleach, Deputy Bernard Durkan, chaired the meeting until 15.09.

2. Update on the National Development Plan with Minister McGrath and Officials

The Cathaoirleach welcomed to the meeting:

- Minister Michael McGrath and officials from the Department of Public Expenditure and Reform

The purpose of the meeting was to update the Committee on the National Development Plan.

The Minister made his opening statement and a question and answer session ensued with the Members of the Committee.

In conclusion, the Cathaoirleach thanked the Minister for his engagement, and the witnesses withdrew.

Sitting suspended at 16.25 and resumed in private session at 16.26

3. ITEM DISCUSSED IN PRIVATE SESSION

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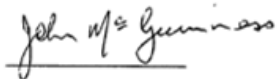
6. ITEM DISCUSSED IN PRIVATE SESSION

7. ITEM DISCUSSED IN PRIVATE SESSION

8. ITEM DISCUSSED IN PRIVATE SESSION

9. ADJOURNMENT

The Joint Committee adjourned at 16.43 until 13.30 on Wednesday, 1 December 2021 when the Committee was scheduled to meet in CR3 with representatives of KBC regarding its plans in the Irish market following its withdrawal from Ireland; and to discuss the European Commission's review of the EU Governance Framework.



John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
WEDNESDAY, 1 DECEMBER 2021**

The Joint Committee met in public session at 13.33 in Committee Room 3, LH2000, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Cathaoirleach), Bernard Durkan, Mick Barry, Pearse Doherty, Mairead Farrell, Steven Matthews, Jim O'Callaghan, Neale Richmond and Peadar Tóibín.

Senators: Maria Byrne, Pat Casey, Alice-Mary Higgins and Marie Sherlock.

In the unavoidable absence of the Cathaoirleach, the Leas-Chathaoirleach, Deputy Bernard Durkan, chaired the meeting until 13.36.

2. KBC – Update following announced withdrawal from Irish market

The Leas-Chathaoirleach welcomed to the meeting:

- **Mr. Aleš Blažek**, Chief Executive Officer KBC Ireland, and
- **Mr. Barry D'Arcy**, Executive Director and Chief Risk Officer, KBC Ireland

The purpose of the meeting was to update the Committee on KBC's announced withdrawal from the Irish market.

Mr. Blažek made his opening statement and a question and answer session ensued with the Members of the Committee.

In conclusion, the Cathaoirleach thanked the witnesses for their engagement, and the witnesses withdrew.

Sitting suspended at 15.08 and resumed in public session at 15.30

3. Review of EU Economic Governance Framework

The Cathaoirleach welcomed to the meeting:

- **Dr. Dirk Ehnts**, lecturer and economist

The purpose of the meeting was to discuss the review of the EU Economic Governance Framework being undertaken by the European Commission.

Dr. Ehnts made his opening statement and a question and answer session ensued with the Members of the Committee.

In conclusion, the Cathaoirleach thanked the witness for his engagement, and the witness withdrew.

Sitting suspended at 16.28 and resumed in private session at 17:35

4. ITEM DISCUSSED IN PRIVATE SESSION

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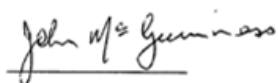
6. ITEM DISCUSSED IN PRIVATE SESSION

7. ITEM DISCUSSED IN PRIVATE SESSION

8. ITEM DISCUSSED IN PRIVATE SESSION

9. ADJOURNMENT

The Joint Committee adjourned at 18.37 until 13.30 on Wednesday, 8 December 2021 when the Committee was scheduled to meet in CR3, first, with representatives of the Central Bank of Ireland regarding insurance issues and, second, at 15.00 with Ulster Bank regarding its plans in the Irish market following its withdrawal from Ireland.



John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
THURSDAY, 9 DECEMBER 2021**

The Joint Committee met in public session at 13.33 in Committee Room 2, LH2000, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Cathaoirleach), Bernard Durkan, Pearse Doherty, Mairead Farrell and Jim O'Callaghan.

Senators: Maria Byrne and Alice-Mary Higgins.

Apologies were received from Deputy Steven Matthews.

2. Engagement with Ombudsman and Information Commissioner Designate

The Cathaoirleach welcomed, Mr. Ger Deering, Ombudsman and Information Commissioner designate, to the meeting.

The purpose of the meeting was to discuss Mr. Deering's plans for his role as Ombudsman and Information Commissioner following his nomination by the Government for appointment by the President.

Mr. Deering made his opening statement and a question and answer session ensued with the Members of the Committee.

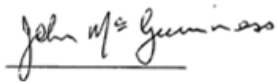
In conclusion, the Cathaoirleach thanked the witness for his engagement, and the witness withdrew.

Sitting suspended at 15.08 and resumed in private session at 15.09

3. ITEM DISCUSSED IN PRIVATE SESSION

4. ADJOURNMENT

The Joint Committee adjourned at 15.10 until 13.30 on Wednesday, 15 December 2021 when the Committee was scheduled to meet with representatives of insurance companies to discuss issues relating to insurance and particularly business interruption insurance; and also in a second and third session with the CEO of Premier Lotteries Ireland, and the Regulator of the National Lottery.

A handwritten signature in cursive script, reading "John McGuinness", written over a horizontal line.

John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
WEDNESDAY, 15 DECEMBER 2021**

The Joint Committee met in public session at 13.34 in Committee Room 3, LH2000, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: John McGuinness (Cathaoirleach), Mick Barry, Bernard Durkan, Mairead Farrell, Steven Matthews, Jim O’Callaghan, Neale Richmond and Peadar Tóibín

Senators: Maria Byrne, Aidan Davitt and Alice-Mary Higgins.

Also in attendance under Standing Order 106(3): Deputy Rose Conway-Walsh

2. INSURANCE ISSUES

The Cathaoirleach welcomed to the meeting:

- Mr. Kevin Thompson, CEO, RSA Group
- Mr. Trevor Lowry, Chief Underwriting Officer, RSA Group
- Mr. Tomás Ó Midheach, CEO, FBD Insurance
- Ms Kate Tobin, Chief Underwriting Officer, FBD Insurance, *and*
- Mr. Aidan Connaughton, General Manager, AIG Ireland

The purpose of the meeting was to discuss insurance issues.

The witnesses made their opening statements and a question and answer session ensued with the Members of the Committee.

In conclusion, the Cathaoirleach thanked the witnesses for their engagement, and the witnesses withdrew.

Sitting suspended at 15.29 and resumed in public session at 15.31

3. ENGAGEMENT WITH REPRESENTATIVE OF PREMIER LOTTERIES IRELAND

The Cathaoirleach welcomed to the meeting:

- Mr. Andrew Algeo, CEO, Premier Lotteries Ireland.

The purpose of the meeting was to discuss issues regarding the national lottery.

Mr. Algeo made his opening statement and a question and answer session ensued with the Members of the Committee.

In conclusion, the Cathaoirleach thanked the witness for his engagement, and the witness withdrew.

Sitting suspended at 16.25 and resumed in public session at 17.00

4. ENGAGEMENT WITH REPRESENTATIVES OF THE OFFICE OF THE REGULATOR OF THE NATIONAL LOTTERY

The Cathaoirleach welcomed to the meeting:

- Ms Carol Boate, Regulator of the National Lottery, Office of the Regulator of the National Lottery, and
- Mr. Derek Donohoe, Deputy Regulator and Head of Audit and Finance, Office of the Regulator of the National Lottery

The purpose of the meeting was to discuss issues regarding the national lottery.

Ms Boate made her opening statement and a question and answer session ensued with the Members of the Committee.

In conclusion, the Cathaoirleach thanked the witnesses for their engagement, and the witnesses withdrew.

Sitting suspended at 16.25 and resumed in private session at 17.18 via MS Teams

5. ITEM DISCUSSED IN PRIVATE SESSION

6. ITEM DISCUSSED IN PRIVATE SESSION

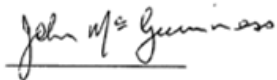
7. ITEM DISCUSSED IN PRIVATE SESSION

8. ITEM DISCUSSED IN PRIVATE SESSION

9. ITEM DISCUSSED IN PRIVATE SESSION

10. ADJOURNMENT

The Joint Committee adjourned at 17.28 until 1.30 p.m. Thursday, 16 December when it was scheduled to meet, in three separate sessions, with the Minister of State at the Department of Finance, Deputy Seán Fleming, representatives of the Alliance for Insurance Reform, and representatives of Insurance Ireland as part of the Committee's pre-legislative scrutiny of the Insurance (Miscellaneous Provisions) Bill 2021.



John McGuinness T.D.
Chairman

**JOINT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
AND TAOISEACH
MINUTES OF MEETING
THURSDAY, 16 DECEMBER 2021**

The Joint Committee met in public session at 13.34 in Committee Room 3, LH2000, a quorum (4) being present.

1. ATTENDANCE

The following members were present:

Deputies: Bernard Durkan (in the Chair), Mick Barry, Mairead Farrell and Jim O'Callaghan.

Senators: Maria Byrne, Pat Casey and Alice-Mary Higgins.

Due to the unavoidable absence of the Chair, the Leas-Chathaoirleach, Deputy Durkan, took the Chair.

2. PRE-LEGISLATIVE SCRUTINY OF THE INSURANCE (MISCELLANEOUS PROVISIONS) BILL 2021

The Leas-Chathaoirleach welcomed to the meeting the Minister of State at the Department of Finance, Deputy Seán Fleming, and his officials.

The purpose of the meeting was to undertake pre-legislative scrutiny of the Insurance (Miscellaneous Provisions) Bill 2021.

The Minister made his opening statement and a question and answer session ensued with the Members of the Committee.

In conclusion, the Leas-Chathaoirleach thanked the Minister of State for his engagement, and the witnesses withdrew.

Sitting suspended at 14.16 and resumed in public session at 14.28

3. PRE-LEGISLATIVE SCRUTINY OF THE INSURANCE (MISCELLANEOUS PROVISIONS) BILL 2021 (*Resumed*)

The Leas-Chathaoirleach welcomed to the meeting:

- Mr. Peter Boland, Director, Alliance for Insurance Reform, and
- Ms Tracy Sheridan, Director, Alliance for Insurance Reform

The purpose of the meeting was to continue pre-legislative scrutiny of the Insurance (Miscellaneous Provisions) Bill 2021.

Mr. Boland made his opening statement and a question and answer session ensued with the Members of the Committee.

In conclusion, the Leas-Chathaoirleach thanked the witnesses for their engagement, and the witnesses withdrew.

Sitting suspended at 15.02 and resumed in public session at 15.07

4. PRE-LEGISLATIVE SCRUTINY OF THE INSURANCE (MISCELLANEOUS PROVISIONS) BILL 2021 (*Resumed*)

The Leas-Chathaoirleach welcomed to the meeting:

- Ms Moyagh Murdock, CEO, Insurance Ireland
- Ms Jacqueline Thornton, Director of Regulation and Policy Development and Company Secretary
- Mr. Florian Wimber, Director of Advocacy, Communications and Public Affairs, and
- Mr. Mike Curtin, Manager, Regulation and Policy Development

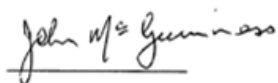
The purpose of the meeting was to continue pre-legislative scrutiny of the Insurance (Miscellaneous Provisions) Bill 2021.

Ms Murdock made her opening statement and a question and answer session ensued with the Members of the Committee.

In conclusion, the Leas-Chathaoirleach thanked the witnesses for their engagement, and the witnesses withdrew.

5. ADJOURNMENT

The Joint Committee adjourned at 17.45 until Wednesday, 19 January 2022.



John McGuinness T.D.
Chairman

APPENDIX 5: Meetings of the Dáil Select Committee

The following are the details, in date order, of the scheduled meetings of the Select Committee which took place during the period under report.

Meeting No. and Date	Topic	Organisations, Groups and Individuals who attended
S.09 02-03-2021	Revised Estimate	Minister Michael McGrath – DPER Minister of State- Ossian Smyth
S.10 23-03-2021	Revised Estimates **Postponed**	
S.11 30-03-2021	Revised Estimates	Minister of State at the Department of Public Expenditure and Reform Deputy Patrick O’ Donovan
S.12 20-04-2021	Revised Estimates Finance	Minister Paschal Donohoe Mr. John Hogan. Assistant Secretary, Tax Division
S.13 27-4-2021	Revised Estimates Taoiseach	Mr. Micheál Martin- Taoiseach Mr. Martin Fraser – Secretary General
S.14 13-05-2021	Public Service Pay Bill	Minister Michael McGrath – DPER Mr. Andrew Condon- DPER
S.15 03-06-2021	Revised Estimates Taoiseach and CSO	Mr. Jack Chambers – Minister of State Department of An Taoiseach Ms. Maria Hurley – CSO Office
S.16 14-07-2021	Double Taxation Agreements	Minister Paschal Donohoe – Minister for Finance Mr. Eamon O’Dea – Department of Finance Mr. Ciaran Conroy – Department of Finance Mr. David O’Sullivan- Department of Finance.

S.17 04-11-2021	Finance Briefing – Informal – Officials from the Department of Finance	Ms. Anne Marie Walsh Mr. Gerry Kenny Mr. Cathal Sheridan Ms. Jackie O’Callaghan Ms. Eleanor Smiley Mr. Alan Kelly Mr. David O’Sullivan Mr. John Quigley Ms. Deirdre Donaghy Ms. Aisling Greene Mr. Ian Kavanagh Ms. Áine Hollingsworth Mr. Alan Carey Mr. Joe Cullen Ms. Sorsha Foran
S.18 10-11-2021	Finance Bill Planning PMB Decision	None
S.19 16-11-2021	Finance Bill	Paschal Donohoe – Minister for Finance
S.20 17-11-2021	Finance Bill	Paschal Donohoe – Minister for Finance
S.21 18-11-2021	Finance Bill	Paschal Donohoe – Minister for Finance
S.22 24-11-2021	Supplementary Estimates DPER	Minister Michael McGrath- Minister for Public Expenditure and Reform.
S.23 25-11-2021	European Stability Mechanism and Single Resolution Fund Bill	Minister Paschal Donohoe – Minister for Finance.
S.24 02-12-2021	Supplementary Estimates V6	Minister of State Department of An Taoiseach – Jack Chambers.

APPENDIX 6: Proceedings of the Select Committee (Imeachtaí)

IMEACHTAÍ AN ROGHCHOISTE UM AIRGEADAS, CAITEACHAS POIBLÍ AGUS ATHCHÓIRIÚ, AGUS TAOISEACH

PROCEEDINGS OF THE SELECT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM, AND TAOISEACH

Dé Máirt , 2 Márta, 2021

Tuesday, 2 March, 2021

1. Chruinnigh an Coiste ar 1 p.m.

1. The Committee met at 1 p.m.

2. COMHALTAÍ I LÁTHAIR.

2. MEMBERS PRESENT.

Bhí na comhaltaí seo a leanas i láthair:

The following Members were present:

An Teachta Seán Mac Aonghusa (*i gCeannas*), An Teachta Micheál Mac Craith, (An tAire Roinn Caiteachais Phoiblí agus Athchóirithe) Oisín Mac Gabhann, (*an tAire Stáit ag an Roinn Airgeadais agus ag an Roinn Caiteachais Phoiblí agus Athchóirithe*), na Teachtaí Piaras Ó Dochartaigh, Mairéad Ní Fhearghail, Stiofán Mac Mathúna, Séamus Ó Ceallacháin, Néil Richmond agus Peadar Tóibín.

Deputy John McGuinness (*in the Chair*), Deputy Michael McGrath (*Minister for the Department of Public expenditure and Reform*) Deputy Ossian Smyth (*Minister of State at the Department of Public Expenditure and Reform*), Deputies Pearse Doherty, Mairéad Farrell, Steven Matthews, Jim O'Callaghan, Neale Richmond and Peadar Tóibín.

3. BREITHNIÚ AR MHEASTACHÁIN
ATHBHREITHNITHE I GCOMHAIR
SEIRBHÍSÍ POIBLÍ.

3. CONSIDERATION OF REVISED
ESTIMATES FOR PUBLIC SERVICES.

Bhreithnigh an Coiste na Meastacháin Athbhreithnithe seo a leanas i gcomhair Seirbhísí Poiblí don bhliain dar críoch an 31 Nollaig, 2021 –

The Committee considered the following Estimates for Public Services for the year ending 31st December, 2021 –

Vóta 11 – Caiteachas Poiblí agus Athchóiriú (Meastachán Athbhreithnithe)

Vote 11 – Office of the Minister for Public Expenditure and Reform (Revised Estimate)

Vóta 12 – Aoisliúntas agus Liúntais Scoir (Meastachán Athbhreithnithe)

Vote 12 – Superannuation and Retired Allowances (Revised Estimate)

Vóta 14 – An tSaotharlann Stáit (Meastachán Athbhreithnithe)

Vote 14 – State Laboratory (Revised Estimate)

Vóta 15 – An tSeirbhís Shicréideach (Meastachán Athbhreithnithe)

Vote 15 – Secret Service (Revised

Vóta 17 – An tSeirbhís um Cheapacháin Phoiblí (Meastachán Athbheithnithe)

Vóta 18 – An Oifig Náisiúnta um Sheirbhísí Comhroinnte (Meastachán Athbheithnithe)

Vóta 19 – Oifig an Ombudsman (Meastachán Athbheithnithe)

Vóta 39 – An Oifig um Shainfháil Rialtais (Meastachán Athbheithnithe)

Vóta 43 – An Oifig um Oifig Phríomh-Oifigeach Faisnéise an Rialtais (Meastachán Athbheithnithe)

Estimate)

Vote 17 – Public Appointments Service (Revised Estimate)

Vote 18 – National Shared Services Office (Revised Estimate)

Vote 19 – Office of the Ombudsman (Revised Estimate)

Vote 39 – Office of Government Procurement (Revised Estimate)

Vote 43 – Office of the Government Chief Information Officer (Revised Estimate)

Críochnaíodh an breithniú ar an Meastachán Athbheithnithe.

Cuireadh teachtaireacht chun na Dála de réir Bhuan-Ordú 101 á chur in iúl di gur chríochnaigh an Coiste a bhreithniú ar an Meastachán Athbheithnithe.

4. Athlá.

Chuaigh an Coiste ar athló ar 2.55 p.m sine die.

Consideration of the Revised Estimate was concluded.

Message sent to the Dáil in accordance with Standing Order 101 acquainting it that the Committee had completed its consideration of the Revised Estimate.

4. Adjournment.

The Committee adjourned at 2.55 p.m sine die.

JOHN MCGUINNESS, T.D.

Chairman
Date

**IMEACHTAÍ AN ROGHCHOISTE UM AIRGEADAS, CAITEACHAS POIBLÍ AGUS
ATHCHÓIRIÚ, AGUS TAOISEACH**

**PROCEEDINGS OF THE SELECT COMMITTEE ON FINANCE, PUBLIC
EXPENDITURE AND REFORM, AND TAOISEACH**

Dé Máirt, 30 Márta, 2021
Tuesday, 30 March, 2021

1. Chruinnigh an Coiste ar 3.30 p.m.

1. The Committee met at 3.30 p.m.

2. COMHALTAÍ I LÁTHAIR.¹

2. MEMBERS PRESENT.²

Bhí na comhaltaí seo a leanas i láthair:

The following Members were present:

An Teachta Seán Mac Aonghusa (*i gCeannas*), An Teachta Pádraig Ó Donnabháin, (*Aire Stáit ag an Roinn Caiteachais Phoiblí agus Athchóirithe*), na Teachtaí Micheál de Barra, Piaras Ó Dochartaigh, Bearnard Mac Dhurcáin, Mairéad Ní Fhearghail, Stiofán Mac Mathúna, Séamus Ó Ceallacháin, Néil Richmond agus Peadar Tóibín.

Deputy John McGuinness (*in the Chair*), Deputy Patrick O'Donovan (*Minister of State at the Department of Public Expenditure and Reform*), Deputies Mick, Barry, Pearse Doherty, Bernard Durkan, Mairéad Farrell, Steven Matthews, Jim O'Callaghan, Neale Richmond and Peadar Tóibín.

3. BREITHNIÚ AR MHEASTACHÁIN
ATHBHREITHNITHE I GCOMHAIR
SEIRBHÍSÍ POIBLÍ.

3. CONSIDERATION OF
REVISED ESTIMATES FOR
PUBLIC SERVICES.

Bhreithnigh an Coiste na Meastacháin
Athbhreithnithe seo a leanas i gcomhair
Seirbhísí Poiblí don bhliain dar críoch an
31 Nollaig, 2021 –

The Committee considered the following
Estimates for Public Services for the year
ending 31st December, 2021 –

Vóta 13 – Oifig na nOibreacha Poiblí
(Meastachán Athbhreithnithe)

Vote 13 – Office of Public Works
(Revised Estimate)

Críochnaíodh an breithniú ar an
Meastachán Athbhreithnithe.

Consideration of the Revised Estimate
was concluded.

¹ Ghlac an Teachta Pádraig Ó Donnabháin (Aire Stáit ag an Roinn Caiteachais Phoiblí agus Athchóirithe) ionad an Aire Caiteachais Phoiblí agus Athchóirithe [B.O. 106(1)].

² Deputy Patrick O'Donovan (Minister of State at the Department of Public Expenditure and Reform) substituted for the Minister for Public Expenditure and Reform [S.O. 106(1)].

Cuireadh teachtaireacht chun na Dála de réir Bhuan-Ordú 101 á chur in iúl di gur chríochnaigh an Coiste a bhreithniú ar an Meastachán Athbhreithnithe.

4. Athlá.

Chuaigh an Coiste ar athló ar 5.30 p.m sine die.

Message sent to the Dáil in accordance with Standing Order 101 acquainting it that the Committee had completed its consideration of the Revised Estimate.

4. Adjournment.

The Committee adjourned at 5.30 p.m sine die.

JOHN MCGUINNESS, T.D.

Chairman

Date

**IMEACHTAÍ AN ROGHCHOISTE UM AIRGEADAS, CAITEACHAS POIBLÍ AGUS
ATHCHÓIRIÚ, AGUS TAOISEACH**

**PROCEEDINGS OF THE SELECT COMMITTEE ON FINANCE, PUBLIC
EXPENDITURE AND REFORM, AND TAOISEACH**

Dé Máirt, 20 Aibreán, 2021
Tuesday, 20 April, 2021

1. Chruinnigh an Coiste ar 3.30 p.m.

1. The Committee met at 3.30 p.m.

2. COMHALTAÍ I LÁTHAIR.

2. MEMBERS PRESENT.

Bhí na comhaltaí seo a leanas i láthair:

The following Members were present:

An Teachta Seán Mac Aonghusa (*i gCeannas*), An Teachta Pascal Ó Donnchú (*An tAire Airgeadais*), na Teachtaí Micheál de Barra, Piaras Ó Dochartaigh, Bearnard Mac Dhurcáin, Mairéad Ní Fhearghail, Stiofán Mac Mathúna, Séamus Ó Ceallacháin, Néil Richmond agus Peadar Tóibín.

Deputy John McGuinness (*in the Chair*), Deputy Paschal Donohoe (*Minister for Finance*), Deputies Mick, Barry, Pearse Doherty, Bernard Durkan, Mairéad Farrell, Steven Matthews, Jim O'Callaghan, Neale Richmond and Peadar Tóibín.

3. BREITHNIÚ AR MHEASTACHÁIN
ATHBHREITHNITHE I GCOMHAIR
SEIRBHÍSÍ POIBLÍ.

3. CONSIDERATION OF
REVISED ESTIMATES FOR PUBLIC
SERVICES.

Bhreithnigh an Coiste na Meastacháin Athbhreithnithe seo a leanas i gcomhair Seirbhísí Poiblí don bhliain dar críoch an 31 Nollaig, 2021 –

The Committee considered the following Estimates for Public Services for the year ending 31st December, 2021 –

Vóta 7 – Oifig an Aire Airgeadais (Meastachán Athbhreithnithe)

Vote 7 - Office of the Minister for Finance (Revised Estimate)

Vóta 8 – Oifig an Ard-Reachtair Cuntas agus Ciste (Meastachán Athbhreithnithe)

Vote 8 - Comptroller and Auditor General (Revised Estimate)

Vóta 9 – Oifig na gCoimisinéirí Ioncaim (Meastachán Athbhreithnithe)

Vote 9 - Revenue Commissioners (Revised Estimate)

Vóta 10 – Choimisúin um Achomhairc Chánach (Meastachán Athbhreithnithe)

Vote 10 - Tax Appeals Commission (Revised Estimate)

Críochnaíodh an breithniú ar an Meastachán Athbhreithnithe.

Consideration of the Revised Estimates was concluded.

Cuireadh teachtaireacht chun na Dála de réir Bhuan-Ordú 101 á chur in iúl di gur chríochnaigh an Coiste a bhreithniú ar an Meastachán Athbhreithnithe.

4. Athlá.

Chuaigh an Coiste ar athló ar 5.30 p.m sine die.

Message sent to the Dáil in accordance with Standing Order 101 acquainting it that the Committee had completed its consideration of the Revised Estimate.

4. Adjournment.

The Committee adjourned at 5.30 p.m sine die.

JOHN MCGUINNESS, T.D.

Chairman
Date

**IMEACHTAÍ AN ROGHCHOISTE UM AIRGEADAS, CAITEACHAS POIBLÍ AGUS
ATHCHÓIRIÚ, AGUS TAOISEACH**

**PROCEEDINGS OF THE SELECT COMMITTEE ON FINANCE, PUBLIC
EXPENDITURE AND REFORM, AND TAOISEACH**

Dé Máirt, 27 Aibreán, 2021
Tuesday, 27 April, 2021

1. Chruinnigh an Coiste ar 3.15 p.m.

1. The Committee met at 3.15 p.m.

2. COMHALTAÍ I LÁTHAIR.

2. MEMBERS PRESENT.

Bhí na comhaltaí seo a leanas i láthair:

The following Members were present:

An Teachta Seán Mac Aonghusa (*i gCeannas*), An Teachta Micheál Ó Máirtín (*An Taoiseach*), Micheál de Barra, Piaras Ó Dochartaigh, Bearnard Mac Dhurcáin, Mairéad Ní Fhearghail, Stiofán Mac Mathúna, Marc Mac Searraigh, Verona Uí Mhurchú, Séamus Ó Ceallacháin, Néil Richmond, Brian de Stainléigh, agus Peadar Tóibín.

Deputy John McGuinness (*in the Chair*), Deputy Micheál Martin (*An Taoiseach*), Deputies Mick, Barry, Pearse Doherty, Bernard Durkan, Mairéad Farrell, Steven Matthews, Marc MacSharry, Verona Murphy, Jim O'Callaghan, Neale Richmond, Brian Stanley and Peadar Tóibín.

3. BREITHNIÚ AR MHEASTACHÁIN
ATHBHREITHNITHE I GCOMHAIR
SEIRBHÍSÍ POIBLÍ.

3. CONSIDERATION OF
REVISED ESTIMATES FOR PUBLIC
SERVICES.

Bhreithnigh an Coiste na Meastacháin Athbhreithnithe seo a leanas i gcomhair Seirbhísí Poiblí don bhliain dar críoch an 31 Nollaig, 2021 –

The Committee considered the following Estimates for Public Services for the year ending 31st December, 2021 –

Vóta 1 -Teaghlachas an Uachtaráin (Meastachán Athbhreithnithe).

Vote 1 - President's Establishment (Revised Estimate).

Vóta 2 - Roinn an Taoisigh (Meastachán Athbhreithnithe).

Vote 2 - Department of the Taoiseach (Revised Estimate).

Vóta 3 - Oifig an Ard-Aighne (Meastachán Athbhreithnithe).

Vote 3 - Office of the Attorney General (Revised Estimate).

Vóta 5 - Oifig an Stiúrthóra Ionchúiseamh Poiblí (Meastachán Athbhreithnithe).

Vote 5 - Office of the Director of Public Prosecutions (Revised Estimate).

Vóta 6 - Oifig an Phríomh-Aturnae Stáit (Meastachán Athbhreithnithe).

Vote 6 - Office of the Chief State Solicitor (Revised Estimate).

Críochnaíodh an breithniú ar an Meastachán Athbheithnithe.

Cuireadh teachtaireacht chun na Dála de réir Bhuan-Ordú 101 á chur in iúl di gur chríochnaigh an Coiste a bhreithniú ar an Meastachán Athbheithnithe.

4. ATHLÁ.

Chuaigh an Coiste ar athló ar 5.15 p.m. sine die.

Consideration of the Revised Estimates was concluded.

Message sent to the Dáil in accordance with Standing Order 101 acquainting it that the Committee had completed its consideration of the Revised Estimate.

4. ADJOURNMENT.

The Committee adjourned at 5.15 p.m. sine die.

JOHN MCGUINNESS, T.D.

Chairman
Date

**IMEACHTAÍ AN ROGHCHOISTE UM AIRGEADAS, CAITEACHAS POIBLÍ AGUS
ATHCHÓIRIÚ, AGUS TAOISEACH**

**PROCEEDINGS OF THE SELECT COMMITTEE ON FINANCE, PUBLIC
EXPENDITURE AND REFORM, AND TAOISEACH**

Déardaoin, 13 Bealtaine, 2021
Thursday, 13 May, 2021

1. Chruinnigh an Coiste ar 12.30 p.m.

1. The Committee met at 12.30 p.m.

2. COMHALTAÍ I LÁTHAIR.

2. MEMBERS PRESENT.

Bhí na comhaltaí seo a leanas i láthair:

The following Members were present:

An Teachta Bearnard Mac Dhurcáin (*i gCeannas*), An Teachta Micheál Mac Craith, (*An tAire Caiteachais Phoiblí agus Athchóirithe*), na Teachtaí Mairéad Ní Fhearghail, Stiofán Mac Mathúna agus Néil Richmond.

Deputy Bernard Durkan (*in the Chair*), Deputy Michael McGrath (*Minister for Public Expenditure and Reform*), Deputies Mairéad Farrell, Steven Matthews and Neale Richmond.

3. AN MBILLE UM PÁ SEIRBHÍSE POIBLÍ 2020.

3. PUBLIC SERVICE PAY BILL 2020.

Chrom an Coiste ar an mBille a bhreithniú.

The Committee took the Bill into consideration.

4. AN CRUINNIÚ AR FIONRAÍ DE BHUN BHUAN-ORDÚ 114.

4. MEETING SUSPENDED PURSUANT TO STANDING ORDER 114.

Chuir an Cathaoirleach an Cruinniú ar fionraí go ceann 4 nóiméad faoi fhorálacha Bhuan-Ordú Uimh. 114.

The Chairman suspended the Meeting for 4 minutes under the provisions of Standing Order No. 114.

Ar 12.38 p.m. athchromadh ar an gCruinniú.

The Meeting was resumed at 12.38 p.m.

(i) *Aontaíodh* ailt 1 go 4, go huile.

(i) Sections 1 to 4, inclusive, *agreed to*.

(ii) *Scriosadh* alt 5.

(ii) Section 5 *deleted*.

(iii) *Aontaíodh* alt 6.

(iii) Section 6 *agreed to*.

(iv) Aontaíodh an Teideal, mar a leasaíodh.

(iv) Title, as amended, agreed to.

5. CRÍOCHNÚ AN GHNÓ.

5. CONCLUSION OF BUSINESS.

Chríochnaigh an Coiste a bhreithniú ar an mBille ar 1.20 p.m.

The Committee concluded its consideration of the Bill at 1.20 p.m.

6. TEACHTAIREACHT CHUIG DÁIL ÉIREANN.

6. MESSAGE TO DÁIL ÉIREANN.

Cuireadh teachtaireacht chun na Dála á chur in iúl di gur chríochnaigh an Coiste a bhreithniú ar an mBille agus go raibh leasuithe déanta aige air agus go raibh leasú déanta aige ar an Teideal chun go léifidh sé mar a leanas:

Message sent to the Dáil acquainting it that the Committee had completed its consideration of the Bill and had made amendments thereto and had amended the Title to read as follows:

“AN ACT TO PROVIDE FOR THE ADJUSTMENT OF RESTRICTIONS, CONTAINED IN THE FINANCIAL EMERGENCY MEASURES IN THE PUBLIC INTEREST (NO.2) ACT 2009, ON INCREASING THE REMUNERATION PAYABLE TO PUBLIC SERVANTS AND FOR THAT PURPOSE TO AMEND THAT ACT AND THE MINISTERS AND SECRETAIRES (AMENDMENT) ACT 2011; AND TO PROVIDE FOR RELATED MATTERS”

7. Athlá.

7. Adjournment.

Chuaigh an Coiste ar athló ar 1.20 p.m sine die.

The Committee adjourned at 1.20 p.m sine die.

JOHN MCGUINNESS, T.D.

Chairman
Date

**IMEACHTAÍ AN ROGHCHOISTE UM AIRGEADAS, CAITEACHAS POIBLÍ AGUS
ATHCHÓIRIÚ, AGUS TAOISEACH**

**PROCEEDINGS OF THE SELECT COMMITTEE ON FINANCE, PUBLIC
EXPENDITURE AND REFORM, AND TAOISEACH**

Déardaoin 3, Meitheamh, 2021
Thursday, 3 June, 2021

1. Chruinnigh an Coiste ar 12.30 p.m.

1. The Committee met at 12.30 p.m.

2. COMHALTAÍ I LÁTHAIR.¹

2. MEMBERS PRESENT.²

Bhí na comhaltaí seo a leanas i láthair:

The following Members were present:

An Teachta Seán Mac Aonghusa (*i gCeannas*), An Teachta Seán Mac Ambróis, (*Aire Stáit ag an Roinn Turasóireachta, Cultúir, Ealaíon, Gaeltachta, Spóirt agus Meán*), Bearnard Mac Dhurcáin, Mairéad Ní Fhearghail, agus Néil Richmond.

Deputy John McGuinness (*in the Chair*), Deputy Jack Chambers (*Minister of State at the Department of Tourism, Culture, Arts, Gaeltacht, Sport and Media*), Deputies Bernard Durkan, Mairéad Farrell, and Neale Richmond.

3. BREITHNIÚ AR MHEASTACHÁIN
ATHBHREITHNITHE I GCOMHAIR
SEIRBHÍSÍ POIBLÍ. [ATOSÚ]

3. CONSIDERATION OF REVISED
ESTIMATES FOR PUBLIC
SERVICES. [RESUMED]

Bhreithnigh an Coiste na Meastacháin Athbhreithnithe seo a leanas i gcomhair Seirbhísí Poiblí don bhliain dar críoch an 31 Nollaig, 2021 –

The Committee considered the following Estimates for Public Services for the year ending 31st December, 2021 –

Vóta 1 -Teaghlachas an Uachtaráin (Meastachán Athbhreithnithe).

Vote 1 - President's Establishment (Revised Estimate).

Vóta 2 - Roinn an Taoisigh (Meastachán Athbhreithnithe).

Vote 2 - Department of the Taoiseach (Revised Estimate).

Vóta 3 - Oifig an Ard-Aighne (Meastachán Athbhreithnithe).

Vote 3 - Office of the Attorney General (Revised Estimate).

Vóta 5 - Oifig an Stiúrthóra Ionchúiseamh Poiblí (Meastachán Athbhreithnithe).

Vote 5 - Office of the Director of Public Prosecutions (Revised Estimate).

Vóta 6 - Oifig an Phríomh-Aturnae Stáit (Meastachán Athbhreithnithe).

Vote 6 - Office of the Chief State Solicitor (Revised Estimate).

¹ Ghlac an Teachta Seán Mac Ambróis (*Aire Stáit ag an Roinn Turasóireachta, Cultúir, Ealaíon, Gaeltachta, Spóirt agus Meán*) ionad an Taoiseach [B.O. 106(1)].

² Deputy Jack Chambers (*Minister of State at the Department of Tourism, Culture, Arts, Gaeltacht, Sport and Media*) substituted for the Taoiseach [S.O. 106(1)].

Críochnaíodh an breithniú ar an Meastachán Athbheithnithe.

Cuireadh teachtaireacht chun na Dála de réir Bhuan-Ordú 101 á chur in iúl di gur chríochnaigh an Coiste a bhreithniú ar an Meastachán Athbheithnithe.

4. ATHLÁ.

Chuaigh an Coiste ar athló ar 5.15 p.m. go dtí 12.30 p.m. sine die.

Consideration of the Revised Estimate was concluded.

Message sent to the Dáil in accordance with Standing Order 101 acquainting it that the Committee had completed its consideration of the Revised Estimate.

4. ADJOURNMENT.

The Committee adjourned at 1.30 p.m. sine die.

JOHN MCGUINNESS, T.D.

Chairman
Date

**IMEACHTAÍ AN ROGHCHOISTE UM AIRGEADAS, CAITEACHAS POIBLÍ AGUS
ATHCHÓIRIÚ, AGUS TAOISEACH**

**PROCEEDINGS OF THE SELECT COMMITTEE ON FINANCE, PUBLIC
EXPENDITURE AND REFORM, AND TAOISEACH**

Déardaoin 3, Meitheamh, 2021
Thursday, 3 June, 2021

1. Chruinnigh an Coiste ar 12.30 p.m.

1. The Committee met at 12.30 p.m.

2. COMHALTAÍ I LÁTHAIR.¹

2. MEMBERS PRESENT.²

Bhí na comhaltaí seo a leanas i láthair:

The following Members were present:

An Teachta Seán Mac Aonghusa (*i gCeannas*), An Teachta Seán Mac Ambróis, (*Aire Stáit ag an Roinn Turasóireachta, Cultúir, Ealaíon, Gaeltachta, Spóirt agus Meán*), Bearnard Mac Dhurcáin, Mairéad Ní Fhearghail, agus Néil Richmond.

Deputy John McGuinness (*in the Chair*), Deputy Jack Chambers (*Minister of State at the Department of Tourism, Culture, Arts, Gaeltacht, Sport and Media*), Deputies Bernard Durkan, Mairéad Farrell, and Neale Richmond.

3. BREITHNIÚ AR MHEASTACHÁIN
ATHBHREITHNITHE I GCOMHAIR
SEIRBHÍSÍ POIBLÍ. [ATOSÚ]

3. CONSIDERATION OF REVISED
ESTIMATES FOR PUBLIC SERVICES.
[RESUMED]

Bhreithnigh an Coiste na Meastacháin Athbhreithnithe seo a leanas i gcomhair Seirbhísí Poiblí don bhliain dar críoch an 31 Nollaig, 2021 –

The Committee considered the following Estimates for Public Services for the year ending 31st December, 2021 –

Vóta 1 -Teaghlachas an Uachtaráin (Meastachán Athbhreithnithe).

Vote 1 - President's Establishment (Revised Estimate).

Vóta 2 - Roinn an Taoisigh (Meastachán Athbhreithnithe).

Vote 2 - Department of the Taoiseach (Revised Estimate).

Vóta 3 - Oifig an Ard-Aighne (Meastachán Athbhreithnithe).

Vote 3 - Office of the Attorney General (Revised Estimate).

Vóta 5 - Oifig an Stiúrthóra

Vote 5 - Office of the Director of Public Prosecutions (Revised Estimate).

Ionchúiseamh Poiblí (Meastachán Athbhreithnithe).

Vote 6 - Office of the Chief State Solicitor (Revised Estimate).

Vóta 6 - Oifig an Phríomh-Atur-nae Stáit (Meastachán Athbhreithnithe).

¹ Ghlac an Teachta Seán Mac Ambróis (Aire Stáit ag an Roinn Turasóireachta, Cultúir, Ealaíon, Gaeltachta, Spóirt agus Meán) ionad an Taoiseach [B.O. 106(1)].

² Deputy Jack Chambers (Minister of State at the Department of Tourism, Culture, Arts, Gaeltacht, Sport and Media) substituted for the Taoiseach [S.O. 106(1)].

Críochnaíodh an breithniú ar an Meastachán Athbheithnithe.

Cuireadh teachtaireacht chun na Dála de réir Bhuan-Ordú 101 á chur in iúl di gur chríochnaigh an Coiste a bhreithniú ar an Meastachán Athbheithnithe.

4. ATHLÁ.

Chuaigh an Coiste ar athló ar 5.15 p.m. go dtí 12.30 p.m. sine die.

Consideration of the Revised Estimate was concluded.

Message sent to the Dáil in accordance with Standing Order 101 acquainting it that the Committee had completed its consideration of the Revised Estimate.

4. ADJOURNMENT.

The Committee adjourned at 1.30 p.m. sine die.

JOHN MCGUINNESS, T.D.

Chairman
Date

**IMEACHTAÍ AN ROGHCHOISTE UM AIRGEADAS, CAITEACHAS POIBLÍ AGUS
ATHCHÓIRIÚ, AGUS TAOISEACH**

**PROCEEDINGS OF THE SELECT COMMITTEE ON FINANCE, PUBLIC
EXPENDITURE AND REFORM, AND TAOISEACH**

Dé Máirt, 16 Samhain, 2021
Tuesday, 16 November 2021

1. Chruinnigh an Coiste ar 2.05 p.m.

1. The Committee met at 2.05 p.m.

2. COMHALTAÍ I LÁTHAIR.¹

2. MEMBERS PRESENT.²

Bhí na comhaltaí seo a leanas i láthair:

The following Members were present:

An Teachta Seán Mac Aonghusa (*i gCeannas*), An Teachta Pascal Ó Donnchú (*an tAire Airgeadas*), na Teachtaí Micheál de Barra, Piaras Ó Dochartaigh, Bearnard Mac Dhurcáin, Mairéad Ní Fhearghail, Stiofán Mac Mathúna, Séamus Ó Ceallacháin, Néil Richmond agus Peadar Tóibín.

Deputy John McGuinness (*in the Chair*), Deputy Paschal Donohoe (*Minister for Finance*), Deputies Mick Barry, Pearse Doherty, Bernard Durkan, Mairéad Farrell, Steven Matthews, Jim O'Callaghan, Neale Richmond and Peadar Tóibín.

3. AN BILLE AIRGEADAIS, 2021.

3. FINANCE BILL 2021.

Chrom an Coiste ar an mBille a bhreithniú.

The Committee took the Bill into consideration.

(i) *Aontaíodh ailt 1*

(i) Section 1 *agreed to.*

(ii) Alt 2.

(ii) Section 2.

Tairgeadh leasú 1 (*an tAire Airgeadas*), agus *aontaíodh an leasú.*

Amendment 1 (*Minister for Finance*) proposed and *agreed to.*

Aontaíodh an t-alt, mar a leasaíodh.

Section, as amended, *agreed to.*

¹ Ghlac na Teachtaí Ruairí Ó Murchú, Pádraig Ó Súilleabháin agus Rós Ní Chonnmhacháin-Breathnach ionaid na dTeachtaí Piaras Ó Dochartaigh, agus Mairéad Ní Fhearghail faoi seach (ar feadh cuid den chruinniú) [B.O. 106(2)]. Ghlac na Teachtaí Éaman Ó Cúiv agus Pádraig O'Sullivan ionaid an Teachta Seán Mac Aonghusa gach re seal (ar feadh cuid den chruinniú) [B.O. 106(2)].

Bhí na Teachtaí Risteard Buíd Bairéid, Micheál Ó hÉallaigh, Pádraig MacLochlainn, Ged de Nais agus Ciarán Ó Domhnaill i láthair [B.O. 106(3)].

² Deputies Ruairí Ó Murchú, Pádraig Ó Sullivan and Rose Conway-Walsh substituted for Deputies Pearse Doherty and Mairead Farrell respectively (for part of the meeting) [S.O. 106(2)].

Deputies Éaman Ó Cúiv and Pádraig O'Sullivan substituted alternately for Deputy John McGuinness (for part of the meeting) [S.O. 106(2)]. Deputies Richard Boyd Barrett, Michael Healy-Rae, Pádraig MacLochlainn, Gerald Nash and Kieran O'Donnell attended [S.O. 106(3)].

PROCEEDINGS OF THE SELECT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
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(iii) Alt 3.

Tairgeadh leasú 2 (*An teachta Micheál Ó hÉallaigh*), agus tarraingíodh siar an leasú, faoi chead.

Tairgeadh leasú 4 (*An Teachta Risteard Buíd Bairéid*), agus diúltaíodh dó.

Tairgeadh leasú 5 (*An Teachta Risteard Buíd Bairéid*), agus diúltaíodh dó.

Tairgeadh leasú 6 (*An Teachta Ged de Nais*), agus diúltaíodh dó.

Tairgeadh leasú 7 (*An teachta Ged de Nais*)

Cuireadh an Cheist.

Rinne an Coiste vótáil: Tá, 2; Níl, 6.

Tá:- Na Teachtaí Ruairí Ó Murchú agus Mairéad Ní Fhearghail.

Níl:- An Teachta Pascal Ó Donnchú (*an tAire Airgeadas*), Na Teachtaí Seán Mac Aonghusa (*i gCeannas*), Bearnard Mac Dhurcáin, Stiofán Mac Mathúna, Séamus Ó Ceallacháin agus Néil Richmond.

Faisnéiseadh dá réir sin go rabhthas tar éis diúltú don Cheist – *diúltaíodh don leas*.

Aontaíodh an t-alt.

(iv) Alt 4.

Tairgeadh leasú 12 (*An Teachta Ged de Nais*), agus diúltaíodh dó. – *diúltaíodh don alt nua.*

Aontaíodh an t-alt.

(v) *Aontaíodh ailt 5 go 15, go huile.*

(vi) Alt 16.

Tairgeadh leasú 16 (*An teachta Ruairí Ó*

(iii) Section 3.

Amendment 2 (*Deputy Michael Healy-Rae*), proposed and, by leave, withdrawn.

Amendment 4 (*Deputy Richard Boyd Barrett*), proposed and *negatived*.

Amendment 5 (*Deputy Richard Boyd Barrett*), proposed and *negatived*.

Amendment 6 (*Deputy Ged Nash*) proposed and *negatived*.

Amendment 7 (*Deputy Ged Nash*), proposed.

Question put.

The Committee divided: For, 2; Against, 6.

For:- Deputies Ruairí Ó Murchú, Mairéad Farrell.

Against:- Deputy Paschal Donohoe (Minister for Finance), Deputies John McGuinness (in the Chair), Bernard Durkan, Steven Matthews, Jim O'Callaghan and Neale Richmond.

The Question was declared *negatived* accordingly – *amendment negatived*.

Section agreed to.

(iv) Section 4.

Amendment 12 (*Deputy Ged Nash*) proposed and *negatived*. – *new section negatived*.

Section agreed to.

(v) Sections 5 to 15, inclusive, *agreed to*.

(vi) Section 16.

Amendment 16 (*Deputy Ruairí Ó Murchú*),

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<i>Murchú</i>	proposed.
Cuireadh an Cheist.	Question put.
Rinne an Coiste vótáil: Tá, 3; Níl, 6.	The Committee divided: For, 3; Against, 6.
Tá:- Na Teachtaí Micheál de Barra, Ruairí Ó Murchú agus Mairéad Ní Fhearghail.	For:- Deputies Mick Barry, Ruairí Ó Murchú, Mairéad Farrell.
Níl:- An Teachta Pascal Ó Donnchú (<i>an tAire Airgeadas</i>), Na Teachtaí Seán Mac Aonghusa (<i>i gCeannas</i>), Bearnard Mac Dhurcáin, Stiofán Mac Mathúna, Séamus Ó Ceallacháin agus Néil Richmond.	Against:- Deputy Paschal Donohoe (<i>Minister for Finance</i>), Deputies John McGuinness (<i>in the Chair</i>), Bernard Durkan, Steven Matthews, Jim O'Callaghan and Neale Richmond.
Faisnéiseadh dá réir sin go rabhtas tar éis diúltú don Cheist – <i>diúltaíodh don leas</i> .	The Question was declared negatived accordingly – <i>amendment negatived</i> .
Tairgeadh leasú 17 (<i>An Teachta Ruairí Ó Murchú</i>), agus <i>diúltaíodh dó</i> . – <i>diúltaíodh don leas</i> .	Amendment 17 (<i>Deputy Ruairí Ó Murchú</i>) proposed and <i>negatived</i> . – <i>new section negatived</i> .
Tairgeadh leasú 18 (<i>An Teachta Ruairí Ó Murchú</i>), agus <i>diúltaíodh dó</i> . – <i>diúltaíodh don leas</i> .	Amendment 18 (<i>Deputy Ruairí Ó Murchú</i>) proposed and <i>negatived</i> . – <i>new section negatived</i> .
Tairgeadh leasú 19 (<i>An Teachta Ruairí Ó Murchú</i>), agus <i>diúltaíodh dó</i> . – <i>diúltaíodh don leas</i> .	Amendment 19 (<i>Deputy Ruairí Ó Murchú</i>) proposed and <i>negatived</i> . – <i>new section negatived</i> .
Tairgeadh leasú 20 (<i>An teachta Ruairí Ó Murchú</i>)	Amendment 20 (<i>Deputy Ruairí Ó Murchú</i>), proposed.
Cuireadh an Cheist.	Question put.
Rinne an Coiste vótáil: Tá, 2; Níl, 6.	The Committee divided: For, 2; Against, 6.
Tá:- Na Teachtaí Ruairí Ó Murchú agus Mairéad Ní Fhearghail.	For:- Deputies Ruairí Ó Murchú, Mairéad Farrell.
Níl:- An Teachta Pascal Ó Donnchú (<i>an tAire Airgeadas</i>), Na Teachtaí Bearnard Mac Dhurcáin, (<i>i gCeannas</i>), Stiofán Mac Mathúna, Séamus Ó Ceallacháin, Pádraig Ó Súilleabháin agus Néil Richmond.	Against:- Deputy Paschal Donohoe (<i>Minister for Finance</i>), Deputies Bernard Durkan (<i>in the Chair</i>), Steven Matthews, Jim O'Callaghan, Pádraig Ó Sullivan and Neale Richmond.
Faisnéiseadh dá réir sin go rabhtas tar éis diúltú don Cheist – <i>diúltaíodh don leas</i> .	The Question was declared negatived accordingly – <i>new section negatived</i> .
Tairgeadh leasú 23 (<i>An Teachta Risteard Buíd Bairéid</i>), agus <i>diúltaíodh dó</i> .	Amendment 23 (<i>Deputy Richard Boyd Barrett</i>), proposed and <i>negatived</i> .

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Tairgeadh leasú 24 (*An Teachta Risteard Buíd Bairéid*), agus diúltaíodh dó.

Amendment 24 (*Deputy Richard Boyd Barrett*), proposed and *negated*.

(vii) Alt 16.

(vii) Section 16.

Cuireadh an Cheist.

Question put.

Rinne an Coiste vótáil: Tá, 5; Níl, 3.

The Committee divided: For, 5; Against, 3.

Tá:- Na Teachtaí Pascal Ó Donnchú (*an tAire Airgeadas*), Na Teachtaí Bearnard Mac Dhurcáin, (*i gCeannas*), Stiofán Mac Mathúna, Séamus Ó Ceallacháin, Pádraig Ó Súilleabháin agus Néil Richmond.

For:- Deputies Deputy Paschal Donohoe (*Minister for Finance*), Deputies Bernard Durkan (*in the Chair*), Steven Matthews, Jim O'Callaghan, Pádraig Ó Sullivan and Neale Richmond.

Níl:- Na Teachtaí Michál de Barra, Ruairí Ó Murchú agus Mairéad Ní Fhearghail..

Against:- Deputies Mick Barry, Ruairí Ó Murchú, Mairéad Farrell..

Faisnéiseadh dá réir sin go rabhthas tar éis glacadh leis an gCeist – *aontaíodh an t-alt*

The Question was declared carried accordingly – *section agreed to*

(viii) *Aontaíodh ailt 17 go 21, go huile.*

(viii) Sections 17 to 21, inclusive, *agreed to.*

(ix) Alt 22.

(ix) Section 22.

Tairgeadh leasú 28 (*An Teachta Risteard Buíd Bairéid*), agus diúltaíodh dó.

Amendment 28 (*Deputy Richard Boyd Barrett*), proposed and *negated*.

Aontaíodh an t-alt.

Section agreed to.

(x) *Aontaíodh ailt 23, 24 agus 25.*

(x) Sections 23, 24 and 25 *agreed to.*

(xi) Alt 26.

(xi) Section 26.

Tairgeadh leasú 29 (*an tAire Airgeadas*), agus *aontaíodh an leasú.*

Amendment 29 (*Minister for Finance*) proposed and agreed to.

Tairgeadh leasú 30 (*an tAire Airgeadas*), agus *aontaíodh an leasú.*

Amendment 30 (*Minister for Finance*) proposed and agreed to.

Aontaíodh an t-alt, mar a leasaíodh.

Section, as amended, *agreed to.*

(xii) *Aontaíodh alt 27.*

(xii) Section 27 *agreed to.*

Tharla Díospóireacht.

Debate ensued

Cuireadh breithniú breise ar an mBille ar athló.

Further consideration of the Bill adjourned.

4. ATHLÁ.

4. ADJOURNMENT.

Chuaigh an Coiste ar athló ar 10 p.m. go dtí 11.30 p.m. Dé Máirt, 17 Samhain, 2021.

The Committee adjourned at 10 p.m until 11.30 a.m. on Wednesday, 17 November, 2021.

IMEACHTAÍ AN ROGHCHOISTE

PROCEEDINGS OF THE SELECT COMMITTEE

Dé Céadaoin, 17 Samhain 2021
Wednesday, 17 November 2021

5. Chruinnigh an Coiste ar 11.35 a.m.

5. The Committee met at 11.35 a.m.

6. COMHALTAÍ I LÁTHAIR³.

6. MEMBERS PRESENT⁴.

An Teachta Seán Mac Aonghusa (*i gCeannas*), An Teachta Pascal Ó Donnchú (*an tAire Airgeadas*), na Teachtaí Micheál de Barra, Piaras Ó Dochartaigh, Bearnard Mac Dhurcáin, Mairéad Ní Fhearghail, Stiofán Mac Mathúna, Séamus Ó Ceallacháin, Néil Richmond agus Peadar Tóibín.

Deputy John McGuinness (*in the Chair*), Deputy Paschal Donohoe (*Minister for Finance*), Deputies Mick Barry, Pearse Doherty, Bernard Durkan, Mairéad Farrell, Steven Matthews, Jim O'Callaghan, Neale Richmond and Peadar Tóibín.

7. AN BILLE AIRGEADAIS, 2021.

7. FINANCE BILL 2021

D'athchrom an Coiste ar an mBille a bhreithniú.

The Committee resumed consideration of the Bill.

(xiii) Alt 28.

(xiii) Section 28.

Tairgeadh leasú 31 (*An Teachta Mairéad Ní Fhearghail*), agus *diúltaíodh dó*. – *diúltaíodh don leas*.

Amendment 31 (*Deputy Mairéad Farrell*) proposed and *negatived*. – *new section negatived*.

Tairgeadh leasú 32 (*An teachta Piaras Ó Dochartaigh*)

Amendment 32 (*Deputy Pearse Doherty*), proposed.

Cuireadh an Cheist.

Question put.

Rinne an Coiste vótáil: Tá, 3; Níl, 5.

The Committee divided: For, 3; Against, 5.

Tá:- Na Teachtaí Micheál de Barra, Piaras Ó Dochartaigh agus Mairéad Ní Fhearghail.

For:- Deputies Mick Barry, Pearse Doherty and Mairéad Farrell.

³ Ghlac an Teachta Seán Ó Laibheartaigh ionaid an teachta Séamus Ó Ceallacháin (ar feadh cuid den chruinniú) [B.O. 106(2)]. Bhí an Teachta Risteard Buí Bairéid i láthair [B.O. 106(3)].

⁴ Deputy John Lahart substituted alternately for Deputy Jim O'Callaghan (for part of the meeting) [S.O. 106(2)]. Deputy Richard Boyd Barrett attended [S.O. 106(3)].

Níl:- An Teachta Pascal Ó Donnchú (*an tAire Airgeadas*), Na Teachtaí Bearnard Mac Dhurcáin, (*i gCeannas*), Stiofán Mac Mathúna, Séamus Ó Ceallacháin agus Néil Richmond.

Faisnéiseadh dá réir sin go rabhthas tar éis diúltú don Cheist – *diúltaíodh don leas*.

Aontaíodh an t-alt.

(xiv) Aontaíodh alt 29.

(xv) Alt 30.

Tairgeadh leasú 33 (*an tAire Airgeadas*), agus *aontaíodh an leasú*.

Tairgeadh leasú 34 (*an tAire Airgeadas*), agus *aontaíodh an leasú*.

Aontaíodh an t-alt, mar a leasaíodh.

(xvi) Alt 31.

Tairgeadh leasú 35 (*an tAire Airgeadas*), agus *aontaíodh an leasú*.

Tairgeadh leasú 36 (*an tAire Airgeadas*), agus *aontaíodh an leasú*.

Tairgeadh leasú 37 (*an tAire Airgeadas*), agus *aontaíodh an leasú*.

Tairgeadh leasú 38 (*an tAire Airgeadas*), agus *aontaíodh an leasú*.

Tairgeadh leasú 39 (*an tAire Airgeadas*), agus *aontaíodh an leasú*.

Tairgeadh leasú 40 (*an tAire Airgeadas*), agus *aontaíodh an leasú*.

Tairgeadh leasú 41 (*an tAire Airgeadas*), agus *aontaíodh an leasú*.

Tairgeadh leasú 42 (*an tAire Airgeadas*), agus *aontaíodh an leasú*.

Tairgeadh leasú 43 (*an tAire Airgeadas*),

Against:- Deputy Paschal Donohoe (*Minister for Finance*), Deputies Bernard Durkan (*in the Chair*), Steven Matthews, Jim O'Callaghan and Neale Richmond.

The Question was declared negatived accordingly – *new section negatived*.

Section agreed to.

(xiv) Section 29 agreed to.

(xv) Section 30.

Amendment 33 (*Minister for Finance*) proposed and agreed to.

Amendment 34 (*Minister for Finance*) proposed and agreed to.

Section, as amended, *agreed to*.

(xvi) Section 31.

Amendment 35 (*Minister for Finance*) proposed and agreed to.

Amendment 36 (*Minister for Finance*) proposed and agreed to.

Amendment 37 (*Minister for Finance*) proposed and agreed to.

Amendment 38 (*Minister for Finance*) proposed and agreed to.

Amendment 39 (*Minister for Finance*) proposed and agreed to.

Amendment 40 (*Minister for Finance*) proposed and agreed to.

Amendment 41 (*Minister for Finance*) proposed and agreed to.

Amendment 42 (*Minister for Finance*) proposed and agreed to.

Amendment 43 (*Minister for Finance*)

PROCEEDINGS OF THE SELECT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
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agus <i>aontaíodh an leasú</i> .	proposed and agreed to.
Tairgeadh leasú 44 (<i>an tAire Airgeadas</i>), agus <i>aontaíodh an leasú</i> .	Amendment 44 (<i>Minister for Finance</i>) proposed and agreed to.
Tairgeadh leasú 45 (<i>an tAire Airgeadas</i>), agus <i>aontaíodh an leasú</i> .	Amendment 45 (<i>Minister for Finance</i>) proposed and agreed to.
Tairgeadh leasú 46 (<i>an tAire Airgeadas</i>), agus <i>aontaíodh an leasú</i> .	Amendment 46 (<i>Minister for Finance</i>) proposed and agreed to.
Tairgeadh leasú 47 (<i>an tAire Airgeadas</i>), agus <i>aontaíodh an leasú</i> .	Amendment 47 (<i>Minister for Finance</i>) proposed and agreed to.
Tairgeadh leasú 48 (<i>an tAire Airgeadas</i>), agus <i>aontaíodh an leasú</i> .	Amendment 48 (<i>Minister for Finance</i>) proposed and agreed to.
Tairgeadh leasú 49 (<i>an tAire Airgeadas</i>), agus <i>aontaíodh an leasú</i> .	Amendment 49 (<i>Minister for Finance</i>) proposed and agreed to.
Tairgeadh leasú 50 (<i>an tAire Airgeadas</i>), agus <i>aontaíodh an leasú</i> .	Amendment 50 (<i>Minister for Finance</i>) proposed and agreed to.
<i>Aontaíodh an t-alt, mar a leasaíodh.</i>	Section, as amended, <i>agreed to</i> .
(xvii) Alt 32.	(xvii) Section 32.
Tairgeadh leasú 51 (<i>An Teachta Risteard Buíd Bairéid</i>), agus <i>diúltaíodh dó. – diúltaíodh don leas.</i>	Amendment 51 (<i>Deputy Richard Boyd Barrett</i>) proposed and <i>negatived. – new section negatived.</i>
<i>Aontaíodh an t-alt.</i>	Section <i>agreed to</i> .
(xviii) Alt 33.	(xviii) Section 33.
Tairgeadh leasú 53 (<i>an tAire Airgeadas</i>), agus <i>aontaíodh an leasú</i> .	Amendment 53 (<i>Minister for Finance</i>) proposed and agreed to.
Tairgeadh leasú 54 (<i>an tAire Airgeadas</i>), agus <i>aontaíodh an leasú</i> .	Amendment 54 (<i>Minister for Finance</i>) proposed and agreed to.
Tairgeadh leasú 55 (<i>an tAire Airgeadas</i>), agus <i>aontaíodh an leasú</i> .	Amendment 55 (<i>Minister for Finance</i>) proposed and agreed to.
Tairgeadh leasú 57 (<i>an tAire Airgeadas</i>), agus <i>aontaíodh an leasú</i> .	Amendment 57 (<i>Minister for Finance</i>) proposed and agreed to.
Tairgeadh leasú 58 (<i>an tAire Airgeadas</i>), agus <i>aontaíodh an leasú</i> .	Amendment 58 (<i>Minister for Finance</i>) proposed and agreed to.
Tairgeadh leasú 59 (<i>an tAire Airgeadas</i>),	Amendment 59 (<i>Minister for Finance</i>)

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agus <i>aontaíodh an leasú</i> .	proposed and agreed to.
Tairgeadh leasú 60 (<i>an tAire Airgeadas</i>), agus <i>aontaíodh an leasú</i> .	Amendment 60 (<i>Minister for Finance</i>) proposed and agreed to.
Tairgeadh leasú 61 (<i>an tAire Airgeadas</i>), agus <i>aontaíodh an leasú</i> .	Amendment 61 (<i>Minister for Finance</i>) proposed and agreed to.
Tairgeadh leasú 62 (<i>an tAire Airgeadas</i>), agus <i>aontaíodh an leasú</i> .	Amendment 62 (<i>Minister for Finance</i>) proposed and agreed to.
Tairgeadh leasú 63 (<i>an tAire Airgeadas</i>), agus <i>aontaíodh an leasú</i> .	Amendment 63 (<i>Minister for Finance</i>) proposed and agreed to.
Tairgeadh leasú 64 (<i>an tAire Airgeadas</i>), agus <i>aontaíodh an leasú</i> .	Amendment 64 (<i>Minister for Finance</i>) proposed and agreed to.
Tairgeadh leasú 65 (<i>an tAire Airgeadas</i>), agus <i>aontaíodh an leasú</i> .	Amendment 65 (<i>Minister for Finance</i>) proposed and agreed to.
Tairgeadh leasú 66 (<i>an tAire Airgeadas</i>), agus <i>aontaíodh an leasú</i> .	Amendment 66 (<i>Minister for Finance</i>) proposed and agreed to.
Tairgeadh leasú 67 (<i>an tAire Airgeadas</i>), agus <i>aontaíodh an leasú</i> .	Amendment 67 (<i>Minister for Finance</i>) proposed and agreed to.
Tairgeadh leasú 68 (<i>an tAire Airgeadas</i>), agus <i>aontaíodh an leasú</i> .	Amendment 68 (<i>Minister for Finance</i>) proposed and agreed to.
Tairgeadh leasú 69 (<i>an tAire Airgeadas</i>), agus <i>aontaíodh an leasú</i> .	Amendment 69 (<i>Minister for Finance</i>) proposed and agreed to.
<i>Aontaíodh an t-alt, mar a leasaíodh.</i>	Section, as amended, <i>agreed to</i> .
(xix) <i>Aontaíodh ailt 34, 35 agus 36.</i>	(xix) Sections 34, 35 and 36 <i>agreed to</i> .
(xx) Alt 34.	(xx) Section 34.
Tairgeadh leasú 70 (<i>An Teachta Piaras Ó Dochartaigh</i>), agus <i>diúltaíodh dó. – diúltaíodh don leas.</i>	Amendment 70 (<i>Deputy Pearse Doherty</i>) proposed and <i>negatived. – new section negatived.</i>
Tairgeadh leasú 71 (<i>An Teachta Piaras Ó Dochartaigh</i>), agus <i>tarraingíodh siar an leasú, faoi chead.</i>	Amendment 71 (<i>Deputy Pearse Doherty</i>) proposed and, by leave, <i>withdrawn</i> .
Tairgeadh leasú 72 (<i>An teachta Piaras Ó Dochartaigh</i>)	Amendment 72 (<i>Deputy Pearse Doherty</i>), proposed.
Cuireadh an Cheist.	Question put.

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Rinne an Coiste vótáil: Tá, 2; Níl, 6.

The Committee divided: For, 2; Against, 6.

Tá:- Na Teachtaí Piaras Ó Dochartaigh agus Mairéad Ní Fhearghail.

For:- Deputies Pearse Doherty and Mairéad Farrell.

Níl:- An Teachta Pascal Ó Donnchú (*an tAire Airgeadas*), Na Teachtaí Seán Mac Aonghusa (*i gCeannas*), Bearnard Mac Dhurcáin, Stiofán Mac Mathúna, Séamus Ó Ceallacháin agus Néil Richmond.

Against:- Deputy Paschal Donohoe (*Minister for Finance*), Deputies John McGuinness (*in the Chair*), Bernard Durkan, Steven Matthews, Jim O'Callaghan and Neale Richmond.

Faisnéiseadh dá réir sin go rabhthas tar éis diúltú don Cheist – *diúltaíodh don leas*.

The Question was declared negatived accordingly – *new section negatived*.

Tairgeadh leasú 73 (*An Teachta Piaras Ó Dochartaigh*), agus *diúltaíodh dó*. – *diúltaíodh don leas*.

Amendment 73 (*Deputy Pearse Doherty*) proposed and *negatived*. – *new section negatived*.

Tairgeadh leasú 74 (*An Teachta Piaras Ó Dochartaigh*), agus *tarraingíodh siar an leasú*, faoi chead.

Amendment 74 (*Deputy Pearse Doherty*) proposed and, by leave, *withdrawn*.

Tairgeadh leasú 75 (*an tAire Airgeadas*), agus *aontaíodh an leasú*.

Amendment 75 (*Minister for Finance*) proposed and agreed to.

Aontaíodh an t-alt, mar a leasaíodh.

Section, as amended, *agreed to*.

(xxi) Aontaíodh alt 38.

(xxi) Section 38 agreed to.

(xxii) Alt 39.

(xxii) Section 39.

Tairgeadh leasú 76 (*An Teachta Piaras Ó Dochartaigh*), agus *diúltaíodh dó*. – *diúltaíodh don leas*.

Amendment 76 (*Deputy Pearse Doherty*) proposed and *negatived*. – *new section negatived*.

Tairgeadh leasú 77 (*An Teachta Piaras Ó Dochartaigh*), agus *tarraingíodh siar an leasú*, faoi chead.

Amendment 77 (*Deputy Pearse Doherty*) proposed and, by leave, *withdrawn*.

Tairgeadh leasú 78 (*An teachta Piaras Ó Dochartaigh*)

Amendment 78 (*Deputy Pearse Doherty*), proposed.

Cuireadh an Cheist.

Question put.

Rinne an Coiste vótáil: Tá, 3; Níl, 6.

The Committee divided: For, 3; Against, 6.

PROCEEDINGS OF THE SELECT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
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Tá:- Na Teachtaí Micheál de Barra, Piaras Ó Dochartaigh agus Mairéad Ní Fhearghail.

Níl:- An Teachta Pascal Ó Donnchú (*an tAire Airgeadas*), Na Teachtaí Seán Mac Aonghusa (*i gCeannas*), Bearnard Mac Dhurcáin, Seán Ó Laibheartaigh, Stiofán Mac Mathúna, Séamus Ó Ceallacháin agus Néil Richmond.

Faisnéiseadh dá réir sin go rabhthas tar éis diúltú don Cheist – *diúltaíodh don leas*.

Aontaíodh an t-alt, mar a leasaíodh.

(xxiii) *Aontaíodh* ailt 40 go 53, go huile.

(xxiv) Alt 55.

Tairgeadh leasú 94 (*An Teachta Risteard Buíd Bairéid*), agus *diúltaíodh dó*.

Aontaíodh an t-alt.

(xxv) *Aontaíodh* alt 56.

(xxvi) Alt 57.

Cuireadh an Cheist agus *cinneadh gur freagra aontach a tugadh uirthi-aontaíodh an t-alt*.

(xxvii) Alt 58.

Tairgeadh leasú 94 (*An Teachta Risteard Buíd Bairéid*), agus *diúltaíodh dó*.

Aontaíodh an t-alt.

(xxviii) *Aontaíodh* alt 59.

(xxviii) Alt 60.

Tairgeadh leasú 107 (*an tAire Airgeadas*), agus *aontaíodh an leasú*.

For:- Deputies Mick Barry, Pearse Doherty and Mairéad Farrell.

Against:- Deputy Paschal Donohoe (*Minister for Finance*), Deputies John McGuinness (*in the Chair*), Bernard Durkan, John Lahart, Steven Matthews and Neale Richmond.

The Question was declared negatived accordingly – *new section negatived*.

Section, as amended, *agreed to*.

(xxiii) Sections 40 to 53, inclusive, *agreed to*.

(xxiv) Section 55.

Amendment 94 (*Deputy Richard Boyd Barrett*) proposed and *negatived*.

Section *agreed to*.

(xxv) Section 56 *agreed to*.

(xxvi) Section 57.

Question put and *decided in the affirmative – section agreed to*.

(xxvii) Section 58.

Amendment 94 (*Deputy Richard Boyd Barrett*) proposed and *negatived*.

Section *agreed to*.

(xxviii) Section 59 *agreed to*.

(xxviii) Section 60.

Amendment 107 (*Minister for Finance*) proposed and *agreed to*.

PROCEEDINGS OF THE SELECT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
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Tairgeadh leasú 108 (*an tAire Airgeadas*), agus aontaíodh an leasú.

Amendment 108 (*Minister for Finance*) proposed and agreed to.

Aontaíodh an t-alt, mar a leasaíodh.

Section, as amended, agreed to.

(xxx) Alt 61.

(xxx) Section 61.

Tairgeadh leasú 109 (*An teachta Piaras Ó Dochartaigh*)

Amendment 109 (*Deputy Pearse Doherty*), proposed.

Cuireadh an Cheist.

Question put.

Rinne an Coiste vótáil: Tá, 3; Níl, 6.

The Committee divided: For, 3; Against, 6.

Tá:- Na Teachtaí Micheál de Barra, Piaras Ó Dochartaigh agus Mairéad Ní Fhearghail.

For:- Deputies Mick Barry, Pearse Doherty and Mairéad Farrell.

Níl:- An Teachta Pascal Ó Donnchú (*an tAire Airgeadas*), Na Teachtaí Seán Mac Aonghusa (*i gCeannas*), Bearnard Mac Dhurcáin, Seán Ó Laibheartaigh, Stiofán Mac Mathúna, Séamus Ó Ceallacháin agus Néil Richmond.

Against:- Deputy Paschal Donohoe (*Minister for Finance*), Deputies John McGuinness (*in the Chair*), Bernard Durkan, John Lahart, Steven Matthews and Neale Richmond.

Faisnéiseadh dá réir sin go rabhthas tar éis diúltú don Cheist – *diúltaíodh don leas*.

The Question was declared negatived accordingly – *new section negatived*.

Tairgeadh leasú 110 (*An Teachta Piaras Ó Dochartaigh*), agus *diúltaíodh dó*. – *diúltaíodh don leas*.

Amendment 110 (*Deputy Pearse Doherty*) proposed and *negatived*. – *new section negatived*.

Tairgeadh leasú 111 (*An Teachta Piaras Ó Dochartaigh*), agus *diúltaíodh dó*. – *diúltaíodh don leas*.

Amendment 111 (*Deputy Pearse Doherty*) proposed and *negatived*. – *new section negatived*.

Tairgeadh leasú 112 (*An Teachta Piaras Ó Dochartaigh*), agus *diúltaíodh dó*. – *diúltaíodh don leas*.

Amendment 112 (*Deputy Pearse Doherty*) proposed and *negatived*. – *new section negatived*.

Aontaíodh an t-alt.

Section *agreed to*.

(xxxi) Scriosadh alt 62.

(xxxi) Section 62 *deleted*.

(xxxii) Aontaíodh alt 63.

(xxxii) Section 63 *agreed to*.

(xxxiii) Alt 64.

(xxxiii) Section 64.

Tairgeadh leasú 113 (*an tAire Airgeadas*), agus aontaíodh an leasú. -*cuireadh isteach an t-alt nua*.

Amendment 113 (*Minister for Finance*) proposed and agreed to. – *new section inserted*.

PROCEEDINGS OF THE SELECT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
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Tairgeadh leasú 114 (<i>An Teachta Risteard Buíd Bairéid</i>), agus <i>diúltaíodh dó. – diúltaíodh don leas.</i>	Amendment 114 (<i>Deputy Richard Boyd Barrett</i>) proposed and <i>negatived. – new section negatived.</i>
Tairgeadh leasú 115 (<i>An Teachta Risteard Buíd Bairéid</i>), agus <i>diúltaíodh dó. – diúltaíodh don leas.</i>	Amendment 115 (<i>Deputy Richard Boyd Barrett</i>) proposed and <i>negatived. – new section negatived.</i>
Tairgeadh leasú 116 (<i>An Teachta Risteard Buíd Bairéid</i>), agus <i>diúltaíodh dó. – diúltaíodh don leas.</i>	Amendment 116 (<i>Deputy Richard Boyd Barrett</i>) proposed and <i>negatived. – new section negatived.</i>
Aontaíodh an t-alt, mar a leasaíodh.	Section, as amended, agreed to.
(xxxiv) <i>Aontaíodh ailt 65 go 74, go huile.</i>	(xxxiv) Sections 65 to 74, inclusive, <i>agreed to.</i>
(xxxv) <i>Alt 75.</i>	(xxxv) Section 75.
Tairgeadh leasú 121 (<i>an tAire Airgeadas</i>), agus <i>aontaíodh an leasú.</i>	Amendment 121 (<i>Minister for Finance</i>) proposed and <i>agreed to.</i>
Tairgeadh leasú 122 (<i>an tAire Airgeadas</i>), agus <i>aontaíodh an leasú.</i>	Amendment 122 (<i>Minister for Finance</i>) proposed and <i>agreed to.</i>
<i>Aontaíodh an t-alt, mar a leasaíodh.</i>	Section, as amended, <i>agreed to.</i>
(xxxvi) <i>Aontaíodh alt 76.</i>	(xxxvi) Section 76 <i>agreed to.</i>
Tharla Díospóireacht.	Debate ensued
Cuireadh breithniú breise ar an mBille ar athló.	Further consideration of the Bill adjourned.
8. ATHLÁ.	8. ADJOURNMENT.
Chuaigh an Coiste ar athló ar 10.20 p.m. go dtí 10.30 p.m. Déardaoin, 18 Samhain, 2021.	The Committee adjourned at 10.20 p.m. until 10.30 a.m. on Thursday, 18 November, 2021.

IMEACHTAÍ AN ROGHCHOISTE

PROCEEDINGS OF THE SELECT COMMITTEE

Déardaoin, 18 Samhain 2021
Thursday, 18 November 2021

9. Chruinnigh an Coiste ar 10.30 a.m.	9. The Committee met at 10.30 a.m.
10. COMHALTAÍ I LÁTHAIR ⁵ .	10. MEMBERS PRESENT ⁶ .
An Teachta Bearnard Mac Dhurcáin (<i>i gCeannas</i>), An Teachta Pascal Ó Donnchú (<i>an tAire Airgeadas</i>), na Teachtaí Piaras Ó Dochartaigh, Mairéad Ní Fhearghail, Stiofán agus Néil Richmond.	Deputy Bernard Durkan (<i>in the Chair</i>), Deputy Paschal Donohoe (<i>Minister for Finance</i>), Deputies Pearse Doherty, Mairéad Farrell and Neale Richmond.
11. AN BILLE AIRGEADAIS, 2021.	11. FINANCE BILL 2021
D'athchrom an Coiste ar an mBille a bhreithniú.	The Committee resumed consideration of the Bill.
(xxxvii) Alt 77.	(xxxvii) Section 77.
Tairgeadh leasú 124 (<i>an tAire Airgeadas</i>), agus <i>aontaíodh an leasú</i> .	Amendment 124 (<i>Minister for Finance</i>) proposed and <i>agreed to</i> .
Tairgeadh leasú 125 (<i>an tAire Airgeadas</i>), agus <i>aontaíodh an leasú</i> .	Amendment 125 (<i>Minister for Finance</i>) proposed and <i>agreed to</i> .
Tairgeadh leasú 126 (<i>an tAire Airgeadas</i>), agus <i>aontaíodh an leasú</i> .	Amendment 126 (<i>Minister for Finance</i>) proposed and <i>agreed to</i> .
Tairgeadh leasú 127 (<i>an tAire Airgeadas</i>), agus <i>aontaíodh an leasú</i> .	Amendment 127 (<i>Minister for Finance</i>) proposed and <i>agreed to</i> .
Tairgeadh leasú 128 (<i>an tAire Airgeadas</i>), agus <i>aontaíodh an leasú</i> .	Amendment 128 (<i>Minister for Finance</i>) proposed and <i>agreed to</i> .
Tairgeadh leasú 130 (<i>an tAire Airgeadas</i>), agus <i>aontaíodh an leasú</i> .	Amendment 130 (<i>Minister for Finance</i>) proposed and <i>agreed to</i> .
Tairgeadh leasú 131 (<i>an tAire Airgeadas</i>), agus <i>aontaíodh an leasú</i> .	Amendment 131 (<i>Minister for Finance</i>) proposed and <i>agreed to</i> .
Tairgeadh leasú 132 (<i>an tAire Airgeadas</i>), agus <i>aontaíodh an leasú</i> .	Amendment 132 (<i>Minister for Finance</i>) proposed and <i>agreed to</i> .
Tairgeadh leasú 133 (<i>an tAire Airgeadas</i>), agus <i>aontaíodh an leasú</i> .	Amendment 133 (<i>Minister for Finance</i>) proposed and <i>agreed to</i> .
Tairgeadh leasú 134 (<i>an tAire Airgeadas</i>),	Amendment 134 (<i>Minister for Finance</i>)

⁵ Ghlac na Teachtaí Nollaig Proinsias Ó Dufaigh agus Dara Mac Giolla Laoire, ionaid na dTeachtaí Stiofán Mac Mathúna agus Seán Mac Aonghusa Stiofán Mac Mathúna faoi seach (ar feadh cuid den chruinniú) [B.O. 106(2)].

⁶ Deputies Francis Noel Duffy and Dara Calleay substituted for Deputies Pearse Doherty and Mairead Farrell respectively (for part of the meeting) [S.O. 106(2)].

PROCEEDINGS OF THE SELECT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
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agus aontaíodh an leasú.	proposed and <i>agreed to</i> .
Tairgeadh leasú 135 (<i>an tAire Airgeadas</i>), agus aontaíodh an leasú.	Amendment 135 (<i>Minister for Finance</i>) proposed and <i>agreed to</i> .
Tairgeadh leasú 136 (<i>an tAire Airgeadas</i>), agus aontaíodh an leasú.	Amendment 136 (<i>Minister for Finance</i>) proposed and <i>agreed to</i> .
Tairgeadh leasú 137 (<i>an tAire Airgeadas</i>), agus aontaíodh an leasú.	Amendment 137 (<i>Minister for Finance</i>) proposed and <i>agreed to</i> .
Tairgeadh leasú 138 (<i>an tAire Airgeadas</i>), agus aontaíodh an leasú.	Amendment 138 (<i>Minister for Finance</i>) proposed and <i>agreed to</i> .
Tairgeadh leasú 139 (<i>an tAire Airgeadas</i>), agus aontaíodh an leasú.	Amendment 139 (<i>Minister for Finance</i>) proposed and <i>agreed to</i> .
Tairgeadh leasú 140 (<i>an tAire Airgeadas</i>), agus aontaíodh an leasú.	Amendment 140 (<i>Minister for Finance</i>) proposed and <i>agreed to</i> .
Tairgeadh leasú 141 (<i>an tAire Airgeadas</i>), agus aontaíodh an leasú.	Amendment 141 (<i>Minister for Finance</i>) proposed and <i>agreed to</i> .
Tairgeadh leasú 142 (<i>an tAire Airgeadas</i>), agus aontaíodh an leasú.	Amendment 142 (<i>Minister for Finance</i>) proposed and <i>agreed to</i> .
Tairgeadh leasú 143 (<i>an tAire Airgeadas</i>), agus aontaíodh an leasú.	Amendment 143 (<i>Minister for Finance</i>) proposed and <i>agreed to</i> .
Tairgeadh leasú 144 (<i>an tAire Airgeadas</i>), agus aontaíodh an leasú.	Amendment 144 (<i>Minister for Finance</i>) proposed and <i>agreed to</i> .
Tairgeadh leasú 147 (<i>an tAire Airgeadas</i>), agus aontaíodh an leasú.	Amendment 147 (<i>Minister for Finance</i>) proposed and <i>agreed to</i> .
Tairgeadh leasú 149 (<i>an tAire Airgeadas</i>), agus aontaíodh an leasú.	Amendment 149 (<i>Minister for Finance</i>) proposed and <i>agreed to</i> .
Tairgeadh leasú 152 (<i>an tAire Airgeadas</i>), agus aontaíodh an leasú.	Amendment 152 (<i>Minister for Finance</i>) proposed and <i>agreed to</i> .
Tairgeadh leasú 153 (<i>an tAire Airgeadas</i>), agus aontaíodh an leasú.	Amendment 153 (<i>Minister for Finance</i>) proposed and <i>agreed to</i> .
Tairgeadh leasú 154 (<i>an tAire Airgeadas</i>), agus aontaíodh an leasú.	Amendment 154 (<i>Minister for Finance</i>) proposed and <i>agreed to</i> .
Tairgeadh leasú 155 (<i>an tAire Airgeadas</i>), agus aontaíodh an leasú.	Amendment 155 (<i>Minister for Finance</i>) proposed and <i>agreed to</i> .
Tairgeadh leasú 156 (<i>an tAire Airgeadas</i>),	Amendment 156 (<i>Minister for Finance</i>)

PROCEEDINGS OF THE SELECT COMMITTEE ON FINANCE, PUBLIC EXPENDITURE AND REFORM,
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agus <i>aontaíodh an leasú</i> .	proposed and <i>agreed to</i> .
Tairgeadh leasú 157 (<i>an tAire Airgeadas</i>), agus <i>aontaíodh an leasú</i> .	Amendment 157 (<i>Minister for Finance</i>) proposed and <i>agreed to</i> .
Tairgeadh leasú 158 (<i>an tAire Airgeadas</i>), agus <i>aontaíodh an leasú</i> .	Amendment 158 (<i>Minister for Finance</i>) proposed and <i>agreed to</i> .
<i>Aontaíodh an t-alt</i> , mar a leasaíodh.	Section, as amended, <i>agreed to</i> .
(xxxviii) <i>Aontaíodh ailt 78 go 83, go huile</i> .	(xxxviii) Sections 78 to 83, inclusive, <i>agreed to</i> .
Tairgeadh leasú 164 (<i>An teachta Piaras Ó Dochartaigh</i>)	Amendment 164 (<i>Deputy Pearse Doherty</i>), proposed.
Cuireadh an Cheist. Rinne an Coiste vótáil: Tá, 2; Níl, 5.	Question put. The Committee divided: For, 2; Against, 5.
Tá:- Na Teachtaí Piaras Ó Dochartaigh agus Mairéad Ní Fhearghail.	For:- Deputies Pearse Doherty and Mairéad Farrell.
Níl:- An Teachta Pascal Ó Donnchú (<i>an tAire Airgeadas</i>), Na Teachtaí Seán Mac Aonghusa (<i>i gCeannas</i>), Bearnard Mac Dhurcáin, Stiofán Mac Mathúna, Séamus Ó Ceallacháin agus Néil Richmond.	Against:- Deputy Paschal Donohoe (<i>Minister for Finance</i>), Deputies John McGuinness (<i>in the Chair</i>), Bernard Durkan, Steven Matthews, Jim O'Callaghan and Neale Richmond.
Faisnéiseadh dá réir sin go rabhthas tar éis diúltú don Cheist – <i>diúltaíodh don leas</i> .	The Question was declared negatived accordingly – <i>new section negatived</i> .
Tairgeadh leasú 165 (<i>An teachta Piaras Ó Dochartaigh</i>) agus <i>diúltaíodh dó – diúltaíodh don alt nua</i> .	Amendment 165 (<i>Deputy Pearse Doherty</i>) proposed and <i>negatived – new section negatived</i> .
(xxxviii) <i>Aontaíodh Sceideal 1</i> .	(xxxviii) Schedule 1 <i>agreed to</i> .
(xxxx) <i>Aontaíodh an Teideal</i> .	(xxxx) Title <i>agreed to</i> .
12. CRÍOCHNÚ AN GHNÓ.	12. CONCLUSION OF BUSINESS.
Chríochnaigh an Coiste a bhreithniú ar an mBille ar 11.50 a.m.	The Committee concluded its consideration of the Bill at 11.50 a.m.
13. TEACHTAIREACHTCHUIG DÁIL ÉIREANN.	13. MESSAGE TO DÁIL ÉIREANN.

Cuireadh teachtaireacht chun na Dála á chur in iúl di gur chríochnaigh an Coiste a bhreithniú ar an mBille agus go raibh leasuithe déanta aige air.

14. Athlá.

Chuaigh an Coiste ar athló ar 11.50 a.m sine die.

Message sent to the Dáil acquainting it that the Committee had completed its consideration of the Bill and had made amendments thereto.

14. Adjournment.

The Committee adjourned at 11.50 a.m sine die.

JOHN MCGUINNESS, T.D.

Chairman

Date

**IMEACHTAÍ AN ROGHCHOISTE UM AIRGEADAS, CAITEACHAS POIBLÍ AGUS
ATHCHÓIRIÚ, AGUS TAOISEACH**

**PROCEEDINGS OF THE SELECT COMMITTEE ON FINANCE, PUBLIC
EXPENDITURE AND REFORM, AND TAOISEACH**

Dé Céadaoin, 24 Samhain, 2021
Wednesday, 24 November 2021

1. Chruinnigh an Coiste ar 3.15 p.m.

1. The Committee met at 3.15 p.m.

2. COMHALTAÍ I LÁTHAIR.

2. MEMBERS PRESENT.

Bhí na comhaltaí seo a leanas i láthair:

The following Members were present:

An Teachta Seán Mac Aonghusa (*i gCeannas*), An Teachta Micheál Mac Craith, (*An tAire Roinn Caiteachais Phoiblí agus Athchóirithe*) na Teachtaí Micheál de Barra, Piaras Ó Dochartaigh, Bearnard Mac Dhurcáin, Mairéad Ní Fhearghail, Stiofán Mac Mathúna, Séamus Ó Ceallacháin, Néil Richmond agus Peadar Tóibín.

Deputy John McGuinness (*in the Chair*), Deputy Michael McGrath (*Minister for the Department of Public Expenditure and Reform*) Deputies Mick Barry, Pearse Doherty, Bernard Durkan, Mairéad Farrell, Steven Matthews, Jim O'Callaghan, Neale Richmond and Peadar Tóibín.

3. BREITHNIÚ AR MHEASTACHÁIN FORLÍONTACHA I GCOMHAIR SEIRBHÍSÍ POIBLÍ.

3. CONSIDERATION OF SUPPLEMENTARY ESTIMATES FOR PUBLIC SERVICES.

Bhreithnigh an Coiste na Meastacháin Forlíontacha seo a leanas i gcomhair Seirbhísí Poiblí don bhliain dar críoch an 31 Nollaig, 2021 –

The Committee considered the following Supplementary Estimates for Public Services for the year ending 31st December, 2021 –

Vóta 12 – Aoisliúntas agus Liúntais Scoir (Meastachán Forlíontacha)
Vóta 17 – An tSeirbhís um Cheapacháin Phoiblí (Meastachán Forlíontacha)

Vote 12 – Superannuation and Retired Allowances (Supplementary Estimate)
Vote 17 – Public Appointments Service (Supplementary Estimate)

Críochnaíodh an breithniú ar an Meastachán Forlíontacha.

Consideration of the Supplementary Estimate was concluded.

Cuireadh teachtaireacht chun na Dála de

Message sent to the Dáil in accordance

réir Bhuan-Ordú 101 á chur in iúl di gur chríochnaigh an Coiste a bhreithniú ar an Meastachán Forlíontacha.

4. Athlá.

Chuaigh an Coiste ar athló ar 2.55 p.m sine die.

with Standing Order 101 acquainting it that the Committee had completed its consideration of the Supplementary Estimate.

4. Adjournment.

The Committee adjourned at 2.55 p.m sine die.

JOHN MCGUINNESS, T.D.

Chairman
Date

**IMEACHTAÍ AN ROGHCHOISTE UM AIRGEADAS, CAITEACHAS POIBLÍ AGUS
ATHCHÓIRIÚ, AGUS TAOISEACH**

**PROCEEDINGS OF THE SELECT COMMITTEE ON FINANCE, PUBLIC
EXPENDITURE AND REFORM, AND TAOISEACH**

Déardaoin, 25 Samhain, 2021
Thursday, 25 November 2021

1. Chruinnigh an Coiste ar 1.30 p.m.

1. The Committee met at 1.30 p.m.

2. COMHALTAÍ I LÁTHAIR.

2. MEMBERS PRESENT.

Bhí na comhaltaí seo a leanas i láthair:

The following Members were present:

An Teachta Bearnard Mac Dhurcáin (*i gCeannas*), An Teachta Pascal Ó Donnchú (*An tAire Airgeadais*), na Teachtaí Piaras Ó Dochartaigh agus Stiofán Mac Mathúna.

Deputy Bernard Durkan (*in the Chair*), Deputy Paschal Donohoe (*Minister for Finance*) Deputies Pearse Doherty and Steven Matthews.

3. AN MBILLE UM AIRGEADAIS (AN SÁSRA COBHSAÍOCHTA EORPACH AGUS AN CISTE RÉITIGH AONAIR) 2021.

3. FINANCE (EUROPEAN STABILITY MECHANISM AND SINGLE RESOLUTION FUND) BILL 2021.

Chrom an Coiste ar an mBille a bhreithniú.

The Committee took the Bill into consideration.

(i) *Aontaíodh* alt 1.

(i) Section 1 *agreed to*.

(ii) Alt 2.

Cuireadh an Cheist agus *cinneadh gur freagra aontach a tugadh uirthi-aontaíodh an t-alt*.

(ii) Section 2.

Question put and *decided in the affirmative – section agreed to*.

(iii) *Aontaíodh* ailt 3 go 8, go huile.

(iii) Sections 3 to 8, inclusive, *agreed to*.

(iv) *Aontaíodh* Sceidil 1, 2 agus 3.

(iv) Schedules 1, 2 and 3 *agreed to*.

(v) *Aontaíodh* an Teideal.

(v) Title *agreed to*.

4. CRÍOCHNÚ AN GHNÓ.

4. CONCLUSION OF BUSINESS.

Chríochnaigh an Coiste a bhreithniú ar an mBille ar 2.40 p.m.

The Committee concluded its consideration of the Bill at 2.40 p.m.

5. TEACHTAIREACHT CHUIG DÁIL ÉIREANN.

5. MESSAGE TO DÁIL ÉIREANN.

Cuireadh teachtaireacht chun na Dála á chur in iúl di gur chríochnaigh an Coiste a bhreithniú ar an mBille agus nach raibh aon leasú déanta aige air.

Message sent to the Dáil acquainting it that the Committee had completed its consideration of the Bill and had made no amendments thereto.

6. Athlá.

6. Adjournment.

Chuaigh an Coiste ar athló ar 2.40 p.m sine die.

The Committee adjourned at 2.40 p.m sine die.

JOHN MCGUINNESS, T.D.

Chairman
Date

**IMEACHTAÍ AN ROGHCHOISTE UM AIRGEADAS, CAITEACHAS POIBLÍ AGUS
ATHCHÓIRIÚ, AGUS TAOISEACH**

**PROCEEDINGS OF THE SELECT COMMITTEE ON FINANCE, PUBLIC
EXPENDITURE AND REFORM, AND TAOISEACH**

Déardaoin 2, Nollaig, 2021
Thursday, 2 December, 2021

1. Chruinnigh an Coiste ar 1.35 p.m.

1. The Committee met at 1.35 p.m.

2. COMHALTAÍ I LÁTHAIR.¹

2. MEMBERS PRESENT.²

Bhí na comhaltaí seo a leanas i láthair:

The following Members were present:

An Teachta Bearnard Mac Dhurcáin (*i gCeannas*), An Teachta Seán Mac Ambróis, (*Aire Stáit ag an Roinn Turasóireachta, Cultúir, Ealaíon, Gaeltachta, Spóirt agus Meán*), An Teachta Mairéad Ní Fhearghail.

Deputy Bernard Durkan (*in the Chair*), Deputy Jack Chambers (*Minister of State at the Department of Tourism, Culture, Arts, Gaeltacht, Sport and Media*), Deputy Mairéad Farrell.

3. BREITHNIÚ AR MHEASTACHÁIN FORLÍONTACHA I GCOMHAIR SEIRBHÍSÍ POIBLÍ.

3. CONSIDERATION OF SUPPLEMENTARY ESTIMATES FOR PUBLIC SERVICES.

Bhreithnigh an Coiste na Meastacháin Forlíontacha seo a leanas i gcomhair Seirbhísí Poiblí don bhliain dar críoch an 31 Nollaig, 2021 –

The Committee considered the following Supplementary Estimates for Public Services for the year ending 31st December, 2021 –

Vóta 6 - Oifig an Phríomh-Aturnae Stáit (Meastachán Forlíontacha).

Vote 6 - Office of the Chief State Solicitor (Supplementary Estimate).

Críochnaíodh an breithniú ar an Meastachán Forlíontacha.

Consideration of the Supplementary Estimate was concluded.

Cuireadh teachtaireacht chun na Dála de réir Bhuan-Ordú 101 á chur in iúl di gur chríochnaigh an Coiste a bhreithniú ar an Meastachán Forlíontacha.

Message sent to the Dáil in accordance with Standing Order 101 acquainting it that the Committee had completed its consideration of the Supplementary Estimate.

¹ Ghlac an Teachta Seán Mac Ambróis (Aire Stáit ag an Roinn Turasóireachta, Cultúir, Ealaíon, Gaeltachta, Spóirt agus Meán) ionad an Taoiseach [B.O. 106(1)].

² Deputy Jack Chambers (Minister of State at the Department of Tourism, Culture, Arts, Gaeltacht, Sport and Media) substituted for the Taoiseach [S.O. 106(1)].

PROCEEDINGS OF THE SELECT COMMITTEE ON FINANCE, PUBLIC
EXPENDITURE AND REFORM, AND TAOISEACH

4. ATHLÁ.

Chuaigh an Coiste ar athló ar 1.55 p.m. sine
die.

4. ADJOURNMENT.

The Committee adjourned at 1.55 p.m. sine
die.

JOHN MCGUINNESS, T.D.

Chairman

Date