

NOTICE ANNUAL GENERAL MEETING 2022 - PAGE 3

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IMPORTANT NOTICE: ATTENTION ALL RCPSA MEMBERS

NOTICE OF AGM 2022

The RCPSA Annual General Meeting will take place on Thursday 26th
May 2022 in the Ashling Hotel, Parkgate St., Dublin 8.

(Government Guidelines permitting)

*AGM is expected to commence between 10.00 am and 11.00 am

The business of the AGM includes:

- (i) Adoption of Standing Orders and Standing Orders Committee Report
- (ii) Consideration of Annual Report and accounts of the Association.
- (iii) Election of officers.
- (iv) Election of 15 ordinary members of Council.
- (v) Election of Standing Orders Committee.
- (vi) Consideration of motions including rule change motions and amendments thereto.
- (vii) Consideration of any other business as may be submitted by the Council and allowed by Standing Orders Committee.
- (viii) Ballot papers for elections shall be issued to each member and to each of the members of the Council.
- (ix) A candidate for elective office at an AGM may not be appointed a teller at that meeting.
- (x) Ordinary members attending including Council members shall have a right to vote.
- (xi) Save as may otherwise be provided for in these rules voting at a meeting shall be determined by single majority.

*The order of business at the Annual General Meeting shall be determined by the Standing Orders Committee. Details of final arrangements to be finalised-details to follow

2022 PROPOSED RULE CHANGES TO RCPSA AGM (received prior to 1st April 2022)

MEMBERSHIP OF ASSOCIATION

Amend-Rule 3 to be more specific on membership. Wording to be revised as shown:

- 3. Membership of the Association shall be open to:
- (i) Persons in receipt of Civil Service pensions including pensioners in receipt of Civil Service Survivor pensions

and to

(ii) Persons in receipt of occupational pensions of such other Public Service or related organisations as may be nominated by the Council of the Association from time to time including pensioners in receipt of survivor pensions of such nominated public service or related organisation pension schemes.

PROPOSER: COUNCIL

SUBSCRIPTIONS

Amendments to Rule 5:

Sentence 1: After payable insert "by deduction from pension under arrangements made between the Association and the paying authority, or by Electronic Fund Transfer (EFT), or by Standing Order, or by Direct Debit, or direct to the Honorary Treasurer of the Association." Delete the rest of the sentence.

Sentence 2: After payable insert "by deduction from pension under arrangements made between the Association and the paying authority, or by Electronic Fund Transfer (EFT), or by Standing Order, or by Direct Debit, or direct to the Honorary Treasurer of the Association. Delete the rest of the sentence.

If AGM approves amendment Rule 5 will read:

5. The subscription for full membership shall be €20 per annum or such other amount as may be determined by the Annual General Meeting (AGM) of the Association, payable by deduction from pension under arrangements made between the Association and the paying authority, or by Electronic Fund Transfer (EFT), or by Standing Order, or by Direct Debit, or direct to the Honorary Treasurer of the Association. The subscription for associate membership shall be €5 per annum payable by deduction from pension under arrangements made between the Association and the paying authority, by Electronic Funds Transfer (EFT), or by Standing Order, or by Direct Debit, or direct to the Honorary Treasurer of the Association.

PROPOSER: COUNCIL

COUNCIL

Amendments to Rule 7:

Amend Rule 7(a) by inserting "an Honorary Assistant Secretary" after the word Treasurer and and. Replace twenty four with twenty-three.

Delete (b) in its entirety

Renumber Rules 7(c), (d), (e), (f) and (g) as 7(b), (c), (d), (e) and (f)

Amend Rule 7(b) by adding "Honorary Assistant Secretary' after Treasurer.

Add the following to the last sentence of Rule 7(c) "including temporary vacancies"

Amend Rule 7(d) Replace the word "will" with "may" in the final sentence

Add a new Rule 7(g) as follows:

7(g) A member of Council may not at the same time, be a Trustee, a member of Standing Orders Committee or Auditor to the Association.

PROPOSER: COUNCIL

If AGM approves amendment Rule 7 will read:

COUNCIL

- 7 (a) The management of the Council shall be vested in a Council consisting of a President, a Vice President, an Honorary Secretary, an Honorary Treasurer, an Honorary Assistant Secretary and not fewer than ten and not more than twenty-three other members.
- (b) The President, Vice President, Honorary Secretary, Honorary Treasurer, Honorary Assistant Secretary and up to fifteen other Council members shall be elected by members of the Association at the AGM. Candidates for election must be nominated and seconded and must signify their willingness to act if elected. All officers and all members of Council shall retire at the Annual General Meeting and shall be eligible for re-election.
- (c) The Council may, at its discretion, co-opt members in addition to those elected at the AGM but not so as to exceed a total membership of twenty-eight. It may also appoint officers to fill vacancies arising including temporary vacancies.
- (d) The Council shall normally meet once each month, or at such regular interval as the President, or the Vice-President in the absence of the President, may direct. The quorum for a Council meeting shall be eight, one of whom must be an officer. Council members who miss 3 consecutive meetings without an acceptable reason may be deemed to have resigned.
- (e) The Council shall be empowered to pay all expenses incurred in conducting the affairs of the Association and to fix the pay of honoraria.
- (f) The Council may appoint such other staff as may be necessary for the conduct of Council's business and shall be responsible for setting their remuneration and other conditions of employment.
- (g)A member of Council may not at the same time, be a Trustee, a member of Standing Orders Committee or Auditor to the Association.

PROPOSER: COUNCIL

ANNUAL GENERAL MEETING

Amend Rule 8

Rule 8(c): Insert "Trustees" between the words 'the' and 'Council.'

Rule 8(f): Insert "and Honorary Assistant Secretary" between the words 'Treasurer' and 'and' in the second sentence.

If AGM approves amendment Rule 8 will read

- 8. (a) The AGM shall be the supreme policy making instrument of the Association. The policy of the Association shall be determined by the AGM, which shall have the power to rescind or vary any decision taken previously by the Association.
- (b) For the purpose of these Rules the term "AGM" includes, Annual and Extraordinary General Meetings.
- (c) The AGM shall consist of the Trustees, Council, the Standing Orders Committee and members.
- (d) Such other persons as the Council invite may attend an AGM but may not vote thereat.
- (e) The AGM shall be held before 31st May in each calendar year on a date and venue determined by the Council.
- (f) The Honorary Secretary, not later than fifteen weeks prior to the date of the AGM, shall advise members and Branch Secretaries of the date, time and venue of the Annual General Meeting and invite Branches/members to submit nominations and motions to form part of the agenda. A Branch/member may make nominations for the officers of President, Vice-President, Honorary Secretary, Honorary Treasurer and Honorary Assistant Secretary, and for membership of Council and Standing Orders Committee and the Trustees to be elected at AGM.
- (g)Proposed Rule changes, nominations and motions shall be submitted to and received by the Honorary Secretary, in the case of a rule change by 1st March and for other motions and nominations by 1st April.
- (h)The Council shall have the power to make nominations and shall have the power to put down motions
- (i) All motions received by the Honorary Secretary by the due dates shall be circulated to members with notice of the AGM.
- (j)The President, with the advice of the Standing Orders Committee may accept other motions from members, other than those proposing a change in Rules including an alteration in the amount of annual subscription, provided the motions are given, in writing, to the Honorary Secretary before the commencement of the AGM.
- (k)Motions may be proposed by the Council, Branch Committees and by individual members of the Association. (A motion proposed by an individual member must be formally seconded by another member of the Association.)
- (l)A final agenda, together with the recommendations of the Standing Orders Committee and a copy of the annual report, shall be issued by the Honorary Secretary to all members not later than two weeks prior to the meeting.
- (m)Once the meeting has commenced, additions to the final agenda may be accepted by the Standing Orders Committee only when it receives a motion deemed by it to be of such extreme urgency and importance to the interest of the members that the matter warrants inclusion on the agenda for the AGM.

PROPOSER: COUNCIL

CONDUCT OF ANNUAL GENERAL MEETING

Proposed amendments Rule 10 relate to layout:

10 (a) to read: The business of the AGM shall include:

This is to be followed by (i), (ii), (iii), (iv), (v) (vi) and (vii) as currently drafted.

Renumber 10 (viii), (ix), (x) and (xii) as 10 (b), (c), (d) and (g) and split 10 (xi) into 10 (e) and (f).

If AGM approves amendment(s) to Rule 10 the layout will be:

CONDUCT OF AGM

- **10.** (a) The business of the AGM shall include:
- (i). Adoption of Standing Orders and Standing Orders Committee Report.
- (ii) Consideration of Annual Report and accounts of the Association.
- (iii) Election of officers.
- (iv) Election of 15 ordinary members of Council.
- (v) Election of Standing Orders Committee.
- (vi) Consideration of motions including rule change motions and amendments thereto.
- (vii) Consideration of any other business as may be submitted by the Council and allowed by the Standing Orders Committee.
- **(b)** Ballot papers for elections shall be issued to each member and to each of the members of the Council.
- (c) A candidate for elective office at an AGM may not be appointed as teller at that meeting.
- (d) Ordinary members attending including Council members shall have a right to vote.
- **(e)** Save as may otherwise be provided for in these rules voting at a meeting shall be determined by a simple majority.
- (f) Decisions at an AGM to amend the rules shall be decided by a two thirds majority.
- (g) The order of business at the AGM shall be determined by the Standing Orders Committee

PROPOSER: COUNCIL

CONSULTATIVE FORUM

Amend Rule 12 by inserting "Trustees, Members of Standing Orders Committee" after the word Council in the second sentence and before the words and "Branch Chairpersons..." in first sentence.

If AGM approves amendment Rule 12 will read:

12. A Consultative Forum meeting will take place each year between 1st September and 31st December, the date to be decided by Council. Members of the Council, Trustees, members of Standing Orders Committee and Branch Chairpersons and Secretaries will be entitled to attend the Consultative Forum. In the event that either or both Branch Offices are unable to attend, the Branch Committee may nominate one of its members to attend in their place. The Honorary Secretary will issue notification of the date, time and venue of the Consultative Forum meetings to each Branch Secretary 14 days in advance of the meeting. Where Council deems it necessary a Special Consultative Forum meeting may be called. In the case of Consultative Forum the notice to be given is reduced to 7 days.

PROPOSER: COUNCIL

Rule 13. STANDING ORDERS COMMITTEE

Amend Rule 13 (a) by inserting "the" after the word at and before the word AGM.

Amend Rule 13 (b) by inserting "the" after the word of and before the word Standing.

Amend Rule 13(c) by replacing the word Council with the words "Standing Orders Committee" and the words Standing Orders Committee with the word "Council" and add the words "a Trustee of the Association or Auditor to the Association"

after the word and before the word may. After the words 'be a member of the' add the words "Council, a Trustee of the Association or Auditor to the Association"

Amend Rule 13(d) by inserting the word "the" after the word of and before the word Standing".

If AGM approves amendment Rule 13 will read:

- **13.** (a) A Standing Orders Committee which shall consist of not more than three members shall be elected at the AGM.
 - (b) Members of the Standing Orders Committee shall hold office until the end of the AGM at which their successors are elected. Any vacancy arising between meetings shall be filled by a member of the Association appointed by the Council.
 - (c) A member of the Standing Orders Committee may not at the same time be a member of the Council, a Trustee of the Association or Auditor to the Association.
 - (d) The Standing Orders Committee shall elect a Chairperson from amongst its members and shall regulate its own procedures. Two shall constitute a quorum at members at meetings of the Standing Orders Committee.

- (e) The Standing Orders Committee shall meet with the President prior to each AGM on a day to be decided by its Chairperson and the President to consider the business proposed by the AGM.
- (f) The Standing Orders Committee shall make recommendations, as it deems necessary in accordance with the Rules and Standing Orders of the Association as to the order in which business of each meeting should be taken for the purposes of efficient conduct of the meeting. The Standing Orders Committee may with the consent of a Branch, member or Council, if the proposer, make composite motions on similar topics. The acceptance or otherwise of any such proposed composite motions for discussion will be subject to approval of the AGM.
- (g) The Standing Orders Committee may also meet during each AGM and make such recommendation, as it deems necessary from time to time to facilitate the business of the meeting.
- (h) The Standing Orders Committee may also recommend procedures for the better conduct of AGMs generally. Its recommendation shall be considered by the Council and decided on by a simple majority of the members voting at the meeting. If adopted they shall be part of the Standing Orders of the Association.
- (i) The order of business at the AGM shall be determined by the Standing Orders Committee.
- (j) The Standing Orders Committee shall also recommend to the AGM the procedure for holding elections at the AGM. Such procedure shall include the arrangements for the distribution of ballot papers, the arrangement for the collection of ballot papers, the arrangements for counting of the ballot papers and the arrangements for the announcement of the results of the elections

PROPOSER: COUNCIL

14. TRUSTEES

Amend Rule 14 (c) by inserting the words "arrange to meet the officers at least twice a year." and delete the rest of the sentence.

Delete Rule 14(d) in its entirety

Renumber 14(e) to read 14 (d)

Renumber 14 (f) to read 14 (e)

Renumber 14 (g) to read 14(f) and amend to read: "A Trustee may not at the same time be a member of Council, a member of the Standing Orders Committee or Auditor to the Association."

PROPOSER: COUNCIL

If AGM approves amendment Rule 14 will read:

- **14.** (a) There will be four Trustees of the Association who shall be elected at the Annual General Meeting. The Trustees shall hold office from the AGM at which they were elected until the conclusion of the following AGM.
 - (b) All property of the Association will be vested in the Trustees.
 - (c) The Trustees will arrange to meet with the officers at least twice a year.
 - (d)The Trustees will arrange to appoint the Auditors

- (e)Where a vacancy arises for a Trustee before an AGM, Council will appoint a person to fill the vacancy.
- (f) A Trustee may not at the same time be a member of Council, a member of the Standing Orders Committee or Auditor to the Association.

PROPOSER: COUNCIL

RCPSA Dublin Branch

(received prior to 1st March 2022)

Motion 1 to amend the rules

Amend rule 8(g) to read

Proposed rule changes, nominations and motions shall be submitted to and received by the Honorary Secretary by 5.30pm on 1st March.

Galway Branch Rule Change Motions for AGM 2022

(received prior to 1st March 2022)

Rule 7(a)

Amend Rule 7(a) by inserting the words "Honorary Executive Assistant/Secretary" after the words "Honorary Secretary" and by substituting the words "twenty-three" in lieu of the words "twenty-four"; the amended Rule to read "The management of the Association shall be vested in a Council consisting of a President, a Vice President, an Honorary Secretary, an Honorary Executive Assistant/Secretary, an Honorary Treasurer, and not fewer than ten and not more than twenty-three other members"

Rule 7(b)

Delete Rule 7(b) in its entirety and re-number subsections 7(c), 7(d), 7(e), 7(f) and 7(g) accordingly

Rule 7(c)

Replace Rule 7(c) in its entirety so as to read, "The President, Vice President, Honorary Secretary, Honorary Executive Assistant/Secretary, Honorary Treasurer, and up to fifteen other Council members shall be elected by the members of the Association at the Annual General Meeting. Candidates for election must be nominated and seconded and nominees shall inform the Honorary Secretary at least two weeks before the AGM whether or not they are standing for election. All officers and all members of Council shall retire at the AGM and shall be eligible for re-election save and except that a President shall not hold office for more than three consecutive years.

Rule 7(f)

Amend Rule 7(f) by deleting the words "fix and pay honoraria" and by inserting in lieu thereof the words "award honoraria not exceeding an annual sum of $\in 1,000.00$ to any one person in any one year"; the amended Rule to read "The Council shall be empowered to pay all expenses incurred in conducting the affairs of the Association and to award honoraria not exceeding an annual sum of $\in 1,000.00$ to any one person in any one year"

Rule 8(b)

Delete Rule 8(b) in its entirety and insert in lieu thereof the following:

8(b) "For the purpose of these Rules the term 'AGM' means Annual General Meeting and the term 'EGM' means Extraordinary General Meeting"

Rule 8(h)

Delete Rule 8 (h)in its entirety and renumber sub rules 8 (i) through 8 (m) accordingly.

Rule 13 (c)

Amend Rule 13(c) by inserting after the word "Council" the words "or a Trustee"; the amended Rule to read "A member of the Council or a Trustee may not at the same time be a member of the Standing Orders Committee"

Rule 14(g)

Amend Rule 14(g) by inserting after the word "Council" the words "Standing Orders Committee" and by inserting after the word "not" the words "at the same time"; the amended Rule to read "A Trustee may not at the same time be a member of the Council, Standing Orders Committee or Auditor to the Association"

RULE CHANGES PROPOSED AND SECONDED FROM INDIVIDUALS

(received prior to 1st March 2022)

Proposed amendment 1

Existing Rule 2

OBJECTS OF ASSOCIATION

The objects of the Association shall be -

- (a) To promote, safeguard and protect the interests of members;
- (b) To advise and help members in regard to matters arising in the areas of superannuation and related matters

Proposed amendment

Add

- (c) Promote positive ageing initiatives for the betterment of the health and wellbeing of members.
- (D) Promote social interaction amongst members
- (e) Promote the use of RCPSA collective purchasing power to secure economic advantages for members.

Amended Rule to Read

2. OBJECTS OF ASSOCIATION

The objects of the Association shall be -

- (a) To promote, safeguard and protect the interests of members;
- (b) To advise and help members in regard to matters arising in the areas of superannuation and related matters
- (c) Promote positive ageing initiatives for the betterment of the health and wellbeing of members.
- (D) Promote social interaction amongst members
- (e) Promote the use of RCPSA collective purchasing power to secure economic advantages for members

Proposed: Individuals. Seconded Individuals

Finance

Proposed amendment 2

Existing Rue 6 C

c. The accounts of the Association shall be audited annually by the auditor appointed by the trustees

Proposed Amendment

Add before "accounts"

"financial records, back up verification material, including council minutes setting rates of travel, subsistence, exceptional payments and honoraria and the "

Amended Rule to read

c. The financial records, back up verification material, including council minutes setting rates of travel, subsistence, exceptional payments and honoraria and the accounts of the Association shall be audited annually by the auditor appointed by the trustees

Proposed: Individual Seconded Individuals

Proposed amendment 3

Existing Rule 6G

g. The surplus funds of the Association shall be invested in the joint names of the Trustees in such trusts or securities including real property as the Council may from time to time decide.

Proposed Amendment

Add after "decide" in final line

"Surplus Funds will be lodged to a bank account in the names of the Trustees pending any investment decision. Surplus funds are funds in excess of one year's operating costs excluding honoraria as shown by the most recent audited accounts of the Association approved by a general meeting"

Amended Rule to read

g. The surplus funds of the Association shall be invested in the joint names of the Trustees in such trusts or securities including real property as the Council may from time to time decide Surplus Funds will be lodged to a bank account in the names of the Trustees pending any investment decision. Surplus funds are funds in excess of one year's operating costs excluding honoraria as shown by the most recent audited accounts of the Association approved by a general meeting

Council

Proposed amendment 4

Existing Rule 7b

b. The Council shall be assisted by an Executive Assistant/Secretary whose duties will be as prescribed by the Council.

Proposed Amendment

Delete existing (B) in totality

Replace with

"Members of Council, once elected, are representatives of the Association and must act primarily in that capacity. Where a Council member holds a position as a Branch Officer or Branch Committee member, that Council member is obliged to declare an interest where any issue specifically concerning that Branch is before Council. It is at the discretion of Council if that member is allowed remain for discussion /voting on the matter."

Amended Rule to read

(b) Members of Council, once elected, are representatives of the Association and must act primarily in that capacity. Where a Council member holds a position as a Branch Officer or Branch Committee member, that Council member is obliged to declare an interest where any issue specifically concerning that Branch is before Council. It is at the discretion of Council if that member is allowed remain for discussion /voting on the matter.

Proposed: Individual Seconded Individuals

Proposed amendment 5 Existing Rule 7 (e)

The Council shall normally meet once each month, or at such other interval as the President or the Vice-President may direct. The quorum for a Council meeting shall be eight, one of whom must be an officer.

Proposed Amendment

"Add after last line "A schedule of meetings held in the previous twelve months will be published as part of the Annual Report showing the list of attendees."

Amended Rule to read

The Council shall normally meet once each month, or at such other interval as the President or the Vice-President may direct. The quorum for a Council meeting shall be eight, one of whom must be an officer. A schedule of meetings held in the previous twelve months will be published as part of the Annual Report showing the list of attendees

Proposed: Individual Seconded Individuals

Proposed amendment 6 Existing Rule 7 (f)

f. The Council shall be empowered to pay all expenses incurred in conducting the affairs of the Association and to fix the pay of honoraria.

Proposed Amendment

Delete "the" in final line and relace with "and". Delete "of" in final line,

After "honoraria" in final line delete full stop and Add "to officers and Standing Orders Committee members. The cost of such honoraria, and any gift vouchers, will not exceed 30% of the subscription income of the Association based on the most recent audited accounts approved at an AGM. The honoraria and gift vouchers to SOC members will be set at 10% of the honoraria to officers – the aggregate of both not to exceed the 30% limit.

Amended Rule to read

The Council shall be empowered to pay all expenses incurred in conducting the affairs of the Association and to fix and pay honoraria to officers and Standing Orders Committee members. The cost of such honoraria, and any gift vouchers, will not exceed 30% of the subscription income of the Association based on the most recent audited accounts approved at an AGM. The honoraria and gift vouchers to SOC members will be set at 10% of the honoraria to officers – the aggregate of both not to exceed the 30% limit.

Proposed: Individual Seconded Individuals

Proposed amendment 7

Insert new rule 7h

"The Council shall be empowered to make an "exceptional payment" not exceeding a cost of €2000.00 to a member of the Council or Association, not otherwise in receipt of an honorarium, where that person has made an identifiable, exceptional and time-consuming contribution in the course of the year"

Amended Rule to read

h. The Council shall be empowered to make an "exceptional payment" not exceeding a cost of €2000.00 to a member of the Council or Association, not otherwise in receipt of an honorarium, where that person has made an identifiable, exceptional and time-consuming contribution in the course of the year

Proposed: Individual Seconded Individuals

Proposed amendment 8

Insert new rule 7i

"The Council shall be empowered to set the rate of travel and subsistence on necessary Association business."

Amended Rule to read

I "The Council shall be empowered to set the rate of travel and subsistence for travel on necessary Association business."

Proposed: Individual Seconded Individuals

Proposed amendment 9

Insert new rule 7j

The names of recipients of honoraria, exceptional payments, vouchers, travel and subsistence and the amounts received will be published in the notes to the annual accounts and acceptance of the payment is acceptance of publication.

Amended Rule to read

jThe names of recipients of honoraria, exceptional payments, vouchers, travel and subsistence and the amounts received will be published in the notes to the annual accounts and acceptance of the payment is acceptance of publication.

Proposed: Individual Seconded Individuals

Proposed amendment 10

Insert new rule 7k

"Any person elected or appointed to office under the provisions of rule 7 may be removed from office only by a decision of a general meeting and pursuant to a motion of which a minimum of 14 days' notice is given."

Amended Rule to read

K .Any person elected or appointed to office under the provisions of Rule 7 may be removed from office only by a decision of an AGM or EGM and pursuant to a motion of which a minimum of 14 days' notice is given.

AGM

Rule 8

Proposed amendment 11

Existing Rule 8C

c. The Annual General Meeting shall consist of the Council, the Standing Orders Committee and members.

Proposed Amendment

Add after "Committee" in Line 1 comma and "Trustees"

Amended Rule to read

c. The Annual General Meeting shall consist of the Council, the Standing Orders Committee, Trustees and members.

Proposed: Individual Seconded Individuals

Proposed amendment 12

Existing Rule 8e

The Annual General Meeting shall be held before the 31st May in each year on a date and at a venue to be determined by the Council.

Proposed Amendment

Insert "normally" after "shall" in Line 1.

Add after Council.

"where circumstances arise, beyond the control of Council, on meeting this date Council will urgently engage with the following stakeholders

The Standing Orders Committee

The Trustees

The Branch Chairpersons and Branch Secretaries

To agree a venue and a date within the same calendar year for the holding of the AGM Nothing in rule prevents the holding of a virtual AGM where this is the only option."

Amended Rule to read

The Annual General Meeting shall normally be held before the 31st May in each year on a date and at a venue to be determined by the Council.

where circumstances arise, beyond the control of Council, on meeting this date Council will urgently engage with the following stakeholders

The Standing Orders Committee

The Trustees

The Branch Chairpersons and Branch Secretaries

To agree a venue and a date within the same calendar year for the holding of the AGM Nothing in rule prevents the holding of a virtual AGM where this is the only option

Proposed: Individual Seconded Individuals

Proposed amendment 13

Existing Rule 8h

h. The Council shall have power to make nominations and shall have power to put down motions

Proposed Amendment

Add after "motions" in Line 2.

"Trustees may put down motions pursuant to their own business and the financial management of

Association funds."

Amended Rule to read

h. The Council shall have power to make nominations and shall have power to put down motions. Trustees may put down motions pursuant to their own business and the financial management of Association funds

Proposed: Individual Seconded Individuals

Proposed amendment 14

Existing Rule 8i

IA final agenda, together with the recommendations of the Standing Orders Committee and a copy of the annual report, shall be issued by the Honorary Secretary to all members not later than two weeks prior to the meeting

Proposed Amendment

Add after "annual report" in line 2 "and Treasurers Report including the audited accounts to the previous 31st Dec with all notes thereto from the auditors and showing the auditors certification"

Amended Rule to read

IA final agenda, together with the recommendations of the Standing Orders Committee and a copy of the annual report, and Treasurers Report including the audited accounts to the previous 31st Dec with all notes thereto from the auditors and showing the auditors certification shall be issued by the Honorary Secretary to all members not later than two weeks prior to the meeting

Extraordinary General Meeting

Proposed amendment 15 Rule 9 Proposed Amendment

Add new rule 9 c immediately after "requested" in Rule 9b. Renumber as required.

An Extraordinary General Meeting of the Association shall be convened by the Council within 14 days on receipt of a request signed by three of the four Trustees where the request specifies Trustee concerns regarding the management or security of Association funds, or compliance with tax or banking law.

Amended Rule to read.

D An Extraordinary General Meeting of the Association shall be convened by the Council within 14 days on receipt of a request signed by three of the four Trustees where the request specifies Trustee concerns regarding the management or security of Association funds, or compliance with tax or banking law.

Conduct of AGM

Rule 10

Proposed amendment 16

Existing Rule 10 (ii)

(ii) Consideration of the annual report and accounts of the Association;

Proposed Amendment

Add after "Association" "including the Auditors Report and the Report of the Trustees"

Amended Rule to read

ii) Consideration of the annual report and accounts of the Association including the Auditors Report and the Report of the Trustees

Proposed: Individual Seconded Individuals

Rule 10

Proposed amendment 17

"Add New Rule 10 (V) to state "Election of Trustees" Renumber all following parts of Rule 10"

Proposed: Individual Seconded Individuals

Consultative Council

Proposed amendment 18 Existing Rule 12

Consultative Council Meeting will take place each year between the 1st September and 31st December, the date to be decided by Council. Members of Council and Branch Chairpersons and Secretaries will be entitled to attend the Consultative Council. In the event that either or both Branch Officers are unable to attend the Branch Committee may nominate one of its members to attend in their place. The Secretary will issue notification of the date, time and venue of Consultative Council meetings to each Branch Secretary 14 days in advance of the meeting. Where Council deem it necessary a special Consultative Council meeting may be called. In the case of a special meeting of the Consultative Council the notice to be given is reduced to 7 days.

Proposed Amendment

Add after "Secretaries" in line 3 "and members of the Standing Orders Committee and Trustees"

Amended Rule to read

Consultative Council Meeting will take place each year between the 1st September and 31st December, the date to be decided by Council. Members of Council and Branch Chairpersons and Secretaries and members of the Standing Orders Committee and Trustees will be entitled to attend the Consultative Council. In the event that either or both Branch Officers are unable to attend the Branch Committee may nominate one of its members to attend in their place. The Secretary will issue notification of the date, time and venue of Consultative Council meetings to each Branch Secretary 14 days in advance of the meeting. Where Council deems it necessary a special Consultative Council meeting may be called. In the case of a special meeting of the Consultative Council the notice to be given is reduced to 7 days.

Trustees

Proposed amendment 19

Rule 14

Add new rule 14 h

Proposed Amendment

Where three out of the four Trustees agree that there are good grounds for concern regarding the management or security of Association funds or compliance with tax or banking law, the Trustees will request an Emergency General Meeting to deal with these concerns.

Amended Rule to read

h. Where three out of the four Trustees agree that there are good grounds for concern regarding the management or security of Association funds or compliance with tax or banking law, the Trustees will request an Emergency General Meeting to deal with these concerns.

Proposed: Individual Seconded Individuals

Proposed amendment 20

Add new rule 14 i

Proposed Amendment

A bank account in the names of the Treasurer and the four Trustees will be maintained having no greater balance than €10,000.00. This will be described as the Trustees Contingency Account and may be used to fund urgent and necessary action to protect Association funds.

Any three signatories may authorise payments. This rule is not in conflict with Rule 6F. Travel and subsistence payments may not be made out of these funds.

Amended Rule to read

i. A bank account in the names of the Treasurer and the four trustees will be maintained at a balance of €10,000.00 in the account .This will be described as the Trustees Contingency Account and may be used to fund urgent and necessary action to protect Association funds.

Any three signatories may authorise payments. This rule is not in conflict with Rule 6F. Travel and

Any three signatories may authorise payments. This rule is not in conflict with Rule 6F. Travel and subsistence payments may not be made out of these funds.

Proposed: Individual Seconded Individuals

Proposed amendment 21

Add new rule 14 j

Proposed Amendment

"The Trustees will provide a Report to each member of the Association two week prior to AGM. Council will facilitate the publication of this report by providing the funds to print and circulate and the authorisation to the service providers under GDPR to so circulate. This report will include a full analysis of expenses paid to each trustee for the period of the report. Any travel and subsistence payments to Trustees will be paid at the same rates as those set for Council members and Standing Orders Committee members.

The Standing Orders Committee will provide time at the AGM for members to consider, discuss and adopt this Report"

Continued on Page 25

APPLICATION FORM



RETIRED CIVIL AND PUBLIC SERVANTS' ASSOCIATION COMHLACHAS IAR-SHEIRBHÍSEACH POIBLÍ AGUS STÁIT Established 1945

I am in receipt of a public service pension and I wish to apply for membership of the RCPSA

Official Name/Ainm: (Block caps)	
Home Address/Seoladh: (Block caps) [include Eircode)	
Email Address:	
Mobile:	Landline:
I am applying as a retired public	
servant or member of eir and my	
former Department /employing Dody was:	
I am applying as the widow/widower of a former public servant	a former public servant
General Data Protection Regulation (GDPR)	GDPR

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Deduction from Pension -Payroll Shared Services (PSS), An Post, eir - Panel 1.

Direct Payment - Coillte, Teagasc and other members for whom direct deduction from pension is not an option - Panel 2.

IN ALL CASES THE APPLICATION FORM SHOULD BE RETURNED, SIGNED, TO

Membership Application, The Hon. Secretary RCPSA, An Post Box 908, South City Delivery Office, Togher Industrial Estate, Cork, T12C825

Pension number: Group number:
If you have not yet retired and have not yet been allocated a Pension number, please leave that blank and we will follow up after you retire. Expected retirement data is
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To: An Post Pensions Section I authorise the deduction from my pension the sum of €20 annually to be deducted by being spread evenly over my pension payments throughout the year, until further notice, in respect of my subscription to the Retired Civil and Public Servants' Association.
Pension number:
Signed/Síniú Date/Dáta
To: eir Superannuation Division I authorise the deduction from my pension the sum of £20 annually to be deducted by being spread evenly over my pension payments throughout the year, until further notice, in respect of my subscription to the Retired Civil and Public Servants' Association.
Pension number:
Signed/Síniú Date/Dáta
PANEL 2
My pension is not paid by the PSS, An Post or eir (or I do not wish to opt for deduction at source) and I wish to pay the annual amount of €20 as my subscription on an annual basis.
Signed/Síniú Date/Dáta
Please note: The Hon Treasurer will contact you to arrange your annual payment.

П	I consent to the RCPSA sharing my information with my pension provider to process/update my personal information	
П	I consent to the RCPSA issuing its Newsletter to the address that I have provided. I understand and accept that, in order to facilitate delivery of the Newsletter to me, it may be necessary to share my name and address with a professional company/companies solely for that purpose.	
П	I consent to the use of email for email communications from the RCPSA. I understand and accept that, in order to communicate with me by email, it may be necessary to share my name and email address with a professional company/companies solely for that purpose.	
П	I consent to the use of bulk texting services and/or webtext for communications from the RCPSA. I understand and accept that, in order to communicate with me by this means, it may be necessary to share my name and mobile phone number with a professional company/companies solely for that purpose.	
П	I understand that my personal data will be retained for the achievement of the purposes of the Association and will be deleted when the specific activity has ceased/come to an end (eg end of membership of the Association)	
I	I wish to receive no communication from the RCPSA, with the exception of communications essential to my continued membership of the RCPSA (ie regarding payment of subscription).	
S	SIGNATURE: DATE:	

Amended Rule to read

J "The Trustees will provide a Report to each member of the Association two week prior to AGM. Council will facilitate the publication of this report by providing the funds to print and circulate and the authorisation to the service providers under GDPR to so circulate. This report will include a full analysis of expenses paid to each trustee for the period of the report. Any travel and subsistence payments to Trustees will be paid at the same rates as those set for Council members and Standing Orders Committee members. The Standing Orders Committee will provide time at the AGM for members to consider, discuss and adopt this Report"

Proposed: Individual Seconded Individuals

Proposed amendment 22

Add new rule 14 k

"Any person elected or appointed to office under the provisions of rule 14 may be removed from office only by a decision of a General meeting and pursuant to a motion of which a minimum of 14 days' notice is given."

Amended Rule to read

k. .Any person elected or appointed to office under the provisions of Rule 14 may be removed from office only by a decision of an AGM or EGM and pursuant to a motion of which a minimum of 14 days' notice is given

Proposed: Individual Seconded Individuals

Proposed amendment 22 New Rule 15

Communications

Proposed Amendment

New Rule to read

1-All communications, written and oral, will be conducted with civility, courtesy and consideration in terms of content, tone and timing and particularly will not expose the Association to any legal action on the basis of defamatory comment.

Renumber existing rules as required.

Proposed amendment 23 New Rule 16

Complaints about fellow members

Council may consider a complaint about the actions of a member subject to the following

- 1- At least seven days' notice of a pending complaint hearing will be sent to each member of Council. At the same time the person who is the subject of the compliant will be advised of the complaint, the substance of the complaint and the name of the complainant and will be advised that he or she has the right to be heard by Council in his or her own defence and to be represented if that person so wishes.
- 2- Council members will hear the complainant who will then immediately withdraw before any discussion on the matter. This is the position even where the complainant is a member of Council.
- 3- If the subject of the complaint (the respondent) is a member of Council that person will withdraw before the complaint is heard and will remain outside the meeting for any discussion.
- 4- The respondent will be heard by Council, if he or she wishes to be so heard, but only those members of Council present to hear the complaint may hear the response. The respondent will then immediately withdraw before any discussion on the matter. This is the position even where the respondent is a member of Council.
- 5- Any discussion and voting on the matter will be confined to the members of council who heard both the complainant and the respondent. Any vote required will be by secret vote only.
- 6- Under no circumstances may the complainant or the respondent be present for the discussion and /or vote on the matter.
- 7- A sanction may be imposed if the complaint is upheld which sanction is subject to the approval of a general meeting should the person so sanctioned express that wish.
- 8- If the person sanctioned requests an AGM hearing any sanction will be suspended until that hearing takes place.

Proposed: Individual Seconded Individuals

Proposed amendment 24 New Rule 17

Governance Committee

A Governance Committee will be maintained by the Association. Its functions will include

- Considering RCPSA communications and advise of any departure from best practice in how such communications, are conducted and advising of follow up action.
- Considering any complaint that "due process" was not followed and advising of follow up action.
- Considering any complaint of bullying or harassment brought to its attention and advising of follow up action.

The membership of the committee will be

- 1. An Officer of RCPSA elected at the last AGM and nominated by Council this officer not being the President of the Association.
- 2. I member of Council elected at the last AGM
- 3. I nominee of the Trustees drawn from their own membership and elected at the last AGM

4. I nominee of the Standing Orders Committee drawn from their own membership and elected at the last AGM

All of these at 1 to 4 above will hold office until the end of the next AGM

- 5- Three members of the RCPSA drawn from Branch Secretaries and Chair persons, who are not also an officer or a member of Council, a Trustee or a member of the Standing Orders Committee. The members at 5 will be elected at the first Consultative Council after AGM by the Branch Chairs and Secretaries attending and will hold office until first Consultative Council meeting following next AGM. Any Branch Chair or Secretary who is also an officer or a member of Council, a Trustee or a member of the Standing Orders Committee may not vote in this election.
- 6-Vacancies on the Committee will be replaced by the same nominating body as nominated the person for the position that has become vacant.
- 7- This Committee may engage professional advice if a majority of the Committee agree that this is required and such professional advice will be paid for out of RCPSA funds.
- 8- In the event that matters arise, where two thirds majority of the Committee believe, having obtained professional advice, that the RCPSA is exposed to legal action for negligence under health and safety or other legislation, or action under defamation provisions, or failure to comply with due process requirements, or legal action under any other provisions, the Committee will draw this to the attention of Council as a matter of urgency
- 9- Where 5 Of the 7 members of the Committee consider that an EGM is required , the Committee will request an EGM to deal with the matter. Where such a request is received, and signed by 5 of the members of the Committee , Council will call an EGM within two weeks of the request being received.

Renumber rules as required

Proposed: Individual Seconded Individuals

RULE CHANGES AGM 2021

(received by the Honorary Secretary by 1st March 2022)

PROPOSED BY COUNCIL:

Amend Rule 3

Insert "Council of the" between "nominated by the" and "Association".

The Rule would then read:

3. Membership of the Association shall be open to persons in receipt of Civil Service pensions and to pensioners of such other public service or related organisations as may be nominated by the Council of the Association from time to time.

Amend Rule 5

<u>Delete</u> the two references to "in January or on the date of joining the Association and subsequently in January) of each year".

<u>Reorder</u> the methods of payment by placing the deduction from pension option before that of direct payment to the Honorary Treasurer.

Add payment by standing order as an additional payment method.

The Rule would then read:

5. The subscription for full membership shall be €20 per annum or such other amount as may be determined by the Annual General Meeting (AGM) of the Association, payable by deduction from pension under arrangements made between the Association and the paying authority, or by standing order from a bank or similar account, or direct to the Honorary Treasurer of the Association. The subscription for associate

membership shall be €5 per annum payable by standing order from a bank or similar account or direct to the Honorary Treasurer of the Association.

Amend Rule 6(c)

Replace the word "audited" with the word "certified".

The Rule would then read:

6. (c) The accounts of the Association shall be certified annually by the auditor appointed by the Trustees.

Amend Rule 7 and a consequential amendment to Rule 8(f)

Rule 7(a)

<u>Insert</u> "an Honorary Assistant Secretary – whose duties will be as prescribed by Council from time to time –" after "an Honorary Treasurer,"

The Rule would then read:

7. (a) The management of the Association shall be vested in a Council consisting of a President, a Vice President, an Honorary Secretary, an Honorary Treasurer, an Honorary Assistant Secretary – whose duties will be as prescribed by Council from time to time - and not fewer than ten and not more than twenty-four other members.

Rule 7(b)

Delete in its entirety.

Rule 7(c)

Insert "Honorary Assistant Secretary" after "Honorary Treasurer," and renumber as 7(b).

The Rule would then read:

7. (b) The President, Vice President, Honorary Secretary, Honorary Treasurer, Honorary Assistant Secretary and up to fifteen other Council members shall be elected by the members of the Association at the AGM. Candidates for election must be nominated and seconded and must signify their willingness to act if elected. All officers and all members of the Council shall retire at the AGM and shall be eligible for re-election.

Rules 7(d), 7(e), 7(f) and 7(g)

Renumber as Rules 7(c), 7(d), 7(e) and 7(f).

Rule 8(f)

Insert "Honorary Assistant Secretary," after "Honorary Treasurer,"

The Rule would then read:

8. (f) The Honorary Secretary, not later than fifteen weeks prior to the date of the AGM, shall advise members and Branch Secretaries of the date time and venue of the AGM and invite Branches/members to submit nominations and motions to form part of the agenda. A Branch/member may make nominations for the offices of President, Vice President, Honorary Secretary, Honorary Treasurer, Honorary Assistant Secretary, for membership of the Council, the Standing Orders Committee, and the Trustees to be elected at the AGM.

Amend Rule 12

<u>In the second sentence, Insert</u> ", together with the Trustees and members of the Standing Order Committee," between "and Secretaries" and "will be entitled to attend".

The Rule would then read:

12. A Consultative Forum meeting will take place each year between 1st September and 31st December, the date to be decided by Council. Members of Council and Branch Chairpersons and Secretaries, together with the Trustees and members of the Standing Order Committee, will be entitled to attend the Consultative Forum. In the event that either or both Branch Officers are unable to attend, the Branch Committee may

nominate one of its members to attend in their place. The Honorary Secretary will issue notification of the date, time and venue of the Consultative Forum meetings to each Branch Secretary 14 days in advance of the meeting. Where Council deems it necessary a Special Consultative Forum meeting may be called. In the case of a special meeting of the Consultative Forum the notice to be given is reduced to 7 days.

RULE CHANGE PROPOSED BY DUBLIN BRANCH:

Motion 1 to amend the rules

Amend rule 8(g) to read

Proposed rule changes, nominations and motions shall be submitted to and received by the Honorary Secretary by 5.30pm on 1st March.

RULE CHANGES PROPOSED BY GALWAY BRANCH:

Rule 7(a)

Amend Rule 7(a) by inserting the words "Honorary Executive Assistant/Secretary" after the words "Honorary Secretary" and by substituting the words "twenty-three" in lieu of the words "twenty-four"; the amended Rule to read "The management of the Association shall be vested in a Council consisting of a President, a Vice President, an Honorary Secretary, an Honorary Executive Assistant/Secretary, an Honorary Treasurer, and not fewer than ten and not more than twenty-three other members"

Rule 7(b)

Delete Rule 7(b) in its entirety and re-number subsections 7(c), 7(d), 7(e), 7(f) and 7(g) accordingly

Rule 7(c)

Replace Rule 7(c) in its entirety so as to read "The President, Vice President, Honorary Secretary, Honorary Executive Assistant/Secretary, Honorary Treasurer, and up to fifteen other Council members shall be elected by members of the Association at the Annual General Meeting. Candidates for election must be nominated and seconded and must signify their willingness to act if elected. All officers and all members of Council shall retire at the Annual General Meeting and shall be eligible for re-election

Rule 7(f)

Amend Rule 7(f) by deleting the words "fix and pay honoraria" and by inserting in lieu thereof the words "award honoraria not exceeding an annual sum of €1,000.00 to any one person in any one year"; the amended Rule to read "The Council shall be empowered to pay all expenses incurred in conducting the affairs of the Association and to award honoraria not exceeding an annual sum of €1,000.00 to any one person in any one year"

Rule 8(b)

Delete Rule 8(b) in its entirety and insert in lieu thereof the following:

8(b) "For the purpose of these Rules the term 'AGM' means Annual General Meeting and the term 'EGM' means Extraordinary General Meeting"

Rule 13 (c)

Amend Rule 13(c) by inserting after the word "Council" the words "or a Trustee"; the amended Rule to read "A member of the Council or a Trustee may not at the same time be a member of the Standing Orders Committee"

Rule 14(g)

Amend Rule 14(g) by inserting after the word "Council" the words "Standing Orders Committee" and by inserting after the word "not" the words "at the same time"; the amended Rule to read "A Trustee may not at the same time be a member of the Council, Standing Orders Committee or Auditor to the Association"

2020 RULE CHANGES

(received by the Honorary Secretary by the closing date of 1 March 2022)

Dublin Branch

Amend Rule 8(g) to read

Proposed rule changes, nominations and motions shall be submitted to and received by the Honorary Secretary by 5.30 pm on 1st March.

Galway Branch

That Rule 7(f) be amended by deleting the words "fix the pay of honoraria" and by inserting in lieu thereof the words "award honoraria not exceeding an annual sum of €1,000.00 to any one person in any one year"; the amended Rule to read "The Council shall be empowered to pay all expenses incurred in conducting the affairs of the Association and to award honoraria not exceeding an annual sum of €1,000.00 to any one person in any one year"

MOTIONS FOR AGM 2022

(received by the Honorary Secretary by 1st April 2022)

COUNCIL MOTIONS

PANDEMIC MOTION FOR 2022 AGM:

1. That this AGM records the appreciation of the Association for the exceptional work of the public authorities in addressing the lethal outbreak of the protracted ever mutating increasingly infectious Covid 19 pandemic on Irish society.

Consistent with the focussed leadership by Government and the high-level expert for which worked tirelessly on a daily basis to tackle the acute problems arising and keep us advised on the necessary measures to be taken, the Association wishes to express its gratitude to health workers across the public service and beyond who put themselves in harm's way to care for all patients and in particular the critically ill in highly infectious conditions.

The Association cognizant of its numerous members from the pandemic's most vulnerable categories is also most appreciative of the intergenerational solidarity generated across Irish society during the many months of life-threatening infection gradually being alleviated by a most impressive vaccination programme roll out.

THE REPORT OF THE COMMISSION ON PENSIONS

2. That this AGM notes the recent publication of the Report of the Commission on Pensions which dealt with the sustainability of State Pensions and the Social Insurance Fund and is concerned about proposals to inflict PRSI contributions on the pensions of existing and future pensioners.

The recommendations in this Report provide for wide-ranging increases in PRSI and include the introduction of a % PRSI charge on all non-State Pension income which would represent a significant cut on the incomes of retired civil and public servants. This would bring public service, public sector and private sector pensions into the PRSI net while also removing the age exemption for PRSI.

AGM 2022 calls on the incoming Council to urgently review the recommendations of this Report and discern their potential impact on our members

ACCESS TO THIRD PARTY RESOLUTION ON PENSION ISSUES FOR CURRENT PENSIONERS AND THEIR REPRESENTATIVES

3. That this AGM supports the efforts of the Alliance of Retired Public Servants and organisations working within the umbrella group that is facilitated by the Irish Senior Citizens Parliament of other retired workers including wider public sector and private sector pensioners in receipt of occupational pensions, to secure access to a forum where disputes with former employers and pension providers on pension related issues can be raised.

The Association supports the pensioner wide nature of this cause encompassing the interests of members from the civil service scheme (including survivor pensioners) and those from the funded model scheme pension schemes of. An Post, Eir and other non-civil service pensioner members.

GOVERNANCE:

4. This AGM directs Council to arrange for the consideration of proposals for the revision of current rules to address the need for enhanced membership organisational and procedural provisions and the incorporation of fit for purpose governance arrangements with a view to the preparation of rule amendments and related measures for consideration at the 2023 AGM

The Council is directed to establish a suitable Association-wide Working Group comprising nominees of elected stakeholders consisting of 3 Council members, 3 members of Branch Committees and 1 member each nominated by the Trustees and the Standing Orders Committee. Where a member of the Working Group is unable to attend a Group meeting a reserve nominated by the stakeholder category involved may attend in lieu.

The AGM calls on the Working Group to maximise consensus in its conclusions and recommendations in the best interests of the membership. The Working Group may request the Council for the provision of suitable expertise to assist it fulfil this mandate

North East Branch Motions

"The Branch requests that Council investigate the unfair imposition of Universal Social Charge on Irish Public Servants pensions and if necessary, seek legal advice to challenge same."

"That Council continues to ensure that the parity-based framework whereby public service pension increase in line with pay is restored and maintained."

MAYO BRANCH MOTIONS

- 1. THIS AGM INSTRUCTS THE INCOMING COUNCIL TO CAMPAIGN TO HAVE PARITY WITH SERVING CIVIL AND PUBLIC SERVANTS MAINTAINED.
- 2. THIS AGM ASKS THE INCOMING COUNCIL TO WORK WITH OTHER GROUPS REPRESENTING RETIRED PUBLIC SERVANTS TO PUSH FOR THE ELIMINATION OF THE USC ANOMALY.
- 3. THIS AGM DIRECTS COUNCIL TO CAMPAIGN FOR THE RESTORATION OF FULL MEDICAL CARDS FOR EVERYONE AGED SEVENTY OR MORE.
- 4. THIS AGM CONGRATULATES THE OUTGOING OFFICERS AND COUNCIL ON THEIR STEWARDSHIP OF THE RCPSA DURING THE LAST TWO VERY DIFFICULT YEARS.
- 5. THIS AGM MANDATES COUNCIL TO CAMPAIGN FOR ALL TAX CREDITS TO BE INCREASED TO TAKE ACCOUNT OF THE ONGOING RISE IN INFLATION.

- 6. THIS AGM ASKS COUNCIL TO HAVE EXPLANATORY NOTES PLACED ON THE RCPSA WEBSITE WHEN OFFICIAL CIRCULARS ARE UPLOADED.
- 7. THIS AGM CALLS ON COUNCIL TO CAMPAIGN TO HAVE THE FAIR DEAL FINANCIAL CONTRIBUTION REDUCED FROM 80% TO 50%.

Galway Branch Motions.

Motion 1. This AGM instructs Council to ask the Government to restore the exemptions from Capital Acquisitions Tax to the levels which pertained from 01 January 2009 through 07 April 2009. This motion is to be submitted.

Motion 2. This AGM directs that the recipient of an Honoraria is personally liable for any tax due and that no liability applies to the RCPSA.

Motion 3. This AGM instructs Council to comply forthwith with Rule 11(d) requiring it to meet Branch expenses within limits laid down by it from time to time.

Motion 4. This AGM instructs Council to discontinue the use of the PO Box address for the Secretary because of its annual cost.

Motion 5. This AGM instructs Council to ask PSSC to include USC YTD in hardcopy payslips.

Motion 6. This AGM instructs Council to prepare and publish a Complaints Procedure. .

Motion 7. This AGM instructs Council to appoint a Newsletter Committee from within its members. For submission.

Motion 8. This AGM instructs Council to oppose the introduction by Government of PRSI to our pensions.

Motion 9. This AGM instructs Council to ensure that every member of this Association is treated with respect and dignity.

Motion 10. This AGM instructs Council to request Private Health providers to notify their customers in advance of the settlement of bills.

Mid - West Branch AGM 2022

1. Pay

This AGM notes that it is Council policy to ensure that the parity-based framework, whereby pensions increase in line with pay, is restored and maintained. In this regard this AGM directs the incoming Council to request that the parity-based framework be placed on the agenda of the Public Service Unions in future Pay/Pension negotiations.

2. Official negotiating rights

This AGM directs the incoming Council to enter into discussions with the Alliance to secure access to negotiating machinery for pensioner representatives so that

- anomalies in relation to the treatment of retired public servants can be addressed
- formal access can be facilitated in Pay/Pension negotiations

3. Resolving disputes/disagreements

This AGM Instructs the incoming Council to establish a dispute resolution process for all Members, Branches, Standing Orders and Council whereby disputes or difficulties can be referred to an independent person or persons so that the matter can be investigated and an expert determination is made. The determination will be invoked where a dispute or difference is submitted by agreement of the relevant parties.

4. Decision not to hold AGM

This AGM supports the decision by the Council of the RCPSA to postpone the AGM's of 2020 and 2021.

CORK BRANCH MOTIONS

REPRESENTATION

- 1. This AGM wishes to record its appreciation to the Irish Senior Citizen's Parliament for facilitating the consultation process for retired workers (via the Pensions Network Group) on the Industrial Relations Provisions in Respect of Pension Entitlements of Retired Workers) Bill 2021. This is a Private Members Bill aimed at addressing the right of representation of retired persons with regard to their pension entitlements and the resolution of disputes on pension matters.
- **2.** That this AGM supports the efforts of the Pensions Network Group facilitated by the Irish Senior Citizens Parliament to secure access to an efficient and effective forum on pension related matters with former employers and pension providers.

THE REPORT OF THE COMMISSION ON PENSIONS:

- 3. That this AGM notes the recommendations in the Report of the Commission on Pensions. The AGM is concerned about the proposals to impose a % PRSI charge on all non Department of Employment and Social Protection pensions. This combined with the removal of exemptions for PRSI has the potential to impact significantly members incomes. AGM 2022 calls on Council to:
 - Review the recommendations of the Commission on Pensions to establish their possible impact on members incomes
 - Monitor closely any proposals to implement these recommendations and keep members informed.
 - Work with like-minded pensioner and retired groups to minimise the impact of proposals on members incomes.

MEMBERS WELFARE:

4. AGM 2022 calls on the incoming Council to explore putting in place a system to support members in their retirement whereby members welfare issues can be referred to.

MOTIONS PROPOSED AND SECONDED BY INDIVIDUAL MEMBERS

This AGM instructs the Council that if there is a successor cost of living package **or** in budget 2023 **or** as part of a new public sector pay deal in 2022/2023 that the Government introduce a targeted measure for retired civil servants.

This targeted measure is the automatic right to a full medical card for retired civil servants 70 years of age and over and also for all civil servants who retired on ill health grounds regardless of age."

Proposed: Individual Member Seconded: Individual Member

COVID:

We propose that this AGM 2021 of rcpsa urges OIREACHTAS ÉIREANN /IRISH GOVT. to support the international campaign/demand for the WAIVER OF INTELLECTUAL PROPERTY RIGHTS OF COVID 19 VACCINES manufacturers, so that every country may produce their own vaccines without fear of being sued.

Proposed: Individual Member Seconded: Individual Member

Sub Committee:

We propose that this AGM 2021 of rcpsa requests COUNCIL to create a LEGAL AFFAIRS SUB-COMMITTEE, to assist individual members, groups within rcpsa and COUNCIL itself, with legal matters arising for us as retired senior citizens.

Proposed: Individual Member Seconded: Individual Member

This AGM directs the Secretary to provide a schedule of meetings of Council which took place since May 2019(the date of the last AGM) and show clearly the list of attendees at these meetings. As this information is to hand/readily available it should be made available within the next 4 (four) weeks. This information is also to be shown on the RCPSA website.

Proposed: Individual Seconded: Individuals

This AGM directs the Secretary to provide the Communications policy adopted by Council in relation to communications to members, Trustees and Standing Orders Committee.

This information to be made available within the next 4 (four) weeks. This information is also to be shown on the RCPSA website.

Proposed: Individual Seconded: Individuals

This AGM directs the Treasurer to provide an analysis of all travel and subsistence paid out of Association funds since May 2019(the date of the last AGM) and show clearly the list of recipients and the amounts received. As this information is to hand it must be made available within the next 4 (four) weeks. This information is also to be shown on the RCPSA website.

This AGM urges all recipients of travel and subsistence to sign any necessary waiver of GDPR rights to facilitate such publication.

Proposed: Individual Seconded: Individuals

MOTIONS FOR AGM 2021

(submitted and received by Honorary Secretary prior to 1st April 2022)

MOTION PROPOSED BY COUNCIL:

That this AGM calls on Council to seek a change in the provisions of the Nursing Homes Support Scheme (the Fair Deal), to provide that the contribution assessment in respect of the principal private residence of the person availing of the scheme is capped at 3 years, even if the principal private residence is sold, and that the proceeds of the sale are not treated as a cash asset. As the Scheme currently operates, thousands of family homes remain vacant, while there is a severe shortage of houses for sale. WITHDRAWN

MOTIONS PROPOSED BY DUBLIN BRANCH:

Motion1

That this AGM on the basis of policy passed at previous AGMs, instructs the RCPSA Council to take immediate steps, both directly with the Minister for Public Expenditure and Reform and via the Alliance of Retired Public Servants, to seek to have a restoration process put in place in relation to the substantial reduction suffered by post 29 February 2012 public sector pensioners in their retirement lump sum due to it being computed on the basis of reduced salaries.

DUBLIN

Motion 2

This AGM instructs the incoming Council to call on the Minister for Finance to increase the tax credit for medical insurance.

DUBLIN

Motion 3

That this AGM on the basis of policy passed at a previous AGM, instructs the RCPSA Council to make an early examination of the issue of contribution paid under the purchase of added years scheme and make prompt representations, both directly with the Minister for Public Expenditure and Reform and via the Alliance of Retired Public Servants, with a view to addressing the losses suffered by those who have purchased added years especially post 29 February 2012 public service pensioners, and who have, in many cases, paid very substantial amounts for a benefit on which they have been/ are being short changed given pensions/lump sums cuts and the absence of real pension increases over many years.

DUBLIN

Motion 4

That this Annual General Meeting agrees that in future, each motion, submitted to the AGM be individually and separately proposed ,seconded, debated and voted on. Where a number of similar worded motions are submitted for debate, they may be, subject to the agreement of the proposing branches, be amalgamated into a composite motion by the Standing Orders Committee and subject to the agreement of the AGM be proposed and seconded by one of the proposing branches.

DUBLIN

Motion 5

That this Annual General Meeting agrees that an additional officer- a Public Relations Officer- be included among the Association Officers, this officer to have responsibility for the Website the RCPSA Newsletter and any Social Media that may be used in the future.

DUBLIN

Motion 6

Because retired public servants are excluded from the Employment Assistant Service, this Annual General Meeting instructs the incoming Council to examine the feasibility of providing a similar, limited, professional service or subsidising to some extent the cost to members who require such a service.

DUBLIN

MOTIONS PROPOSED BY GALWAY BRANCH:

- 1. This AGM instructs Council to ask the Government to implement the new changes in the Fair Deal Scheme as agreed in early 2018 as a matter of urgency
- 2. This AGM instructs Council to ask the Government to restore the exemptions from Capital Acquisitions Tax to the levels which pertained from 01 January 2009 through 07 April 2009
- 3. This AGM instructs Council to refuse authorisation to pay expenses claimed by members which have not been approved in advance by Council
- 4. This AGM instructs Council to pay only such Tax/USC/PRSI for which Revenue assesses the Association to be liable
 - This AGM instructs Council to comply forthwith with Rule 11(d) requiring it to meet Branch expenses within limits laid down by it from time to time
- 5. This AGM instructs Council to discontinue the use of the PO Box address for the Secretary and Treasurer because of its annual cost
- 6. This AGM instructs Council to ask the PSSC to include USC YTD in payslips
- 7. This AGM instructs Council to prepare and publish a Complaints Procedure
- 8. This AGM instructs Council to appoint a Bulletin Committee from within its members

- 9. This AGM instructs Council to deem it necessary to call a Special Consultative Forum in early course as provided for in Rule 12
- 10. That Council be directed to fix a date for and hold an AGM at the earliest opportunity without further procrastination

MOTIONS PROPOSED BY LIMERICK BRANCH

Pay

This AGM notes that it is Council policy to ensure that the parity-based framework, whereby pensions increase in line with pay, is continually maintained. In this regard this AGM directs the incoming Council to request that the parity-based framework be continually placed on the agenda of the Public Service Unions in future Pay/Pension negotiations.

LIMERICK

Pensions

This AGM directs the incoming Council to redouble its efforts to fully secure the restoration of pensions reduced under the Financial Emergency Measures in the Public Interest (FEMPI) Acts before the Government's proposed date of 2021.

LIMERICK

Official negotiating rights

This AGM directs the incoming Council to enter into discussions with the Alliance to secure access to negotiating machinery for pensioner representatives so that

- anomalies in relation to the treatment of retired public servants can be addressed
- formal access can be facilitated in Pay/Pension negotiations

LIMERICK

Economic Impact of Pandemic

This AGM directs the incoming Council to devise a strategy to protect the pensions of members to ensure that they are not subject to reductions or levies when the Government seeks to recoup the cost of the pandemic.

LIMERICK

Dispute resolution

This AGM instructs the incoming Council to establish a dispute resolution process for all Members, Branches, Standing Orders and Council whereby disputes or difficulties can be referred to an independent person or persons so that the matter can be investigated and an expert determination is made. The determination will be invoked where a dispute or difference is submitted by agreement of the relevant parties. The determination will be binding, unless the parties have agreed otherwise.

LIMERICK

MOTIONS PROPOSED BY THE MAYO BRANCH

1. This AGM directs the incoming Council to use all means at their disposal to ensure that the parity based framework whereby public service pensions are increased in line with pay is restored and maintained.

MAYO

2. This AGM instructs the incoming Council to renew their campaign for the restoration of full medical cards for everyone aged seventy or more.

MAYO

3. This AGM calls on the incoming Council to petition the Government to make funding available to ensure that all who qualify for the Fair Deal Scheme can avail of it.

MAYO

AGM MOTIONS 2021 PROPOSED AND SECONDED BY INDIVIDUALS

(Submitted and received by the Honorary Secretary by 1st April 2022)

Medical Cards:

This AGM instructs Council to negotiate entitlement to full medical cards for all civil servants who retire early on ill -health grounds.

Proposed: Individual Member Seconded: Individual Member

Healthcare:

Care support includes informal carers, homecare packages, community supports, housing, housing grants/supports and long-term nursing care.

This AGM mandates Council to call on Government to prioritise care supports based on need and put in place arrangements:

- (i) Increase the resources available assisting people who need medium to high level support with a view to facilitating them continuing to live at home for as long as possible.
- (ii) Review the Fair Deal Scheme with a view to having a seamless transfer from living at home to full time nursing care.
- (iii) Identify gaps in prevailing care support practices and, with the approval of Council, highlight and follow up these with like-minded persons.
- (iv) Support people who have a preference to remain in their own homes for as long as possible.
- (v) Conduct ongoing review(s) of care support.

Proposed: Individual Member Seconded: Individual Member

Fixed Allowances:

This AGM notes that the restoration of fixed allowances under FEMPI was to be dealt with in accordance with Circ 19/2019 and 12/2020.

- Circ 19/2019 dated 14th Aug 2019, note 2 Page 2 states: "Fixed periodic allowances were cut by 5% or 8% in 2010 under section 2(3) of the FEMPI (No 2) Act 2009: the Public Service Pay and Pensions Act 2017 provides that that cut will be reversed on 1 October 2020".
- Circ 12/2020 on the application of 1 October 2020 Pay Adjustments No 2.4. states "This circular also provides for restoration of fixed allowances".

Feedback from RCPSA members is that colleagues working have had allowances restored. Pensioners have not restoration has not benefited from allowance restoration. This AGM mandates Council to pursue this issue in the appropriate forum.

Proposed: Individual Member Seconded: Individual Member

COVID:

We propose that this AGM 2021 of rcpsa urges OIREACHTAS ÉIREANN /IRISH GOVT. to support the international campaign/demand for the WAIVER OF INTELLECTUAL PROPERTY RIGHTS OF COVID 19 VACCINES manufacturers, so that every country may produce their own vaccines without fear of being sued.

Proposed: Individual Member Seconded: Individual Member

Sub Committee:

We propose that this AGM 2021 of rcpsa requests COUNCIL to create a LEGAL AFFAIRS SUB-COMMITTEE, to assist

individual members, groups within rcpsa and COUNCIL itself, with legal matters arising for us as retired senior citizens.

Proposed: Individual Member Seconded: Individual Member

MOTIONS 2020

(Submitted and received by the Honorary Secretary by 1st April 2022)

DUBLIN BRANCH:

Motion 1

That this AGM on the basis of policy passed at previous AGMs, instructs the RCPSA Council to take immediate steps, both directly with the Minister for Public Expenditure and Reform and via the Alliance of Retired Public Servants, to seek to have a restoration process put in place in relation to the substantial reduction suffered by post 29 February 2012 public sector pensioners in their retirement lump sum due to it being computed on the basis of reduced salaries

Motion 2

This AGM instructs the incoming Council to call on the Minister for Finance to increase the tax credit for medical insurance.

Motion 3

That this AGM on the basis of policy passed at a previous AGM, instructs the RCPSA Council to make an early examination of the issue of contribution paid under the purchase of added years scheme and make prompt representations, both directly with the Minister for Public Expenditure and Reform and via the Alliance of Retired Public Servants, with a view to addressing the losses suffered by those who have purchased added years especially post 29

February 2012 public service pensioners, and who have, in many cases, paid very substantial amounts for a benefit on which they have been/ are being short changed given pensions/lump sums cuts and the absence of real pension increases over many years.

Motion 4

That this Annual General Meeting agrees that in future, each motion, submitted to the AGM be individually and separately proposed ,seconded, debated and voted on. Where a number of similar worded motions are submitted for debate, they may be, subject to the agreement of the proposing branches, be amalgamated into a composite motion by the Standing Orders Committee and subject to the agreement of the AGM be proposed and seconded by one of the proposing branches.

Motion 5

That this Annual General Meeting agrees that an additional officer- a Public Relations Officer- be included among the Association Officers, this officer to have responsibility for the Website the RCPSA Newsletter and any Social Media that may be used in the future.

Motion 6

Because retired public servants are excluded from the Employment Assistant Service, this Annual General Meeting instructs the incoming Council to examine the feasibility of providing a similar, limited, professional service or subsidising to some extent the cost to members who require such a service.

LIMERICK/CLARE/TIPPERARY BRANCH

Motion 1 Pay

This AGM notes that it is Council policy to ensure that the parity-based framework, whereby pensions increase in line with pay, is restored and maintained. In this regard this AGM directs the incoming Council to request that the parity based framework be placed on the agenda of the Public Service Unions in future Pay/Pension negotiations.

Motion 2 Pensions

This AGM directs the incoming Council to redouble its efforts to secure the restoration of pensions reduced under the Financial Emergency Measures in the Public Interest (FEMPI) Acts before the Government's proposed date of 2021.

LIMERICK/CLARE/TIPPERARY BRANCH

Motion 3 Official negotiating rights

This AGM directs the incoming Council to enter into discussions with the Alliance to secure access to negotiating machinery for pensioner representatives so that

- anomalies in relation to the treatment of retired public servants can be addressed
- formal access can be facilitated in Pay/Pension negotiations

LIMERICK/CLARE/TIPPERARY BRANCH

MAYO BRANCH

Motion 1

This AGM directs the incoming Council to use all means at their disposal to ensure that the parity based framework whereby public service pensions are increased in line with pay is restored and maintained.

MAYO

Motion 2

This AGM instructs the incoming Council to renew their campaign for the restoration of full medical cards for everyone aged seventy or more.

MAYO

Motion 3

This AGM calls on the incoming Council to petition the Government to make funding available to ensure that all who qualify for the Fair Deal Scheme can avail of it.

MAYO

Galway Branch:

1. That the Government be asked to implement the new changes in the Fair Deal Scheme as agreed in early 2019

GALWAY

2. That proposed expenditure by all members be approved in advance by Council and be paid only following such approval

GALWAY

3. That the use of the PO Box address for the Secretary be discontinued because of its annual cost

GALWAY



WHOM TO CONTACT REGARDING PENSION WHEN AN INDIVIDULA MEMBER DIES

If a pensioner dies, the next of kin should, as soon as is practicable, notify the pension provider of the death.

The Payroll Shared Service (PSS)* pays the pensions of civil servants and several other retired public service groups. Once advised of the death, the PSS will issue information to the next of kin about the steps to be taken and, in particular, details of how to apply for an occupational **Spouses' and/or Children's Pension**, if eligible.

* See overleaf for contact details for PSS

If the person who died was in receipt of a pension from the Department of Social Protection (e.g. State Pension or Widow's Pension), the next of kin should, as soon as is practicable, notify that Department of the death.

Widow's, Widower's or Surviving Civil Partner's Pension (Dept of Social Protection)

If there is a surviving spouse, he or she may qualify for a Widow's, Widower's or Surviving Civil Partner's Pension. This is separate to the Spouses' and Children's Pension mentioned above. It is advisable to write to the Department of Social Protection as early as possible or to contact a Citizens Information Centre. There is a Citizens Information Centre in each county in Ireland.

The Citizens Information website has a lot of very useful information to help members through the very difficult time following the death of a family member see:

https://www.citizensinformation.ie/en/death/when someone dies in ireland.ht ml

Newsletter: To enable us to remove a deceased member from our mailing list, it would be appreciated if the next of kin could inform the RCPSA of the death, when convenient, on info@rcpsa.ie or by phoning 087-131-7062.

Other organisations

If the pension of the deceased person was not paid by the PSS, you are advised to contact the organisation which was paying the pension (i.e. An Post, Coillte, Teagasc, etc).



PSS Contact details *

Military Retirees:

Contact No.: 0818 107 100 (Monday to Friday – 9am to 1pm)

Email Address: Payrollcontact@nsso.gov.ie (Monday to Friday – 9am to 4pm)

Postal Address: Military Pensions, Payroll Services, National Shared Services Office, Central Business Park,

Clonminch Road, Tullamore, Co. Offaly, R35 W7A4.

* Please note that the National Shared Services Office (NSSO) does <u>not</u> offer a FREEPOST service. Please ensure you have affixed the correct value in postage stamps to your envelope prior to posting it.*

Garda Retirees:

Contact No.: 0818 107 100 (Monday to Friday - 9am to 1pm)

Email Address: Payrollcontact@nsso.gov.ie (Monday to Friday – 9am to 4pm)

Postal Address: Garda Pensions Payroll, Payroll Services, National Shared Services Office, Central Business Park, Clonminch Road, Tullamore, Co. Offaly, R35 W7A4.

* Please note that the National Shared Services Office (NSSO) does <u>not</u> offer a FREEPOST service. Please ensure you have affixed the correct value in postage stamps to your envelope prior to posting it.*

Civil and Public Service Pension (CPSP):

Contact No.: 0818 107 100 (Monday to Friday – 9am to 1pm)

Email Address: Payrollcontact@nsso.gov.ie (Monday to Friday – 9am to 4pm)

Postal Address: Civil and Public Service Retirees, Payroll Services, National Shared Services Office, Central

Business Park, Clonminch Road, Tullamore, Co. Offaly, R35 W7A4.

* Please note that the National Shared Services Office (NSSO) does <u>not</u> offer a FREEPOST service. Please ensure you have affixed the correct value in postage stamps to your envelope prior to posting it.*

Payroll:

Contact No.: 0818 107 100 * Select option one* (Monday to Friday – 9am to 1pm) **Email Address:** Payrollcontact@nsso.gov.ie (Monday to Friday – 9am to 4pm)

Postal Address: Payroll Contact Centre, National Shared Services Office, Deerpark Road, Killarney, Co Kerry, V93

KH28.

* Please note that the National Shared Services Office (NSSO) does <u>not</u> offer a FREEPOST service. Please ensure you have affixed the correct value in postage stamps to your envelope prior to posting it.*

HR:

Contact No.: 0818 107 100 * Select option two* (Monday to Friday – 9am to 1pm)

Email Address: <u>HRcontact@nsso.gov.ie</u> (Monday to Friday – 9am to 4pm)

Postal Address: HR Services, National Shared Services Office, Block 5, Belfield Office Park, Beech Hill Road, Clonskeagh, Dublin 4, D04 A9P2.

* Please note that the National Shared Services Office (NSSO) does <u>not</u> offer a FREEPOST service. Please ensure you have affixed the correct value in postage stamps to your envelope prior to posting it.*

Officers, Soldiers and Reservists Pay:

Contact No.: 0818 107 100 (Monday to Friday – 9am to 1pm)

Email Address:

- <u>officershelpdesk@nsso.gov.ie</u> (Monday to Friday 9am to 4pm)
- soldiershelpdesk@nsso.gov.ie (Monday to Friday 9am to 4pm)
- <u>reserveshelpdesk@nsso.gov.ie</u> (Monday to Friday 9am to 4pm)

Postal Address: Military Payroll, Payroll Services, National Shared Services Office, Áras an tSáile, Renmore, Galway, H91 AN2E.

* Please note that the National Shared Services Office (NSSO) does <u>not</u> offer a FREEPOST service. Please ensure you have affixed the correct value in postage stamps to your envelope prior to posting it.*

YOUR WEBSITE

In order to keep our members abreast of developments between issues of our Newsletter and to give notice of Branch and other meetings, the website is updated regularly – see www.rcpsa.ie. The intention is that, over time, the website will become a valuable resource for members. Back copies of our Newsletter are available on the website. If you have any suggestions regarding the development of the website, please email them to info@rpsa.ie and put Website in the subject title.

General Data Protection Regulation (GDPR) Statement by the RCPSA

RCPSA takes data privacy seriously. We are committed to keeping your personal data secure and taking all reasonable precautions to do so.

What are Your Rights?

- You have the right of access to personal data we hold about you.
- You have the right to have incorrect or incomplete personal data we hold about you updated.
- You have the right to request that we erase the data we hold about you.

For the purposes of complying with GDPR the RCPSA confirms that the personal data supplied by our members (e.g. name, address, contact details) will be used only for the following purposes:

- The issuing of the RCPSA Newsletter.
- Making contact, by mail, email, text or webtext (individual or bulk messaging) as appropriate, about matters relating to or of relevance to membership of the RCPSA.
- Sharing information with the relevant pension provider in order to process/update the personal information of members.

We do our best to protect your data. The personal data of members will be retained securely for the abovementioned purposes and will be deleted when the specific activity has ceased/come to an end (i.e. end of membership of the Association etc.)

If you do not wish to receive publications or to be contacted by the Association generally, or have any other queries about the use of your personal data, please contact **the Hon. Secretary RCPSA at:**

An Post Box 908, South City Delivery Office, Togher Industrial Estate, Cork, T12C825 or at info@rcpsa.ie.







Scam Calls and Scam Texts FAQs

What are scam calls and scam texts?

Scam calls and scam texts are unwanted, unsolicited, nuisance communications. The intent of scam calls and texts is often to mislead the receiver to share personal information or money to the scammer.

Why am I getting so many scam calls and scam texts lately?

More people are working from home, shopping online, banking online and using social media. This creates opportunities for scammers to steal data and money from unsuspecting users. Though your phone service provider is likely to be already blocking suspicious numbers, some calls get through as it is difficult to quickly recognise scammers and block their calls and texts efficiently without blocking genuine numbers.

How did the scammers get my number and why are they targeting me?

Scammers use software to call or text a range of numbers at the same time and then note which are answered. Answered numbers are recorded as genuine in-use numbers and may be sold on the internet to other cyber criminals. Therefore, making your number ex-directory or adding your number to the "do not call" register for direct marketing will not prevent scams. If you have fallen victim to a scam previously, you may be contacted by other scammers who claim to be able to help you to get your money back for a fee.

What can I do to protect myself from being scammed?

Unfortunately, scam calls and texts can be difficult to identify. Vigilance is important, such as:

Do's

- **Hang up** if a caller pressures you, claims urgent action is needed or threatens negative consequences. **Ask someone you trust** if they think the call was genuine.
- If a call or text message claims to be from a bank, government agency or a company
 you do business with it is best not to engage with the caller or message the sender.
 Instead, end the call, look up their official contact details and contact them back
 to verify if the call is legitimate.
- If you have friends or relatives abroad that may be calling you, store their number (including the country prefix) in your phone. Get to know the prefix for the country they might be calling from.

ComRegConnects



Trusted Advice and Support

- If you dial back an unknown number by mistake, hang up immediately if there
 appears to be no recipient on the other end or where you are left on hold.
- If you are receiving calls late at night, you could turn down the volume on your home phone or select silent mode or do not disturb mode on your mobile phone.
- If you are getting persistent calls from a number you don't know, contact your service provider, and request that calls from that number be blocked.
- Sometimes, scammers display a phone number like your own on your caller ID, to increase the likelihood that you will answer the call. If your number is being used in this way, contact your service provider and request that calls from that number be blocked.
- Some mobile phones have the capability of allowing you to screen, block or silence
 nuisance numbers from contacting you. Check your phone settings to see if this is
 a feature of your handset or contact your service provider who may be able to assist.

Don'ts

- NEVER provide any personal information, for example, banking details/PPS number/credit card details/name, address/passport numbers, passwords etc to someone who contacts you.
- · Do not follow instructions from a recorded message.
- Be wary of receiving multiple calls or missed calls from the same unfamiliar number, especially if it is like your own number. Do not call back any number that you do not recognise or where no voicemail message left.
- If you click on a link in a scam text, close the web page and message immediately. Do not follow any instructions given after clicking the link.
- Never use a number given to you by the caller.

Who should I contact if I have shared personal information?

Scam calls and scam texts are **illegal**. Therefore, you should contact and **An Garda Siochána** immediately, as well as **your financial institution** if you have shared personal information relating to your finances.

ComReg Connects

Commission for Communications Regulation, One Dockland Central, Guild Street, Dublin, D01 E4X0

https://www.comreg.ie/advice-information/scam-calls/

Consumer Care Team:

01 8049668 consumerline@comreg.ie