



STATUTORY INSTRUMENTS.

S.I. No. 666 of 2025

RETURNS OF CERTAIN INFORMATION BY REPORTING FINANCIAL
INSTITUTIONS (AMENDMENT) REGULATIONS 2025

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CONTENTS

Regulation

1. Citation and commencement
2. Amendment to the Returns of Certain Information by Reporting Financial Institutions Regulations 2015

S.I. No. 666 of 2025

RETURNS OF CERTAIN INFORMATION BY REPORTING FINANCIAL INSTITUTIONS (AMENDMENT) REGULATIONS 2025

The Revenue Commissioners, in exercise of the powers conferred on them by section 891F (inserted by section 28 of the Finance Act 2014 (No. 37 of 2014)) of the Taxes Consolidation Act 1997 (No. 39 of 1997), with the consent of the Minister for Finance, hereby make the following Regulations:

Citation and Commencement

1. (1) These Regulations may be cited as the Returns of Certain Information by Reporting Financial Institutions (Amendment) Regulations 2025.
- (2) These Regulations come into operation on 1 January 2026.

Amendment to the Returns of Certain Information by Reporting Financial Institutions Regulations 2015.

2. The Returns of Certain Information by Reporting Financial Institutions Regulations 2015 (S.I. No. 583 of 2015) are amended -

- (a) in Regulation 2(1) -
 - (i) by the substitution of the following definition for the definition of “new account” -

“ ‘new account’ means -

 - (a) a financial account maintained by a reporting financial institution opened on or after 1 January 2016, or
 - (b) if the account is treated as a financial account solely by virtue of the 8 June 2023 update to the Common Reporting Standard [CRS] contained in Part II of OECD (2023), International Standards for Automatic Exchange of Information in Tax Matters: Crypto-Asset Reporting Framework and 2023 update to the Common Reporting Standard, a financial account maintained by a reporting financial institution opened on or after 1 January 2026;”;
 - (ii) in the definition of “preexisting account” -
 - (A) by the deletion of “or” in paragraph (a), and
 - (B) by the insertion of the following paragraph after paragraph (a) -

“(aa) in respect of a financial account that is treated solely by virtue of the 8 June 2023 update to the Common Reporting Standard [CRS] contained in Part II of OECD (2023), International Standards for Automatic Exchange of Information in Tax Matters: Crypto-Asset Reporting Framework and 2023 update to the Common Reporting Standard, a financial account maintained by a reporting financial institution as of 31 December 2025, or”, and

- (iii) by the substitution of the following definition for the definition of “standard”—

“‘standard’ means the Standard for Automatic Exchange of Financial Account Information approved on 15 July 2014 by the Council of the Organisation for Economic Cooperation and Development and Part II of the OECD (2023), International Standards for Automatic Exchange of Information in Tax Matters: Crypto-Asset Reporting Framework and 2023 update to the Common Reporting Standard published by the Organisation for Economic Cooperation and Development on 8 June 2023;”,

- (b) in Regulation 2(2), by the substitution of the following subparagraph for subparagraph (a) in the definition of “non reporting financial institution” -

“(a) a governmental entity, international organisation or central bank, other than:

- (i) with respect to a payment that is derived from an obligation held in connection with a commercial financial activity of a type engaged in by a specified insurance company, custodial institution, or depository institution, or
- (ii) with respect to the activity of maintaining central bank digital currencies for account holders which are not financial institutions, government entities, international organisations or central banks, ”,

(c) in Regulation 3(2) -

- (i) by the substitution of the following subparagraph for subparagraph (a) -

 - “(a) in the case of each reportable person that is an account holder of the account and that is an individual—

 - (i) the name,
 - (ii) address,
 - (iii) jurisdiction(s) of residence,
 - (iv) TIN(s),
 - (v) date and place of birth, and
 - (vi) an indication as to whether the account holder has provided a valid self-certification, of that individual;”,

- (ii) by the substitution of the following subparagraph for subparagraph (b)(v) -

 - “(v) where that account holder has been identified, pursuant to Regulation 6, as having one or more controlling persons that is a reportable person, the information specified in clauses (i) to (iv) with respect to each such reportable person, and

 - (I) the date and place of birth of each such reportable person,
 - (II) the role or roles by virtue of which each reportable person is a controlling person, and
 - (III) an indication as to whether a valid self-certification has been provided for each reportable person;”,

- (iii) by the insertion of the following subparagraph after subparagraph (b) -

 - “(ba) an indication as to whether the account is a joint account and if so the number of joint account holders;”,

- (iv) by the substitution of the following subparagraph for subparagraph (c) -

 - “(c) the account number or, in the absence of an account number, the functional equivalent, the type of account and an indication of whether the account is a pre-existing account or new account;”,

- (v) in subparagraph (f) -

 - (I) in clause (i), by the substitution of “year,” for “year, and”,

- (II) in clause (ii), by the substitution of “holder, and” for “holder;”, and
- (III) by the insertion of the following clause after clause (ii) -
 - “(iii) Notwithstanding clause (ii) and unless the Reporting Financial Institution elects otherwise with respect to any clearly identified group of accounts, the gross proceeds from the sale or redemption of a Financial Asset are not required to be reported to the extent such gross proceeds from the sale or redemption of such Financial Asset are reported by the Reporting Financial Institution under section 891HA;”,
- (vi) by the substitution of the following subparagraph for subparagraph (i) -
 - “(i) the currency in which each amount is denominated;”, and
- (vii) by the insertion of the following subparagraph after subparagraph (i) -
 - “(j) in the case of any equity interest held in an investment entity that is a legal arrangement, the role or roles by virtue of which the reportable person is an equity interest holder.”,
- (d) in Regulation 3(3), by the substitution of the following subparagraph for subparagraph (b) -
 - “(b) A reporting financial institution shall use reasonable efforts to obtain the TIN and date of birth with respect to preexisting accounts by the end of the second calendar year following the year in which preexisting accounts were identified as reportable accounts and whenever it is required to update the information relating to the preexisting account pursuant to domestic AML/KYC procedures.”.

The Minister for Finance consents to the making of these Regulations.



GIVEN under the Official Seal of the Minister for Finance,
19 December, 2025.

SIMON HARRIS,
Minister for Finance.

GIVEN under my hand,
19 December 2025.

NIALL CODY,
Revenue Commissioner.

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