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# Relate

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## Post-Brexit: The new relationship between Ireland and the UK

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On 31 January 2020, the United Kingdom's membership of the European Union ended. However, a transition period applied up until 11pm on 31 December 2020. During this transition period the UK was largely treated as if it was still an EU member state. Following the end of the transition period, EU laws and rules no longer apply in the UK, except where the UK has decided to keep those rules and laws.

The relationship between the EU and the UK is now governed in part by a temporary Trade and Cooperation Agreement (TCA). The TCA does not regulate all the areas which were previously dealt with by EU law when the UK was part of the EU. Some of the areas were dealt with in the Withdrawal Agreement. Most notably, the special status of Northern Ireland is set out in a Protocol to the Withdrawal Agreement and this is not affected by the Trade and Cooperation Agreement. Other issues between the EU and the UK, such as family law matters are now governed either by international agreements or simply by the national law in each country.

Ireland continues to be in the Common Travel Area with the UK. This means that Irish citizens can continue to live, work and avail of other rights in the UK without needing a visa or other form of permission. The same applies for UK citizens who live or wish to move to Ireland.

Even so, there are still many changes to the relevant laws and to aspects of everyday life which we may need to be aware of. In this issue of *Relate*, we explain the new relationship between Ireland and the UK. We also explain how the end of the transition period affects trade, residence and employment rights, travel, consumer matters, family law and even driving licences.

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## The Common Travel Area

The Common Travel Area (CTA) refers to a variety of rights that apply to citizens of Ireland and the UK. It includes more than the basic right to travel freely between both countries. The Common Travel Area is not affected by Brexit, the Withdrawal Agreement or the Trade and Cooperation Agreement. The CTA does not relate to goods or customs arrangements.

In 2019, the Irish and UK governments signed a Memorandum of Understanding reaffirming the Common Travel Area and identifying the rights of Irish and UK citizens within it. The memorandum also confirmed the commitment to maintain the CTA after Brexit. Some of those rights have now been set out in law in both Ireland and the UK.

The Common Travel Area includes Ireland, England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

### Rights within the CTA

Irish and UK citizens have the right to live, travel, work and study within the CTA. Irish and UK citizens can live in either country and enjoy rights and privileges, including:

- Access to social benefits
- Access to healthcare
- Access to social housing supports
- The right to vote in certain elections

Many CTA rights only apply to citizens of Ireland and the UK. If you are not a citizen of Ireland or the UK, you may not be able to use CTA rights. New procedures and schemes have been put in place to make sure that family members of UK and Irish citizens can continue to live in Ireland and the UK. We explain these later in this issue.

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# The Withdrawal Agreement

The Withdrawal Agreement was the main document governing the relationship between the EU and the UK until the end of the transition period. When the Withdrawal Agreement was agreed, long-term agreements for many areas still needed to be negotiated, particularly for trade and customs. Some of these areas are now dealt with in the Trade and Cooperation Agreement.

## Citizens' rights

The Withdrawal Agreement guaranteed that EU citizens lawfully living in the UK before the end of the transition period, and UK nationals lawfully living in an EU member state before the end of the transition period, could continue to live in their host country after the transition period. We explain some of the schemes set up to allow this later in this issue.

The Withdrawal Agreement also guaranteed that people can continue to work or study in their host country with the same conditions and rights that they had before the end of the transition period. This applies to:

- EU citizens lawfully working in the UK before the end of the transition period
- UK nationals lawfully working in an EU member state before the end of the transition period
- Their relevant family members living in the host country

## Movement of goods

Under the Withdrawal Agreement and until the end of the transition period, most goods could continue to circulate freely between the EU and the UK until they reached their final customers. These goods did not need to be changed or relabelled and were not subject to the new trade rules.

## The Protocol on Ireland/Northern Ireland

Another key feature of the Withdrawal Agreement is the Protocol on Ireland/Northern Ireland, which came into effect at the end of the transition period. The Protocol sets out the special status of Northern Ireland and explains the cross-border trade relationship between Ireland and Northern Ireland and between Northern Ireland and the UK. The Protocol helps to make sure there is no physically noticeable border (often referred to as a hard border) between Ireland and Northern Ireland.

Despite the UK's withdrawal from the EU, many of the EU's Single Market rules continue to apply in Northern Ireland, such as in the technical regulation

of goods, agricultural and environmental protection and regulation, and state aid (financial support from governments for businesses). Where EU law or rules apply in Northern Ireland under the Protocol, this generally includes any changes in these laws or rules which take effect after the end of the transition period. Cooperation in areas such as agriculture, transport, education and tourism between Ireland and Northern Ireland is also preserved.

The Protocol contains a new mechanism on 'consent'. This gives the Northern Ireland Assembly the final decision on the long-term application of the parts of the Protocol which apply EU laws in Northern Ireland. Four years after the end of the transition period, the Assembly can, by simple majority, vote to continue to apply these EU laws or vote to discontinue their use. If the Assembly votes to end the use of these EU laws, the decision will come into effect two years later.

## Goods moving into and out of Northern Ireland

Northern Ireland is still part of the customs and VAT territory of the UK. As a result, it can be included in any free trade agreement which the UK may make with other countries.

Goods moving between Ireland and Northern Ireland will have no customs or tariffs applied and there will be no restrictions on their movement. Northern Ireland must align with EU VAT laws in relation to these goods.

Goods moving from another part of the UK to Northern Ireland will have customs duties applied if there is a risk that these goods may enter Ireland or the rest of the EU. In many cases, importers in Northern Ireland can declare that the goods are not at risk of entering the EU. As a result, customs duties will not be applied.

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## The Trade and Cooperation Agreement

The EU-UK Trade and Cooperation Agreement (TCA) was agreed on 24 December 2020 and is being applied on a temporary basis until it is formally ratified by the EU. The TCA sets out the arrangements for trade in goods, aviation, road transport, fisheries and co-operation in criminal matters.

Both the EU and the UK have agreed as part of the TCA to maintain high levels of protection in areas such as:

- Environmental protection
- Climate change and carbon pricing
- Social and labour rights
- State aid (government grants and supports to businesses)

The TCA also includes:

- Dispute settlement mechanisms
- Enforcement measures
- Remedial measures which one side can take if it believes the other side has wrongfully departed from agreed standards

Finally, the TCA preserves certain social welfare entitlements for EU citizens working in, travelling or moving to the UK, and for UK nationals working in, travelling or moving to the EU from 1 January 2021. These rights are not as broad as the rights that existed before Brexit and which continue for people who were living in the host country before the end of the transition period.

The TCA will be reviewed every five years and can be ended by either the UK or the EU with 12 months' notice.

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## The effects of Brexit

### Residence rights of UK citizens in Ireland

If you are a UK citizen, you continue to have the right to live and work in Ireland as part of the Common Travel Area. You do not need any documentation. However, you can ask for a Withdrawal Agreement Beneficiary Card from an Irish immigration office if you wish.

If your family members are not from the European Economic Area (EEA) but were living in Ireland lawfully at the end of the transition period, they continue to have permission to live, work or study in Ireland. They simply have to replace their current valid Irish Residence Permit, free of charge, for a new one stating that they benefit from the Withdrawal Agreement. EEA countries include the 27 European Union member countries along with Norway, Iceland, Liechtenstein and Switzerland.

UK citizens living in Ireland before the end of the transition period can also still apply to bring their family members to Ireland under the same rules which apply to EU citizens.

New rules apply, however, if you are a UK citizen who came to Ireland after 11.01pm on 31 December 2020 and you want to bring your non-EEA family members with you. Depending on their nationality, your family members will need to apply through a pre-clearance or visa scheme.

They must apply before they travel to Ireland. They cannot enter Ireland as a visitor and then look for permission to stay. They must apply from their country of legal residence and remain outside of Ireland while their application is being processed.

## **Residence rights of Irish citizens in the UK**

If you are an Irish citizen and you want to continue living in the UK, your rights to live, work and access public services in the UK are protected under the Common Travel Area. However, if your family members are non-Irish EU citizens, they will need to apply to the EU Settlement Scheme for permission to stay (the scheme is explained below).

## **Non-Irish EU citizens who want to stay in the UK**

The UK has set up an EU Settlement Scheme under which EU citizens and their family members who were living in the UK before the end of the transition period can apply to continue living there after 30 June 2021.

EU citizens and their family members who have lived in the UK for five continuous years over the course of the last five years may apply for settled status.

Settled status means that you can live in the UK for as long as you want. You will have access to public funds and services (if you are eligible) and you can apply for British citizenship. Any children born in the UK after you get settled status will automatically be British citizens.

If you and your family members do not have five years' continuous residence in the UK, you can apply for pre-settled status. Pre-settled status means that you can live in the UK for a further 5 years. When you have had 5 years' continuous residence, you can apply to change to settled status. You must do this before your pre-settled status expires.

The deadline for applying for settled status or pre-settled status is 30 June 2021.

## **Non-Irish EU citizens who want to move to the UK**

The UK introduced a points-based immigration system from 1 January 2021. This system applies equally to EU and non-EU citizens. It caters primarily for highly-skilled workers, skilled workers, students and various specialists. EU citizens must qualify under this scheme and get a visa for all activities other than short-term visits.

## **Frontier workers**

A frontier worker is someone who lives in one country but works in another country. For example, if you live in the Republic of Ireland and work in Northern Ireland, you are a frontier worker.

If you are an Irish citizen, you do not have to apply for a UK Frontier Work Permit although you can if you want to. Your entitlements to live, work and access other benefits in the UK are protected by the Common Travel Area.

However, if you are a citizen of the EEA or Switzerland and live in Ireland but work in Northern Ireland (or another part of the UK), you must apply for the UK's Frontier Workers Permit Scheme if you want to continue working in Northern Ireland or another part of the UK.

Between 1 January 2021 and 30 June 2021, you do not need a Frontier Work Permit if you either currently work or worked in the UK before 31 December 2020 **and** have a valid passport or nationality card. However, you will need a Frontier Work Permit from 1 July 2021. You should apply as soon as possible, if you are eligible, to make sure you have your permit by then.

If you are an EEA or a Swiss citizen living in Ireland but did not work in the UK before 31 December 2020, you need to apply for a visa to work in the UK from 1 January 2021.

Having a Frontier Work Permit may also allow you to access benefits and services in the UK, including healthcare, if you are eligible.

If you are a British citizen living in the UK but working in Ireland, you do not need a frontier visa as your right to continue working in Ireland is covered by the Common Travel Area. However, you can apply for a Frontier Withdrawal Agreement Beneficiary Card, if you wish. The card is free of charge. Contact an Irish immigration office for more information or to apply.

## **Healthcare**

The Irish and British governments have committed to maintaining, as far as possible, the current healthcare arrangements under the Common Travel Area. These give Irish and British citizens who live in, work in, or visit the other state the right to access publicly funded health services there. These CTA arrangements have been put on a statutory basis in Ireland.

Other North South cooperation arrangements (like the cardiology and cancer treatments in Altnagelvin Hospital, Derry and paediatric cardiology and related maternity services in Dublin) are governed by service agreements and continue on the island of Ireland as before.

Since 1 January 2021, the Cross-Border Healthcare Directive, which gives access to public healthcare services in another EU member state, can no longer be used to access healthcare in the UK. The Northern Ireland Planned Healthcare Scheme is a new scheme to allow patients access healthcare in

Northern Ireland in a similar way to the Cross-Border Healthcare Directive. The new scheme will operate until 31 December 2021.

Under the Trade and Cooperation Agreement (TCA), EU citizens who work, visit or live in the UK from 1 January 2021 continue to have access to healthcare. For example, an EU citizen on a temporary stay in the UK (a tourist, student, or business person) can get necessary and emergency healthcare using their European Healthcare Insurance Card (EHIC).

The British Government has launched a new Global Health Insurance Card (GHIC) which will gradually replace the existing European Health Insurance Card for UK residents and enable UK residents to get emergency and medically necessary healthcare when travelling in the EU. Current EHICs remain valid for as long as they are in date.

Medical prescriptions written by registered medical practitioners, dentists and nurse prescribers in the UK and Ireland continue to be recognised in the other country.

## **Social welfare**

As part of the Common Travel Area, it was generally accepted that Irish citizens living in the UK and UK citizens in Ireland had exactly the same rights as citizens of that country. In February 2019, these rights were strengthened when Ireland and the UK agreed a Convention on Social Security. This has now become law in Ireland.

The Irish Government has decided to apply the social welfare entitlements of Irish citizens under the Convention on Social Security to all EU citizens resident in Ireland. So, EU citizens receiving an Irish social welfare benefit with a link to the UK should not be affected despite the fact they are not covered by the CTA. For example, a Polish citizen living and working in Ireland but whose family lives in the UK should still be able to receive Child Benefit in the same way as before.

In addition to the Convention on Social Security, the Trade and Cooperation Agreement (TCA) provides for the continued co-ordination of some social security benefits between the UK and EU, such as:

- Sickness benefits
- Maternity and paternity benefits
- Invalidity benefits
- Pension benefits
- Survivors' benefits
- Benefits in relation to accidents at work and occupational diseases
- Death grants
- Unemployment benefits
- Pre-retirement benefits



This cooperation makes it easier for EU and UK citizens to work abroad and not lose their rights in these areas. However, the TCA does not cover family benefits.

## Education

Under the Common Travel Area, Irish and UK citizens have the right to avail of primary and secondary education in either country. So, pupils living in one jurisdiction and going to primary or secondary school in the other jurisdiction should not be affected.

Similarly, the rights of Irish and UK students to undertake third-level education in the other country are largely unchanged. The same level of fees that apply for UK citizens studying in the UK will apply to Irish citizens studying there and vice versa for the time being. Non-Irish EU citizens may face increased fees if they choose to study in the UK and may also need a visa.

Both eligible Irish students studying in the UK and eligible UK students studying in Irish universities and colleges can apply for grants through SUSI, the Irish awarding body for student grants.

The UK has left the EU's Erasmus+ programme which lets many third-level students spend part of their degree studying or doing work placement in another EU member state. However, the Irish government has committed to continue to fund the scheme for full-time students studying at Northern Irish universities and colleges, on the basis of temporary registration at Irish higher education institutions.

The UK government plans to introduce its own scheme, the Turing Scheme, to replace Erasmus+ for students studying in UK institutions.

## Trade in goods

The Protocol on Ireland/Northern Ireland treats Northern Ireland generally as part of the EU for trade in goods. The references in this section to UK goods do not relate to goods made in and coming from Northern Ireland.

Under the Trade and Cooperation Agreement (TCA), there are no tariffs or quotas in trade in goods between the EU and the UK. This means that customs duty is not payable on:

- Goods of UK origin (generally goods made in the UK) being imported into Ireland
- Goods of EU origin (generally goods made in the EU) being imported into the UK

However, customs duty is payable on goods coming from the UK which did not originate there.

UK goods no longer benefit from the principle of free movement of goods through the EU. This has led to a large increase in paperwork for some goods and delays for businesses arising from customs checks. Some UK food exports now require health certificates and can be extensively checked on their arrival into the EU. Hauliers continue to have unrestricted transit rights across each other's territory.

Some of the standard customs formalities for non-EU goods have been reduced through the operation of 'trusted traders' programmes. Trusted traders are traders that have been assessed and accepted under either UK or EU trade rules.

Value Added Tax (VAT) is now calculated in the place where the goods are imported rather than at the seller's place of business. So, UK businesses selling into Ireland should no longer include UK VAT in the price. Instead, VAT will be charged at the relevant Irish rate, if applicable.

There are specific rules in the TCA for products such as wine, pharmaceuticals, organic products, vehicle components and chemicals.

The UK will phase in its own customs procedures for EU (including Irish) goods in 2021.

## Online retail

From 1 January 2021, you may have to pay Irish VAT and customs charges for any goods you buy from the UK (excluding Northern Ireland). The amount you pay depends on the value and type of goods you buy.

If the value of the goods (including shipping costs) is €22 or more, you may have to pay VAT at the rate that applies in Ireland for similar goods. The online retailer may collect Irish VAT and any duties payable when you are making your purchase. If not, you have to pay the VAT (and any other charges) when the product arrives into Ireland. Normally, you get a bill from the courier or postal company before your package is delivered. You should not have to pay UK VAT on your purchase.

For example, if you ordered adult sports shorts and socks from the UK (made in China) which cost €55 (no UK VAT), €10 in shipping charges and a courier administration fee of €10, you would pay €88.65. The additional cost is the Irish VAT and courier administration fee now payable:

Adult sports shorts + socks (€40 + €15)	€55.00
Shipping (handling, transport and insurance)	€10.00
Value for customs purposes (€55 + €10)	<b>€65.00</b>
No customs duty charged as total value is below €150	<b>€0.00</b>
Value for VAT purposes (€65 + €0)	<b>€65.00</b>
VAT (21% of €65.00)	<b>€13.65</b>

Courier administration fee	€10.00
<b>Total cost</b>	<b>€88.65</b>

If the total value of your purchases is €150 or more and the goods were not made in the UK, you may also have to pay import charges such as customs or excise duties. Customs duty is calculated based on the cost of the goods plus transport, postage, insurance and any handling charges (see example below). The rate of customs duty that applies depends on the goods you import.

For example, if you added an adult jersey costing €97 (no UK VAT) to the order described above, this might increase the shipping costs to €15. However, your total bill would be €236.32 once the additional VAT and customs duties are applied:

Adult sports jersey + shorts +socks (€97 + €40 + €15)	€152.00
Handling, transport and insurance	€15.00
Value for customs purposes (€152 + €15)	<b>€167.00</b>
Customs duty (12% of €97 + 12% of €40 + 12% of €15 + 12% of €15)	€20.04
Value for VAT purposes (€152 +€15 + €20.04)	<b>€187.04</b>
VAT (21% of €187.04)	€39.28
Courier administration fee	€10.00
<b>Total cost</b>	<b>€236.32</b>

You may be entitled to a refund of the taxes (VAT and customs duties) paid if you return the goods. If the online retailer collected these taxes, they should refund the taxes to you as part of the total refund due. However, if you paid the taxes to a postal or courier company, you may need to apply to them directly for a refund of the taxes paid. It is unlikely that any administration fees charged for processing VAT or customs duties will be refunded.

## Consumer rights

When you buy online from a UK seller, the additional protections you had under EU law no longer apply. However, for the present, the UK is continuing to apply many EU consumer laws through its own legislation, including the standard 14-day cancellation or 'cooling off' period for online orders. A UK seller may still accept a return or a complaint under its own general terms and conditions but it is now particularly important to check the terms and conditions on the seller's website to see if this is the case.

If you bought something from a UK-based business before 31 December 2020 and the product becomes faulty after that date, or is not delivered, you cannot complain through the European Consumer Centre (ECC) Ireland or use the European Small Claims procedure to get a cross-border refund. You may have to complain to the business directly or bring proceedings in the UK to get a refund.

## **Fisheries**

The TCA provides a framework for the future fisheries relationship between the EU and the UK. It reflects the UK's departure from the EU's Common Fisheries Policy and its greater control over its waters as a sovereign nation.

Over time, UK fishermen will be able to increase the amount of fish (the quota) that they can catch in UK waters. New quota arrangements are being phased in over the next 5½ years. During this time, EU fishing vessels will have restricted access to UK waters. When the 5½ year period ends, the EU and the UK will hold negotiations each year on quota and access arrangements.

## **Travel**

UK visitors to the EU (but not visitors to Ireland) may need a visa if they want to stay for more than 90 days in a 180-day period. They are also likely to face additional checks at ports and airports on arrival. UK citizens can still travel freely to Ireland under the Common Travel Area provisions.

EU citizens do not need a visa to enter the UK if they are visiting for less than six months. Irish citizens can still travel freely to the UK under the Common Travel Area rules.

## **Driver licences**

You can drive on a UK driving licence in Ireland if you live in the UK (including Northern Ireland) and are visiting Ireland. However, you need to carry your UK driving licence with you. You may need one or more International Driving Permits, as well as your UK driving licence, to drive in other EU or EEA countries.

If you live in Ireland, you cannot drive on a UK driving licence from 1 January 2021. You can, however, exchange your UK licence for an Irish licence, provided the licence is valid and is not expired for more than 1 year. You will continue to be licensed during the exchange process. The National Driver Licence Service will give you a receipt to confirm you are exchanging a licence.

## **Air travel rights**

Passengers travelling by air from the UK to the EU and from the EU to the UK continue to have the same rights as before. Flights from Ireland (or any other EU member state) to the UK continue to be covered by the EU legislation governing passenger rights when the flight is cancelled or delayed. Flights by EU airlines from the UK to Ireland (or any other EU member state) also continue to be covered by the EU legislation.

The UK has decided to continue to apply EU rules so even though it is no longer obliged to do so, flights from the UK to Ireland (or any other EU member

state) by a non-EU airline also remain subject to same protections as before.

## **Package travel**

If you buy a package holiday from a UK-based travel company after 1 January 2021, your current rights under EU and Irish law still apply if the travel company sells or markets the package holiday in Ireland.

If a UK-based travel company does not market the package holiday to consumers in Ireland, your rights are likely to depend on UK law.

## **Restrictions on what you can bring into the EU from the UK**

You cannot bring meat, milk or products containing them into Ireland or any other EU country from the UK (excluding Northern Ireland). There are some exceptions, for example, certain amounts of powdered infant milk, infant food, or special pet food required for medical reasons. You also need a certificate to take certain plants and plant products into EU countries.

## **Pet travel**

You can still use an EU pet passport to bring your pet from Ireland to Great Britain (England, Wales and Scotland). You do not need a pet passport to bring your pet from Ireland to Northern Ireland.

If you are bringing your pet from Great Britain (England, Wales and Scotland) to Ireland, Northern Ireland or the EU, you will need an animal health certificate (AHC), microchip and proof of vaccination. These requirements also apply to assistance dogs. Your pet will need a new animal health certificate for each trip to an EU country or Northern Ireland.

## **Family law**

Brexit also affects a number of family law issues with a cross-border element. So, for example, there may be changes in how certain aspects of custody and maintenance applications are processed when one parent lives in the EU and one parent lives in the UK. The old basis for recognising UK divorces has also changed although they will still be recognised in Ireland under new rules.

### **Divorces, separations and annulments**

The Withdrawal of the United Kingdom from the European Union (Consequential Provisions) Act 2020 provides for the continued recognition in Ireland of divorces, legal separations and marriage annulments granted in the UK.

If you apply for a divorce after 31 December 2020 and you live in Ireland and your spouse lives in the UK, new rules apply around where the application will be heard – in either the Irish or the UK courts. These applications may become slower or more complicated as a result.

### **Parental responsibility issues such as custody and access**

Any cross-border custody or access orders that were in place at the end of the transition period remain in effect. So, orders affecting a child with parents/guardians in both Ireland and the UK are unaffected. If you had an ongoing case about arrangements for your children at the end of the transition period, your case will continue under the old rules.

However, if you applied for custody or access after the end of the transition period, different rules may apply for having the order made or accepted in Ireland or the UK. In general, cross-border parental responsibility issues involving Ireland and the UK will be governed by the 1996 Hague Protection of Children Convention. This is similar to the system which existed before Brexit and which already applies to parental responsibility matters with a link to Ireland and to some non-EU countries such as Australia and Russia.

### **Maintenance**

Co-operation between Irish and UK authorities in relation to maintenance continues. Applications and orders made before the end of the transition period will be dealt with under EU law. However, applications and orders made since 1 January 2021 will be dealt with according to the 2007 Hague Maintenance Convention.

The recognition and enforcement of family law judgments and orders may be simplified in future if the UK signs up to the Lugano Convention, an international agreement between the EU and some other countries covering the recognition and enforcement of orders made in other jurisdictions.

### **Extradition to and from the UK**

Extradition means the transfer of someone from one country to another to stand trial or serve a sentence for crimes committed in the country that is requesting the extradition. In Europe, extradition requests are handled under the European Arrest Warrant (EAW) regime. An extradition request can be made, for example, if someone is accused of an offence carrying a maximum penalty of at least a year in prison or if they have been sentenced to a prison term of at least four months.

Since 31 December 2020, the EAW regime no longer applies to the UK.

However, the Trade and Cooperation Agreement contains similar extradition rules and procedures which continue to allow extradition to Ireland from the UK and from Ireland to the UK in a manner very similar to the EAW regime.

## Data protection

Transfers of personal data by a company or organisation in one EU member state to a company or organisation in another member state is covered by the General Data Protection Regulation (GDPR).

Since the end of the transition period, the GDPR no longer applies to the UK. However, transfers of personal data to the UK continue to be permitted on a temporary basis while the European Commission examines whether the UK's data safeguards are similar enough to the GDPR. If the Commission finds that they are, data transfers can continue from the EU to the UK. If not, companies and organisations will have to put additional safeguards in place if they want to continue to transfer data. It is expected that the Commission will make a decision by the end of June 2021.

The UK is also allowing the transfer of personal data from the UK to the EU for now.

## Banking

The Irish Deposit Guarantee Scheme allows for payment by the Central Bank of Ireland when an Irish credit institution (bank, building society or credit union) is unable to repay the money a customer has deposited with it. The scheme covers deposits of up to €100,000 for each customer in each credit institution.

If you have a deposit in a UK branch of an Irish bank or other credit institution, it is no longer covered by the Irish Deposit Guarantee Scheme. Your deposit may, however, be covered by the UK's Financial Services Compensation Scheme, which currently covers amounts up to £85,000.

If you have a direct debit or other payment to a UK-based service provider, such as a website subscription, you may need to give additional information to your credit institution to avoid the direct debit being rejected.

## Mobile phones and roaming

Mobile phone operators no longer have to offer roaming at no additional charge to customers travelling to the UK from the EU or to the EU from the UK. This includes travel between Ireland and Northern Ireland.

It is up to mobile operators to decide whether or not to apply roaming charges between the UK and EU. As of now, mobile phone operators in the UK and Ireland have said they will not reintroduce additional charges in the short term.

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Head Office  
Ground Floor  
George's Quay House  
43 Townsend Street  
Dublin 2  
D02 VK65

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