



ISBAR is Ireland's Safe Deposit Box, Bank and Payment Accounts Register. It was established by and is operated by the Central Bank of Ireland (CBI), on behalf of the State, to ensure full transposition of Directive 2015/849 ([2015/849](#)). CBI oversees its ongoing management and credit institutions' reporting requirements.

The purpose of ISBAR is to hold information on accounts held in credit institutions that are identifiable by IBAN (including account holders, beneficial owners, and signatories), along with information on safe deposit box services provided by credit institutions in Ireland. Data reporting requirements in respect of the account holder and any person purporting to act on behalf of the account holder can include Forename, Surname, Date of Birth, Address, IBAN, date of account opening, and date of account closing (where applicable). Deceased accounts are reported until account closure. Dormant and inactive accounts are also reported. The information can be accessed by designated competent authorities (such as Gardaí) to retrieve information when investigating potential criminal activity and suspicious transactions. This information is not accessible to the public.

ISBAR includes information on those acting on behalf of a member through a formal authorisation, such as a power of attorney. It also includes other types of signatories and beneficial owners of accounts – e.g., those authorised to manage or control funds on behalf of a club, society, group, association, or other unincorporated entity. No account balance or other monetary information is contained in the Register under the current legislation.

Credit institutions, including credit unions, are legally obliged to provide the information referenced above on a regular basis to CBI.

Further information on ISBAR can be found at: [ISBAR FAQ | Central Bank of Ireland](#)