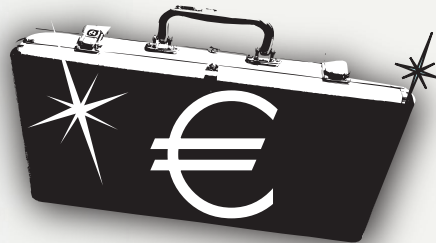


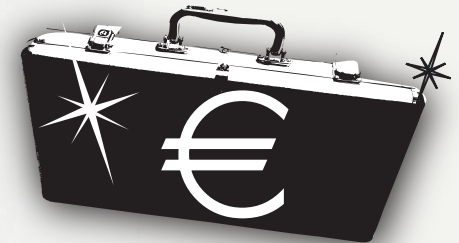
# BANKING REFORM



**The Green Party did not cause the banking crisis but we are in a position to help clean up the mess. We have:**

- Got rid of the top banking bosses
- Ordered two reports into the crisis by experts Patrick Honohan and Matthew Elderfield
- Ensured the results of these reports were made public as quickly as possible
- Introduced a debt management group to address the problem of arrears
- Ensured that NAMA will give back to the community by putting money into schools and other community projects

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- No penalty interest or arrears charges will apply to those in trouble paying for their home
- No loss of tracker mortgage if you agree a deal with your bank
- There will be a specialist Mortgage Resolution Process in every lending institution

**The Debt Management Group is tasked with looking at other options to help borrowers in trouble including:**

- Reduced interest rates
- Longer maturity dates
- Rolling-up of outstanding interest
- Banks taking equity in houses
- Banks taking ownership and leasing back the property with rent payments coming off the loan



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