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## Bankrupts escape new credit register but your debts will be listed

**Charlie Weston**  
Personal Finance Editor

BANKRUPTS will not be listed on a new State credit register designed to make lending safer. However, the register will show the mortgages, loans, overdrafts and credit card debts of a normal family.

The Central Credit Register, overseen by the Central Bank, goes live from today.

Consumers and lenders will be able to see details of loans and how they are performing.

Some 300 lenders have been submitting details on consumer mortgages, personal loans, overdrafts and credit cards

since last June. But there are a number of significant gaps in what is included – despite the new service being in gestation for years.

No details of official debt deals done through the Insolvency Service of Ireland (ISI), and approved by the courts, will be listed. Nearly 2,000 people have

been declared bankrupt since the ISI was set up in 2013 with another 4,000 being approved for debt deals.

Also excluded are the roughly 20,000 debt judgments handed down by the courts each year and details of unpaid taxes owed to Revenue.

Dermott Jewell of the Con-

sumers' Association of Ireland said the new register would have so many gaps in it that it would not be fit for purpose.

"It needs to be right from the start, otherwise it is pointless. But it now looks like it will be full of gaps and holes," he said.

**FULL REPORT: page 14**

What will database contain and who can access it?

**CHARLIE WESTON**  
Q&A – P14



## SF 'lets mask slip again' in Stack 'sadist' tweet scandal

■ Senator should resign, says son of IRA victim

**Kevin Doyle**  
Group Political Editor

THE new leadership of Sinn Féin is accused of 'letting the mask slip' with its handling of yet another scandal over an elected representative's use of social media.

Senator Máire Devine has been suspended from the party for three months after retweeting a post describing IRA victim Brian Stack as a "sadist prison officer".

The punishment handed down is the same as that initially given to MP Barry McElduff after he posted a video with a loaf of Kingsmill bread on his head on

McDonald brings so much promise – and so much disappointment

**KEVIN DOYLE**  
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the anniversary of the Kingsmill massacre.

Last night, Mr Stack's son Austin rejected a Sinn Féin apology, telling the *Irish Independent* he wants Ms Devine "to take the honourable action and resign".

Despite the light punishment,

new Sinn Féin leader Mary Lou McDonald said she had taken a "zero tolerance" approach to Ms Devine's "catastrophic error of judgment".

Labour leader Brendan Howlin said last night "the Sinn Féin mask slips again", adding any hope a change in the party's leadership "would herald the dawn of a new era has now disappeared".

It comes as the Sinn Féin hierarchy decided not to try to change its party policy opposing unrestricted abortion up to 12 weeks until after the referendum on repealing the Eighth Amendment.

**FULL REPORTS: pages 4-5**



### Harry and Meghan's Irish mini-moon

Prince Harry and his fiancée Meghan Markle are planning to visit Ireland shortly after their wedding in May. The royal couple are expected to take part in a series of engagements in Dublin over the course of their two-day trip. **SEE PAGE 3**



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Kevin Doyle

PRINCE Harry and his fiancée Meghan Markle are planning a mini-moon in Ireland, the *Irish Independent* can reveal.

Arrangements are being put in place for the royal couple to visit in the weeks after their wedding.

Sources say they are likely to take part in a series of engagements over the course of two days.

It will be a second royal visit of the summer, as Prince Harry's father Charles and his wife Camilla are expected in late April or early May.

The prince and American former actress are due to get married on May 19 in St George's Chapel on the grounds of Windsor Castle, outside of London.

Their honeymoon has been a closely guarded secret, but sources indicated a trip to Dublin is pencilled in for shortly after the nuptials.

A source said: "It will possibly be the first foreign trip after their wedding."

**Publicity**

The publicity around such a visit could prove helpful in Anglo-Irish relations at a time when Brexit has created a strain between the two governments.

The British Embassy was not in a position to comment about the visit last night.

Details of royal trips are generally kept very tight until shortly before the event due to security concerns.

Prince Harry has never visited Ireland before, but Ms Markle spent time here as an ambassador for the One Young World summit in 2014.

The itinerary for their visit in June or July is only in the early stages, but it is believed they will stay for only one night.

This country has become a favourite destination for the Prince of Wales and the Duchess of Cornwall in recent years.

Last May, Charles and Camilla undertook a three-day tour, which included stops in Kilkenny



# Royal visit: Harry and Meghan choose Dublin for first trip after wedding

Britain's Prince Harry and fiancée Meghan Markle won't be the only royal visitors to Ireland this year

and the Curragh. They also attended a ceremony to honour Irish soldiers who died in the 1916 Rising and World War I as well as visiting Michael Collins's grave in Glasnevin Cemetery.

Their upcoming visit is again expected to include a number of events outside the capital.

However, sources say the younger royals are "urbanites" who are likely to

**Prince Harry has never visited Ireland before but Ms Markle spent time in 2014 as an ambassador for the One Young World summit**

base themselves in the capital.

Since being unveiled as a royal bride-to-be, Ms Markle has accompanied Prince Harry on a string of public outings.

A source said it was not yet clear whether there would be any opportunities for public "meet and greets" during their time in Ireland, but it has become a common feature of their engagements.

Their wedding will be a highly public event with TV cameras allowed inside the church and more than 2,000 members of the public invited to watch the carriage procession.

The two visits will come ahead of Pope Francis' attendance at the World Meeting of Families in Dublin which will be held between August 21 and 26 this year.

He is expected to say Mass in the Phoenix Park and possibly make a historic journey to Northern Ireland.

The combination of high-profile guests will require significant planning by An Garda Síochána in the coming months.

Gardaí foiled a plan by two men to carry out an attack including explosives during Prince Charles' previous State visit in 2015.

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