

The Legal Quality Standard of Ireland



MAY 2026 - ARTICLES & ITEMS OF INTEREST

LSRA ISSUE WARNING RE GIOIA SOLICITORS/GIOIA LAWYERS/GIOIA ADVOGADOS

On the 27 May 2026, the LSRA issued a warning notice advising the public that “Gioia Solicitors” or “Gioia Lawyers” or “Gioia Advogados” is holding itself out as a firm entitled to provide legal services in Ireland and having offices at 18 College Street, Lurganboy, Cavan and at 102 Drumlee Manor, Cavan.

The LSRA states, “Gioia Solicitors” or “Gioia Lawyers” or “Gioia Advogados” is not a firm of solicitors that is registered with the Law Society of Ireland and Mr. Alessandro Sermarini Gioia/ Mr. Allessandro Seermarini who is associated with the entity, is not on the LSRA’s Roll of Practising Barristers not the Law Society’s Roll of Solicitors.

To view this article in full, see [Warning Notice to Public - Gioia Solicitors or Gioia Lawyers or Gioia Advogados - Legal Services Regulatory Authority](#)

DPC FINES PTSB €277,500 FOR GDPR BREACHES

On the 8 May 2026, the Data Protection Commission (DPC) announced its final decision following an inquiry into a series of personal data breaches at Permanent TSB (PTSB), which were first reported to the DPC in May 2022.

The breaches occurred when malicious actors, in possession of certain customer information, called PTSB's 'Open24 Contact Centre' and posed as customers to gain access to their accounts and amend account details.

In all three incidents, appropriate security protocols were not followed. The malicious actors were able to change details associated with the accounts and obtain additional account information. As a result, account holders were exposed to an increased risk of additional fraud. The account holders were forced to close their accounts, and, in some cases, suffered financial loss.

As part of the inquiry, the DPC assessed the appropriateness of PTSB's technical and organisational measures for ensuring the security of personal data that it processed through its Open24 Contact Centre. The DPC also assessed whether PTSB notified the DPC of the breaches within the timeframes required by the GDPR.

The DPC's decision, which was notified to PTSB last week, finds that PTSB:

- infringed the principle of integrity and confidentiality of Article 5(1)(f) GDPR by failing to ensure appropriate security of the personal data related to customer accounts using appropriate technical and organisational measures;
- infringed Article 32(1) GDPR by failing to implement appropriate technical and organisational measures to ensure a level of security appropriate to the risk presented by its processing of personal data within the Open24 Contact Centre; and
- infringed Article 33(1) GDPR by its failure to notify the DPC without undue delay and within 72 hours of becoming aware of the breaches.

In light of the infringements identified above, the DPC has: reprimanded PTSB, fined PTSB €250,000 for the infringements of Articles 5(1)(f) and 32(1) GDPR; and fined PTSB €27,500 for the infringement of Article 33(1) GDPR.

To view this on the DPC website see [Data Protection Commission Publishes Final Decision Following Inquiry into Permanent TSB | 08/05/2026 | Data Protection Commission](#)

RETIREMENT

In this month's Law Society Gazette, Michael Ó Scathail and Jonathan Ginnelly discuss retirement. Michael Ó Scathail is a director of the owner managed business service in the tax department at Crowe. Jonathan Ginnelly, partner, leads the private clients' service in the same department.

They state, for solicitors, the retirement event itself gives rise to a number of practical issues, including how to exit or, in some cases, dispose of or close your practice; complying with various regulatory obligations that arise; and reassuring sometimes long-standing clients as you manage the process of transferring them to new practitioners. It also gives rise to many tax issues – opportunities, as well as threats. It is important that, when considering retirement, a 'big-picture' view should be taken with all issues considered in tandem.

Those planning their retirement should start looking at such options in the five-to ten-year period before their anticipated retirement.

From a tax perspective, many of the actions and structures that can be put in place to ensure a more tax efficient retirement take a number of years to implement successfully. Certain tax reliefs are also time-critical and, even if retirement is not imminent, it may be appropriate to take certain actions that will enable you to reap the benefits later; one example is CGT retirement relief and the importance of your 55th birthday. The article states this will be discussed in part 2 of this series.

The options available to a practitioner on retirement will vary, depending on the nature of their business structure, namely a sole practitioner or a partnership.

Ultimately, at a headline level, there are likely to be four options for a retiring practitioner:

- **Succession:** identifying a successor, internal or otherwise. Either way, this will likely involve this successor joining you in partnership for a number of years and being gradually eased in before you exit the practice.
- **Merger:** identifying another practice and effecting a successful merger. This is a more long-term process and can also be of relevance, even if retirement is not contemplated at this stage.
- **Sale of practice:** to another firm or practitioner.
- **Close the practice:** Simply 'closing the doors' and ceasing the firm. While this might seem like the most straightforward approach, it too requires some work.

The article discusses retirement in more detail under each of the above headings.

To view this article, see page 42 of the [Gazette Magazine](#)

AML

In this month's Law Society Gazette Mary Hallissey journalist with the Law Society Gazette speaks with Ciara McQuillan and Riona Leahy, AML executives and solicitors in the dedicated AML unit, housed within the Regulation Department of the Law Society.

Ciara points out that a single rulebook is emerging for anti-money laundering – and the majority of the EU AML Regulation will have direct effect in all EU member states, including Ireland. These requirements will include:

- A directly applicable EU regulation creating a more harmonised 'single rulebook' for preventive controls,
- A new directive that updates how national systems, FIUs, and supervisors operate, and
- A regulation establishing the EU Anti-Money-Laundering Authority.

Customer due diligence (CDD) will become more prescriptive, with firms expected to apply more standardised checks and follow clearer, more detailed rulesets than under many current national approaches. In practical terms, CDD will require the collection of more information, supported by more robust documentation, and a clearer evidential trail showing how identity, beneficial ownership, and the purpose and nature of the relationship were assessed. Firms should also expect a stronger emphasis on consistency of outcomes, record-keeping, and being able to demonstrate compliance – not just that checks were performed.

Not only do solicitors have obligations to comply with AML legislation to ensure that their practices cannot be used as conduits to launder illicit funds but, additionally, they have an

obligation to submit a suspicious transaction report (STR) to FIU Ireland and to Revenue if a suspicion arises of an offence of money laundering or terrorist-financing. Failure to comply with this obligation is a criminal offence. “Solicitors will often say, ‘I know the family’ or ‘I know the client’ when placed in this difficult situation,”

They state, “solicitors should be particularly on the lookout for social-welfare fraud or tax fraud, where substantial funds may get laundered through a property transaction”.

For good-housekeeping, Riona Leahy strongly encourages firms to register promptly with the goAML portal. Understanding that the rules are often complex, Riona also warns against inadvertently tipping off a client when reporting a suspicious transaction:

It is not enough to have a beautifully written suite of business-risk assessments, policies, controls, and procedures in place in a practice if the contents of them are not being applied by the solicitor on the files, advises Ciara.

It is also crucially important that the reasons that a solicitor assesses risk in relation to a transaction in a certain way is fully documented. Ciara and Riona also point to the potential reputational damage to a law firm if, for instance, it is linked to a Criminal Asset Bureau investigation. “Protect yourself,” Ciara urges solicitors. Riona agrees, advising solicitors to “scrutinise your source documents carefully, and protect the integrity of your client account – because the final responsibility for any funds held is with the solicitor”.

A growing factor in the AML sphere is the weight of funds from jurisdictions with capital controls. These countries may have very poor human-rights records – Ciara and Riona urge solicitors to keep this at the front of their minds when transacting, for instance, for ‘politically exposed’ people. To bypass restrictions, large sums are frequently broken into smaller, less noticeable amounts, so constant vigilance is essential. The duo sees certain types of small practices as particularly vulnerable to money-laundering attempts. Younger and ‘greener’ solicitors, who may be new in business, are a potential weak link, as are sole practitioners.

Five key takeaways for legal professionals:

- 1) Make sure that all your policies, controls, and procedures adequately address the risks of money-laundering and terrorism-financing,
- 2) Make sure that your client due diligence is up to scratch – apply your common sense and document your thinking,
- 3) Avail of AML training,
- 4) Use the support resources, such as the AML query email address and the AML telephone line, and speak to colleagues about your concerns,
- 5) Register for goAML and check thresholds as a measure of good compliance.

To view this article in full, see page 28 of the [Gazette Magazine](#)

On the 13 May 2026, the LQSI provided an AML webinar which included a refresher on the basics and a review of recent developments in this key compliance area. To view this, see the members areas of the LQSI website [THE LQSI – Home of the Q Standard](#)

DANGERS OF AI RELIANCE

On the 28 May 2026 the Law Society of England and Wales published an article stating how lawyers have urged firms relying on artificial intelligence systems to be ultra-cautious and

sceptical about the information they are being given, following one of the most talked-about tech failures yet.

It was revealed in a judgment last week that international firm Pinsent Masons had referred itself to the Solicitors Regulation Authority after twice misleading the court based on search results from an internal AI system.

Letters were sent to the court which misapplied the law based on responses from the junior lawyer's chats with AI. These letters were checked and signed off by senior colleagues who were not aware of how AI was being relied upon in the research and draft phases. Even when the AI warned its answers may not be entirely reliable, there appeared to have been no further checks to verify what it was saying.

Barrister Edward Levey KC, a professional negligence specialist, said this case serves as a salutary reminder not only about the risks of over-reliance on AI, but also of senior lawyers relying too heavily on junior colleagues and the need for effective supervision.

He said: 'It seems to me that one of the real problems with AI is that it gives junior lawyers more confidence than they might otherwise have and makes them less inclined to ask for help.

'At the same time, its use by junior lawyers risks giving the impression to the senior lawyers that they have more knowledge and experience than is actually the case - and so the senior lawyers are less hands-on when it comes to supervision and too quick to take what the junior lawyers say at face value. Taken together, this is a dangerous combination.'

To view this article in full, see [Horried lawyers warn of dangers of AI reliance in aftermath of Pinsent Masons case | Law Gazette](#)

THE LAW SOCIETY OF NORTHERN IRELAND HAS PUBLISHED NEW GUIDANCE ON THE RESPONSIBLE USE OF AI

On the 7 May 2026 the Law Society of Northern Ireland responding to the growth and use of AI by local solicitors, has launched new guidance on the Responsible use of Artificial Intelligence.

Research published indicates that 89% of legal professionals across the UK and Ireland, including Northern Ireland, use AI tools in some capacity, with 70% adopting them in the past year.

Developed by the Society's Law Tech Group, the new guidance aims to provide insight, practical support and comprehensive information to solicitors and support staff who are currently using, or intend to use, AI professionally. It is only available to its members.

To view this article, see [New AI guidance provides support for solicitors in Northern Ireland | The Law Society of Northern Ireland](#)