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Applicants are often faced with administrative barriers to obtain certain documents or undertake administrative acts. In Latvia, the Asylum Law and several corresponding laws⁷⁹³ were amended related to documents certifying an applicant's status. These modifications aim to facilitate an applicant's access to health care, education and employment.

Several initiatives aimed to clear some of these barriers in Ireland. For example, following the Irish High Court's judgment from 2020,⁷⁹⁴ the Minister for Transport intended to introduce an amendment to the Road Traffic and Roads Bill to put the government's policy on a statutory basis and allow asylum applicants to apply for a driving license.⁷⁹⁵

Following engagement by the Department of Justice with the Banking and Payments Federation of Ireland and relevant stakeholders, the five main retail banks in Ireland agreed in May 2021 to adopt guidelines which enable asylum seekers and refugees to open basic bank accounts using alternative documentation, including state-issued documents, without undue difficulty, in line with the EU Payment Accounts Regulations. This was welcomed by the Irish Human Rights and Equality Commission.⁷⁹⁶ The Banking and Payments Federation Ireland published a new "Guide to Opening Bank Accounts in Ireland", which was drafted specifically for applicants and beneficiaries of international protection.⁷⁹⁷ In addition they delivered training for members to ensure frontline staff can support applicants when opening a bank account. These developments were welcomed by ministers of the Irish government.⁷⁹⁸

However, in Italy, opening a bank account remained a challenge for some applicants. For example, the Rome Tribunal [ordered](#) Poste Italiane to stop refusing to open a bank account for applicants with a valid application document issued by the state. Similarly, in Bulgaria, a report commissioned by UNHCR noted that applicants do not have an official identity document during the asylum procedure so banks can refuse to open an account to prevent money laundering and financing of terrorist activities, as stated in national legislation.⁷⁹⁹

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- ⁷⁹³Grozījums Patvēruma likumā, 2021/118.11 [Amendment to the Asylum Law, 2021/118.11], June 17, 2021. <https://likumi.lv/ta/id/324124-grozijums-patveruma-likuma;Grozijumi-Personu-aplicinošu-dokumentu-likumā,2021/11.10> [Amendments to the

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