

## Chapter 16

# Reporting requirements



## Reporting Fields

This annex sets out the mandatory data reporting fields and *data elements* that a data report must include. This is the annex referred to in SUP 16.11.7R.

### 1 GENERAL REPORTING FIELDS

The following data reporting fields must be completed, where applicable, for all reportable transactions and submitted in a prescribed format.

Data reporting field	Code (where applicable)	Notes
Reference number of product provider	6 or 7 digit number	<p>This field must contain the <i>firm</i> reference number of the <i>firm</i> providing the data report.</p> <p>Where a <i>firm</i> which is a <i>P2P platform operator</i> submits a report in relation to a home finance product in line with SUP 16.11.8-AR, the reference number of the product provider is the reference number of the <i>P2P platform operator</i>.</p>
Reference number of firm that sold the product	6 or 7 digit number	<p>This field must contain the firm reference number (FRN) of the <i>firm</i> which sold the product.</p> <p>For a <i>firm's</i> own direct sales, enter the <i>firm's</i> own FRN. Where a <i>firm</i> which is a <i>P2P platform operator</i> submits a report in relation to a home finance product in line with SUP 16.11.8-AR, the reference number of the <i>firm</i> that sold the product is the reference number of the <i>P2P platform operator</i>, unless a separate intermediary was also involved.</p> <p>For sales via an intermediary enter the intermediary's FRN.</p> <p>Where the intermediary is an <i>appointed representative</i>, the FRN of the <i>appointed representative</i> must be reported.</p>
Transaction reference (regulated credit agreements and relevant regulated credit agreements only)	Numeric / Alphanumeric	<p>A unique reference for the transaction, internal to the reporting <i>firm</i>, that will enable the <i>firm</i> to provide the <i>FCA</i> with more information concerning the transaction if required, e.g. the account number, application number etc.</p>

Data reporting field	Code (where applicable)	Notes
Advice at point of sale	Y = advised N = non advised	In respect of relevant <i>regulated credit agreements</i> only, this should not include a natural <i>person's</i> name or a derivation of their name. For reporting purposes non-advised includes execution only and direct offer transactions.
Reference number of the intermediary's principal or network	6 or 7 digit number	This field only applies if the sale has been made by an intermediary who has a <i>principal</i> or is part of a <i>network</i> . Report the FRN of the intermediary's <i>principal</i> or <i>network</i> , where they have one. The FRN of the intermediary who sold the product should <b>not</b> be reported here, but in the field 'Reference number of <i>firm</i> that sold the product' above.

2SPECIFIC REPORTING FIELDS

(a) Retail investments

The following data reporting fields must be completed, where applicable, for all *retail investment* transactions, including *structured capital-at-risk products*:

Data reporting field	Illustrative code (where applicable)	Notes
Product type	Numeric	Enter relevant product code. If none of the existing codes apply report sale as 'O' for other.
Post code of customer	e.g. XY45 6XX	Applies to first named customer only.
Method of <i>premium/contribution</i> payment	S = single R = regular	Use code to indicate method of payment.
Total <i>premium/</i> contribution amount	Numeric £	Enter annualised amount rounded to nearest £ If the <i>firm</i> facilitates the payment of an <i>adviser charge</i> or <i>consultancy charge</i> , enter the amount paid into the <i>retail investment product</i> , irrespective of whether this amount includes the <i>adviser charge</i> or <i>consultancy charge</i> .
Date of birth	DD/MM/YYYY	Applies to first named customer at time of sale i.e. age obtained at proposal stage.

(b) Pure protection contracts

The following data reporting fields must be completed, where applicable:

Data reporting field	Illustrative code (where applicable)	Notes
Policy type	Numeric	Enter relevant product code. If none of the existing codes apply report sale as 'O' for other
Method of <i>premium</i> payment	S = single R = regular	Use code to indicate method of payment.
Total <i>premium</i> amount	Numeric	Enter annualised amount rounded to nearest £.

(c) Mortgages

The following data reporting fields must be completed, where applicable for all relevant *regulated mortgage contracts* except any *second charge regulated mortgage contract* that is entered into before 1 April 2017 and any *regulated mortgage contract* which is a *legacy CCA mortgage contract*:

Notes:

- (1) All amounts should be expressed in £ (regardless of the currency in which the loan is advanced) and converted as necessary.
- (2) In the case of mixed interest rate options/combo mortgages or where the loan is otherwise split into more than one part, a reporting field should be completed by reference to the largest portion of the overall mortgage balance unless otherwise stated.
- (3) [deleted]
- (4) Where a field is to be completed by reference to a person or persons as “first borrower”, “second borrower” or “third and subsequent borrowers”, all other fields containing that term should be completed by reference to the same person or persons as are identified as the first borrower, second borrower or third and subsequent borrowers as the case may be.
- (5) A guarantor should be treated as a borrower where their income has been taken into account in the affordability assessment.
- (6) Performance data should continue to be reported until the account in relation to the loan (or in relation to the final part of the loan outstanding) is closed or there is only a nominal balance outstanding on the account (i.e. where a mortgage account remains open with a nominal balance for administrative reasons). In the case of repossession, it is expected that the relevant account would be closed when the property is sold unless there is a *sale shortfall*. Where there is a *sale shortfall*, it is expected that this would take place on discharge of the amount of the shortfall (whether by or on behalf of the borrower or otherwise).
- (7) Where a date to be inserted in a reporting field in a performance data report would be before 1 January 2015, firms may insert either the earlier date or 1 January 2015.
- (8) In this Annex:
  - (a) a “further advance” means a further loan to an existing borrower of the *firm* and which is secured on the same property, whether under a new mortgage contract, or by variation to an existing mortgage contract. A “further advance” includes a loan secured by a second or subsequent charge where the *firm* has the benefit of the first charge (or other charge ranking in priority to that on which the further advance is secured); and
  - (b) an “internal product transfer” means where a borrower under a *regulated mortgage contract* does not change lender but transfers internally to a different mortgage product, or renews their existing product, with no additional borrowing (other than product fees or arrangement fees added to the outstanding amount), whether or not the transfer involves a new *regulated mortgage contract*.

Data reporting field	Code (where applicable)	Notes
Sales Data (report for all <i>regulated mortgage contracts</i> )		
Date of mortgage transaction	DD/MM/YYYY	Date of mortgage completion or draw-down of the funds. In the case of an internal product transfer or other internal re-mortgage, this should be the date the new account is opened, or the rate change or product switch is effected.
Original transaction reference	Numeric / Alphanumeric	<p>Only report this <i>data element</i> where there is a further advance or an internal product transfer or other internal re-mortgage. Report the transaction reference of the mortgage when originally reported.</p> <p>If the mortgage is an internal remortgage or the result of a series of internal remortgages, report the transaction reference of the earliest predecessor mortgage in that series.</p> <p>If that predecessor mortgage predates sales data reporting (i.e. the original mortgage transaction pre-dates 1 April 2005), report "predates".</p> <p>If the transaction reference to be reported is not known, report "unknown".</p>
Date of original mortgage transaction	DD/MM/YYYY	<p>Only report this <i>data element</i> where there is a further advance or an internal product transfer or other internal re-mortgage. Report the date of the mortgage transaction when originally reported.</p> <p>If the mortgage is an internal remortgage or the result of a series of internal remortgages, report the transaction date of the earliest predecessor mortgage in that series.</p> <p>If that predecessor mortgage predates sales data reporting (i.e. the original mortgage transaction pre-dates 1 April 2005), or the date to be reported is not known, report "01/01/1900".</p>

Data reporting field	Code (where applicable)	Notes
<i>Sales Data (report for all regulated mortgage contracts)</i>		
How the sale was made	<p>F = direct face-to-face</p> <p>T = direct telephone</p> <p>E = direct internet</p> <p>P = direct post</p> <p>O = direct other</p> <p>I = intermediary</p>	<p>Report how the sale was made.</p> <p>'Direct' refers to sales made by the product provider.</p> <p>'Direct internet' includes direct sales made via email or other electronic means of communication.</p> <p>'Intermediary' refers to sales made by an intermediary.</p> <p>Where a sale has been made through more than one method, e.g., telephone and then post, report the channel where the product choice was made.</p>
Interest rate type	<p>01 = fixed rate</p> <p>02 = discounted variable rate</p> <p>04 = capped rate</p> <p>05 = standard variable rate</p> <p>06 = BoE base rate tracker</p> <p>07 = LIBOR tracker</p> <p>08 = other tracker</p> <p>O = other</p>	<p>Enter the relevant code</p> <p>If none of the existing codes apply enter sale as '99' to denote 'other'.</p> <p>Only 1 code can be entered</p> <p>Examples of 'other' include managed variable rates which are not standard variable rates, and individually negotiated variable rates.</p>
Date incentivised rate ends	DD/MM/YYYY	<p>Report for any product where an initial incentivised rate later moves to a reversion rate. For example, fixed, capped, tracker or discounted rates where the <i>customer</i> is paying an incentivised rate for a set period.</p> <p>Where there are several incentivised rates, e.g. a fixed rate, followed by a tracker rate, which then reverts to a standard variable rate (SVR), report the date when the rate reverts to the SVR.</p> <p>When an incentivised rate lasts for the full term of the mortgage, e.g. a lifetime tracker, or a fixed rate that lasts for the full term, report the end of term date.</p>
Type of reversion rate	<p>01 = fixed rate</p> <p>02 = discount</p> <p>04 = capped rate</p> <p>05 = standard variable rate</p>	<p>Enter the relevant code.</p> <p>If none of the existing codes apply enter sale as '99' to denote 'other'.</p> <p>Only 1 code can be entered.</p>

Data reporting field	Code (where applicable)	Notes
Sales Data (report for all <i>regulated mortgage contracts</i> )		
	06 = BoE base rate tracker 07 = LIBOR tracker 08 = other tracker 98 = not applicable 99 = other	Examples of 'other' include managed variable rates which are not standard variable rates (SVR), and individually negotiated variable rates.  If there is no reversion rate, e.g. for mortgages sold on a SVR, or a rate that is fixed for the term, report '98' to denote 'not applicable'.
Type of mortgage	L = <i>lifetime mortgage</i> SA = <i>shared appreciation mortgage</i> SO = shared ownership mortgage BM = business loan BL = bridging loan FA = further advance under an existing mortgage contract FN = further advance under a new mortgage contract GM = guarantor mortgage HN = loan to a <i>high net worth mortgage customer</i> BR = buy-to-let mortgage (regulated) LO = low start mortgage PT = internal product transfer RI = retirement interest-only mortgage SB = self-build mortgage SE = secured overdraft SC = <i>second charge regulated mortgage contract</i> VN = contract variation with no affordability assessment NA = not applicable	Use code to indicate mortgage type. Report all relevant codes.  Report 'NA' to denote 'not applicable' where codes do not apply.  Report 'FA' for a further advance under the same mortgage contract.  Report 'FN' for a further advance under a new mortgage contract.  Report a 'guarantor mortgage' where the income of a guarantor has been included in the affordability assessment.  Report a 'low start mortgage' where payments are made on an interest-only basis for a set period at the start of the mortgage, but payments contractually revert to a repayment basis after this set period.  Report 'PT' for an internal product transfer.  Report 'SC' for a <i>second charge regulated mortgage contract</i> . Where relevant, report both 'FN' and 'SC' where the <i>firm</i> is entering into a <i>second charge regulated mortgage contract</i> and the borrower also has amounts owing to the <i>firm</i> secured by a first charge on the property, or 'FA' and 'SC' where there is a further advance under a <i>second charge regulated mortgage contract</i> . Where there is an internal product transfer on a <i>second charge regulated mortgage contract</i> , report 'PT' and 'SC'.



Data reporting field	Code (where applicable)	Notes
Sales Data (report for all <i>regulated mortgage contracts</i> )		
Mortgage characteristics	<p>SE = mortgage with shared equity scheme loan attached</p> <p>MI = mortgage with indemnity insurance attached</p> <p>CB = cashback</p> <p>FF = flexible features (allowing overpayments and underpayments)</p> <p>OS = offset positive and/or negative balances</p> <p>EL = a <i>second charge regulated mortgage contract</i> that is a <i>shared equity credit agreement</i></p> <p>RM = a remortgage under <a href="#">MCOB 11.9</a> which does not extend into retirement</p> <p>RR = a remortgage under <a href="#">MCOB 11.9</a> which extends into retirement</p> <p>NA = not applicable</p>	<p>Report 'VN' for contract variations that result in a new <i>regulated mortgage contract</i>, where no affordability assessment has been undertaken in accordance with <a href="#">MCOB 11.6</a>. Where relevant, report as both 'VN' and 'PT'.</p> <p>Report 'L' if the mortgage is a <i>lifetime mortgage</i> of the type described in <a href="#">MCOB 9.4.132AR</a>.</p> <p>Use code to indicate additional mortgage characteristics if applicable. Report all relevant codes.</p> <p>Report 'NA' to denote 'not applicable' where codes do not apply.</p> <p>'Cashback' should only be reported where it is not being provided as an incentive to pay legal costs and valuation fees.</p> <p>'RM' or 'RR' should be used where the <i>mortgage lender</i> has relied on any of the <i>rules</i> in <a href="#">MCOB 11.9</a> (Remortgaging with the same or a different lender with no additional borrowing) in relation to the <i>regulated mortgage contract</i>. 'RR' should be used if the term of the proposed <i>regulated mortgage contract</i> extends beyond the date on which the <i>customer</i> (or, where there are joint borrowers, one of them) expects to retire or, where that date is not known, will reach the state pension age; otherwise, 'RM' should be used.</p> <p>See <a href="#">SUP 16 Annex 20G Part 2 Mortgages table (b)</a> for further explanation of these mortgage characteristics.</p>
Was this mortgage advanced under a government supported initiative?	<p>Yes</p> <p>No</p>	<p>Report whether the mortgage was advanced under a government supported initiative, e.g. through provision of a shared equity loan or indemnity insurance.</p> <p>In the case of an internal product transfer, do not report this <i>data element</i>.</p>

Data reporting field	Code (where applicable)	Notes
<b>Sales Data (report for all regulated mortgage contracts)</b>		
Post code of the mortgaged property	e.g. XY45 6XX	Report the post code of the mortgaged property.  For new build/self build properties only, <i>firms</i> may report only the first half of the postcode, e.g. XY45, if the full postcode has not yet been assigned. For all other properties, the full postcode of the property must be reported, e.g. XY45 6XX.
Type of borrower	F = first time buyer M = home movers (2nd or subsequent buyers) I = internal remortgagors R = external remortgagors C = council/ registered social landlord tenant exercising their right to buy O = other	Use code to indicate type of borrower.  A mortgage taken on a previously unencumbered property should be reported as a re-mortgage.  Only 1 code should be entered.  Report 'O' for <i>lifetime mortgages, bridging loans</i> , further advances and <i>second charge regulated mortgage contracts</i> that are not for remortgage purposes.  Report 'I' for internal product transfers and other internal remortgages (including those done through a contract variation rather than by entering into a new contract). Report 'R' for all other remortgages.
Method of repayment	C = capital and interest I = interest-only M = mix of 'capital and interest' and 'interest-only'	Use code to indicate method of mortgage repayment.  Only one code should be entered.  Report low start mortgages (i.e. mortgages where payments are made on an interest-only basis for a set period at the start of the mortgage, but payments contractually revert to a repayment basis after this set period) as interest-only.  For a <i>lifetime mortgage</i> of the type described in <a href="#">MCOB 9.4.132AR</a> , if the initial repayments are on a capital and interest basis report 'M'; in all other circumstances report 'I'.

Data reporting field	Code (where applicable)	Notes
<b>Sales Data (report for all regulated mortgage contracts)</b>		
Repayment strategy for interest-only and mixed mortgages	<p>E = endowment</p> <p>P = pension</p> <p>S = savings or investments (other than endowments and pensions)</p> <p>M = sale of mortgaged property</p> <p>B = sale of other property (e.g. buy-to-let or second home)</p> <p>A = sale of other asset</p> <p>C = occasional payments from income</p> <p>R = repaid by capital and interest (for low start mortgages)</p> <p>F = refinancing (for bridging loans)</p> <p>L = lifetime mortgage</p> <p>O = other repayment strategy</p>	<p>Report where any part of the mortgage has been advanced on an interest-only basis.</p> <p>Where there is more than one repayment strategy, report all.</p> <p>For a <i>lifetime mortgage</i> of the type described in MCOB 9.4.132AR, report both 'L' and 'C'.</p> <p>In the case of an internal product transfer, do not report this <i>data element</i>.</p>
For mixed mortgages, the percentage that is on an interest-only basis	Numeric	Report the percentage of the loan on an interest-only basis for mixed mortgages (i.e. mortgages that are a mix of capital and interest and interest-only).
Is this an <i>interest roll-up mortgage</i> ?	<p>Yes</p> <p>No</p>	<p>Report 'Yes' where all or part of the loan is on an interest roll-up basis.</p> <p>Also report 'Yes' if the mortgage is of the type described in MCOB 9.4.132AR.</p>
Term of mortgage in months	Numeric	<p>Report the mortgage term in months.</p> <p>For an internal product transfer or other internal remortgage, or for a further advance, report the remaining term at the time of the transfer, remortgage or advance.</p> <p>Where the loan is split into more than one part, report the term applying to the largest part of the loan.</p>
Size of loan	Numeric £	The original balance when the mortgage was completed. For an internal product transfer, report the balance immediately after the transfer. For a further advance, report the size of the

Data reporting field	Code (where applicable)	Notes
<b>Sales Data (report for all regulated mortgage contracts)</b>		
Market value of the mortgaged property	Numeric £	<p>advance. This amount should include fees and charges added to the loan.</p> <p>Report the market value of the mortgaged property represented as a sterling equivalent amount. The value reported should be based on the surveyor's valuation, a valuation index, or other method that the product provider used to determine the market value.</p> <p>In the case of staged construction or self build schemes, value means 'expected final value of property at the time the lending decision is made'.</p> <p>In the case of an internal product transfer, do not report this <i>data element</i>.</p>
Type of valuation at origination of mortgage	<p>I = internal inspection</p> <p>E = external inspection only, including drive-by</p> <p>A = automated valuation model, indexed or desktop valuation</p> <p>O = other</p> <p>N = no valuation carried out</p>	<p>Report the type of valuation undertaken to obtain the market value of the mortgaged property.</p> <p>An internal inspection is where a valuer has carried out an internal inspection of the property.</p> <p>An external inspection is where the property has been inspected (including by drive-by inspection), but without an internal inspection of the property.</p> <p>In the case of an internal product transfer, do not report this <i>data element</i>.</p>
The total amount owed by the borrower to the <i>firm</i> and secured on the property immediately prior to the new borrowing	Numeric £	<p>For a new mortgage contract, report the total amount owing to the <i>firm</i> and secured on the property that is outstanding immediately prior to the mortgage advance.</p> <p>For a further advance under an existing <i>regulated mortgage contract</i> (which constitutes a variation to that mortgage contract), report the amount owed to the <i>firm</i> and secured on the property immediately prior to the making of that further advance.</p>

Data reporting field	Code (where applicable)	Notes
<b>Sales Data (report for all regulated mortgage contracts)</b>		
<p>For a <i>second charge regulated mortgage contract</i>, the total amount owed by the borrower to third parties secured on the property</p>	<p>Numeric £</p>	<p>Where there is a further advance under an existing <i>regulated mortgage contract</i> which is a <i>second charge regulated mortgage contract</i>, report the amount owed to the <i>firm</i> and secured on the property immediately prior to the making of that further advance.</p> <p>This <i>data element</i> is not limited to amounts secured by <i>regulated mortgage contracts</i>, but includes any borrowing secured on the property.</p> <p>In the case of an internal product transfer, do not report this <i>data element</i>.</p> <p>Report the total amount owing to third parties and secured on the property at the time of the mortgage advance or further advance, as relevant. (Amounts owing to the <i>firm</i> secured by charge ranking in priority to the <i>second charge regulated mortgage contract</i> should be included in the <i>data element</i> above.)</p> <p>This <i>data element</i> is not limited to amounts secured by <i>regulated mortgage contracts</i>, but includes any borrowing secured on the property.</p> <p>In the case of an internal product transfer, do not report this <i>data element</i>.</p>
<p>Date of birth of first borrower</p>	<p>DD/MM/YYYY</p>	<p>Report date of birth of first borrower.</p>
<p>Date of birth of second borrower</p>	<p>DD/MM/YYYY</p>	<p>Report date of birth of second borrower (where there is a second borrower)</p>
<p>Amount of extra money withdrawn for remortgages</p>	<p>Numeric £</p>	<p>For remortgages only, report the amount of extra money withdrawn, when the new mortgage is larger than the previous mortgage.</p> <p>Report the extra money withdrawn as the size of the new loan reported less the value of the previous mortgage outstanding immediately prior to completion.</p>

Data reporting field	Code (where applicable)	Notes
<b>Sales Data (report for all regulated mortgage contracts)</b>		
The purpose of a further advance, <i>second charge regulated mortgage contract</i> or extra money withdrawn for re-mortgages	H = home improvements D = debt consolidation O = other	In the case of an internal product transfer, do not report this <i>data element</i> .  Use codes to indicate the purpose(s) of the further advance, <i>second charge regulated mortgage contract</i> , or the extra money withdrawn for first or second charge remortgages.  Report all that apply.  In the case of an internal product transfer, do not report this <i>data element</i> .
Amount of debt consolidated	Numeric £	Report only where the borrower is consolidating debt into the new mortgage.  In the case of an internal product transfer, do not report this <i>data element</i> .
County court judgments (CCJs) – first borrower (Value)	Numeric £	Report where the first borrower has been the subject of one or more CCJs, with a total value greater than £500, within the last three years (whether satisfied or unsatisfied).  Report '0' where the borrower does not have any CCJs.  Where a CCJ is registered against the first and second borrower, report for both.  A reference to the 'county court' is a reference to the county court in England and Wales, the county court in Northern Ireland and the sheriff court in Scotland.  In the case of an internal product transfer, do not report this <i>data element</i> .
County court judgments (CCJs) – second borrower (Value)	Numeric £	Report where the second borrower has been the subject of one or more CCJs, with a total value greater than £500, within the last three years (whether satisfied or unsatisfied).  Report '0' where the borrower does not have any CCJs.  Where a CCJ is registered against the first and second borrower, report for both.

Data reporting field	Code (where applicable)	Notes
<i>Sales Data (report for all regulated mortgage contracts)</i>		
<p>Impaired credit history of first borrower</p>	<p>A = arrears  V = IVA  B = bankruptcy  D = debt relief order  NA = not applicable</p>	<p>A reference to the 'county court' is a reference to the county court in England and Wales, the county court in Northern Ireland and the sheriff court in Scotland.</p> <p>In the case of an internal product transfer, do not report this <i>data element</i>.</p> <p>Use code/s to indicate applicable credit history of first borrower. Report all that apply.</p> <p>A = applies where within the last two years, the first borrower has owed overdue payments, of an amount equivalent to three months payments, on a mortgage or other loan (whether secured or unsecured).</p> <p>V = applies where the first borrower has been subject to an individual voluntary arrangement (IVA) at any time within the last three years.</p> <p>B = applies where the first borrower has been subject to a bankruptcy order at any time within the last three years.</p> <p>D = applies where the first borrower has been subject to a debt relief order any time within the last three years.</p> <p>Where the impaired credit item relates to both the first and second borrower, report for both.</p> <p>Report 'NA' to denote 'not applicable' where the borrower has no relevant impaired credit history items.</p> <p>For the purposes of this note:</p> <ul style="list-style-type: none"> <li>- a reference to an 'individual voluntary arrangement' includes a protected trust deed in Scotland;</li> <li>- a reference to a 'bankruptcy order' includes a declaration as to bankruptcy made by the sheriff or the Accountant in Bankruptcy in Scotland;</li> <li>- a reference to a 'debt relief order' includes LILA (Low Income</li> </ul>

Data reporting field	Code (where applicable)	Notes
<b>Sales Data (report for all regulated mortgage contracts)</b>		
<p>Impaired credit history of second borrower</p>	<p>A = arrears  V = IVA  B = bankruptcy  D = debt relief order  NA = not applicable</p>	<p>Low Asset) Bankruptcy in Scotland.</p> <p>In the case of an internal product transfer, do not report this <i>data element</i>.</p> <p>Use code/s to indicate applicable credit history of second borrower. Report all that apply.</p> <p>A = applies where within the last two years, the second borrower has owed overdue payments, of an amount equivalent to three months payments, on a mortgage or other loan (whether secured or unsecured).</p> <p>V = applies where the second borrower has been subject to an individual voluntary arrangement (IVA) at any time within the last three years.</p> <p>B = applies where the second borrower has been subject to a bankruptcy order at any time within the last three years.</p> <p>D = applies where the second borrower has been subject to a debt relief order any time within the last three years.</p> <p>Where the impaired credit item relates to both the first and second borrower, report for both.</p> <p>Report 'NA' to denote 'not applicable' where the borrower has no relevant impaired credit history items.</p> <p>For the purposes of this note:</p> <ul style="list-style-type: none"> <li>- a reference to an 'individual voluntary arrangement' includes a protected trust deed in Scotland;</li> <li>- a reference to a 'bankruptcy order' includes a declaration as to bankruptcy made by the sheriff or the Accountant in Bankruptcy in Scotland;</li> <li>- a reference to a 'debt relief order' includes LILA (Low Income Low Asset) Bankruptcy in Scotland.</li> </ul>



Data reporting field	Code (where applicable)	Notes
<b>Sales Data (report for all regulated mortgage contracts)</b>		
Initial gross charging rate of interest	Numeric %	<p>In the case of an internal product transfer, do not report this <i>data element</i>.</p> <p>The amount of interest reported should be the initial gross nominal rate charged on the loan and should take into account any discount being provided. Report this number to two decimal places (e.g. 3.49).</p> <p>Where the advance is split, the interest rate applying to the largest part of the advance should be reported.</p>
Is there an <i>early repayment charge</i> ?	Yes No	Report 'Yes' where there is an <i>early repayment charge</i> .
Date <i>early repayment charge</i> ends	DD/MM/YYYY	If applicable, report date <i>early repayment charge</i> ends.
Purchase price of property (purchases only)	Numeric £	<p>Report purchase price as stated on the mortgage application.</p> <p>In the case of an internal product transfer, do not report this <i>data element</i>.</p>
Is the dwelling new?	Y=Yes N=No	<p>Report 'Y' if the property is a new build property.</p> <p>'New' refers to the period in which the main structure of the dwelling was completed and also means where a dwelling is being occupied for the first time. It does not include new conversions of older dwellings.</p> <p>In the case of an internal product transfer, do not report this <i>data element</i>.</p>
Currency	GBP = United Kingdom Pound EUR = Euro USD = US dollars JPY = Japanese Yen OTH = other	If more than one applies, report the currency that applies to the largest proportion of the mortgage.
<i>Customer's</i> share of property, for shared ownership	Numeric %	<p>Report percentage of <i>customer's</i> share.</p> <p>In the case of an internal product transfer, do not report this <i>data element</i>.</p>

Data reporting field	Code (where applicable)	Notes
<b>Sales Data (report for all <i>regulated mortgage contracts</i>)</b>		
Value of total loan available	Numeric £	<p>Report the value of the total loan available without further underwriting, where not all available funds have been drawn down on completion of the mortgage. Examples of where this may be relevant include some <i>lifetime mortgages</i>, self build mortgages or flexible mortgages.</p> <p>Leave blank where the total loan available is the same as the size of the loan reported above.</p>
Lender fees	Numeric £	<p>Report fees and charges charged by the lender which are included in the calculation of the <i>annual percentage rate</i> of charge in relation to the mortgage. For example, fees for <i>advising on or arranging the regulated mortgage contract</i>, and product fees such as application, reservation and valuation fees.</p> <p>Do not report in this field <i>mortgage intermediary</i> or other third party fees included in the calculation of the <i>annual percentage rate</i> of charge.</p> <p>Report '0' where there are no lender fees.</p>
<i>Mortgage intermediary</i> or third party fees	Numeric £	<p>Report fees and charges charged by a <i>mortgage intermediary</i> or third party which are included in the calculation of the <i>annual percentage rate</i> of charge in relation to the mortgage. For example, fees for <i>advising on or arranging the regulated mortgage contract</i>.</p> <p>Do not report in this field fees or charges charged by the <i>mortgage lender</i> included in the calculation of the <i>annual percentage rate</i> (e.g. application, reservation and valuation fees).</p> <p>Report '0' where there are no intermediary or third party fees.</p>
Amount of fees or charges added to the loan	Numeric £	<p>Report any fees or charges that have been added to the sum advanced under the <i>regulated mortgage contract</i>, whether in relation to any <i>mortgage</i></p>

Data reporting field	Code (where applicable)	Notes
<b>Sales Data (report for all regulated mortgage contracts)</b>		
<p><i>Procurations fee</i> paid to mortgage intermediary or other third party</p>	<p>Numeric £</p>	<p><i>lender, mortgage intermediary</i> or other third party fees or charges.</p> <p>Report '0' where there are no fees or charges added to the loan.</p> <p>Report value of <i>procurations fee</i> and cash value of any other material non-cash inducement paid by the <i>mortgage lender</i> to the <i>mortgage intermediary</i> or other third party.</p> <p>Report '0' where no <i>procurations fee</i> or any other material non-cash inducement has been paid to the <i>mortgage intermediary</i> or other third party.</p>
<b>Affordability data</b>		
<p>Do not report affordability data when an affordability assessment has not been undertaken or the <i>firm</i> has relied on a <i>rule</i> other than one in MCOB 11.6 when undertaking an affordability assessment.</p>		
<p>Similarly, do not report affordability data if the <i>mortgage lender</i> has applied any of the <i>rules</i> in MCOB 11.9 (Remortgaging with the same or a different lender with no additional borrowing) in relation to the <i>regulated mortgage contract</i>, unless the term of the proposed <i>regulated mortgage contract</i> extends beyond the date on which the <i>customer</i> (or, where there are joint borrowers, one of them) expects to retire or, where that date is not known, will reach the state pension age. In that case, report only the following <i>data elements</i>: 'Retirement age of first borrower' and 'Retirement age of second borrower'.</p>		
<p>For <i>high net worth mortgage customers</i> and loans solely for a business purpose (where payments will be made from the resources of the customer), report the income/assets used in the affordability assessment in accordance with MCOB 11.6.34R(2)(a) or MCOB 11.6.26R(2)(a)(i) against the relevant borrower in the income fields below. For loans solely for a business purpose, where repayments will be made from the financial resources of the business and affordability has been assessed in accordance with MCOB 11.6.26R(2)(b), do not report the income or expenditure of the customer below.</p>		
<p>Number of borrowers whose incomes have been assessed in affordability assessment</p>	<p>1 = one 2 = two 3 = three or more</p>	<p>Report the number of borrowers whose incomes have been assessed in the affordability assessment.</p> <p>A guarantor should be considered as a borrower for the purposes of reporting, where their income has been relied on in the affordability assessment.</p>
<p>Number of dependent adults</p>	<p>Numeric</p>	<p>Report the number of dependent adults in household whose incomes have not been included in the affordability assessment.</p> <p>Report '0' where there are no dependent adults.</p>

Data reporting field	Code (where applicable)	Notes
<b>Sales Data (report for all regulated mortgage contracts)</b>		
Number of dependent children	Numeric	Report the number of dependent children in household.  Report '0' where there are no dependent children.
Employment status of first borrower	E = employed S = self-employed R = retired O = other	Only 1 code can be entered.  Where the borrower has more than one employment status, report status that makes up largest portion of verified income.
Employment status of second borrower	E = employed S = self-employed R = retired O = other	Report only where there is a second borrower.  Only 1 code can be entered.  Where the borrower has more than one employment status, report status that makes up largest portion of verified income.
Retirement age of first borrower	Numeric	Report planned retirement age of first borrower, whether customer declared, or assumed, for the purposes of assessing affordability.  Report only where the income of the first borrower has been taken into account in the affordability assessment.
Retirement age of second borrower	Numeric	Report planned retirement age of second borrower, whether customer declared, or assumed, for the purposes of assessing affordability.  Report only where the income of the second borrower has been taken into account in the affordability assessment.
Income verification	Y = income evidenced by lender O = income evidenced by third party	Applies to loans based on one or more incomes.  Report 'O' where the lender has outsourced evidencing of income to a third party.
First borrower – gross basic pay	Numeric £	Report verified gross basic pay from employment (whether from one or more jobs) for the first borrower.  The amount reported should be the annual amount of this type of income that has been verified in accordance with MCOB 11.6.8R, before any reductions

Data reporting field	Code (where applicable)	Notes
<i>Sales Data (report for all regulated mortgage contracts)</i>		
First borrower – gross other income from employment	Numeric £	<p>are applied by the product provider (e.g. where only a certain percentage of income is taken into account in the affordability assessment).</p> <p>Report '0' where there is no relevant income in this category.</p> <p>Report verified gross other income from employment (whether from one or more jobs), such as bonus or overtime, for the first borrower.</p> <p>The amount reported should be the annual amount of this type of income that has been verified in accordance with <a href="#">MCOB 11.6.8R</a>, before any reductions are applied by the product provider (e.g. where only a certain percentage of income is taken into account in the affordability assessment).</p> <p>Report '0' where there is no relevant income in this category.</p>
First borrower – gross income from self-employment	Numeric £	<p>Report verified gross income from self-employment (i.e. before deductions for tax and National Insurance) such as profits, dividends and salary, for the first borrower.</p> <p>The amount reported should be the annual amount of this type of income that has been verified in accordance with <a href="#">MCOB 11.6.8R</a>. The amount reported may be an average of verified income from more than one year, if this is how the product provider assesses income, but before any reductions are applied (e.g. where only a certain percentage of income is taken into account in the affordability assessment).</p> <p>Report '0' where there is no relevant income in this category.</p>
First borrower – gross other income	Numeric £	<p>Report any other verified gross income, such as pensions, investments and state benefits, for the first borrower.</p> <p>The amount reported should be the annual amount of this type</p>

Data reporting field	Code (where applicable)	Notes
Sales Data (report for all <i>regulated mortgage contracts</i> )		
Second borrower – gross basic pay	Numeric £	<p>of income that has been verified in accordance with MCOB 11.6.8R, before any reductions are applied by the product provider (e.g. where only a certain percentage of income is taken into account in the affordability assessment).</p> <p>Report '0' where there is no relevant income in this category.</p> <p>Report verified gross basic pay from employment (whether from one or more jobs) for the second borrower.</p> <p>The amount reported should be the annual amount of this type of income that has been verified in accordance with MCOB 11.6.8R, before any reductions are applied by the product provider (e.g. where only a certain percentage of income is taken into account in the affordability assessment).</p> <p>Report '0' where there is no relevant income in this category.</p>
Second borrower – gross other income from employment	Numeric £	<p>Report verified gross other income from employment (whether from one or more jobs), such as bonus or overtime, for the second borrower.</p> <p>The amount reported should be the annual amount of this type of income that has been verified in accordance with MCOB 11.6.8R, before any reductions are applied by the product provider (e.g. where only a certain percentage of income is taken into account in the affordability assessment).</p> <p>Report '0' where there is no relevant income in this category.</p>
Second borrower – gross income from self-employment	Numeric £	<p>Report verified gross income from self-employment (i.e. before deductions for tax and National Insurance) such as profits, dividends and salary, for the second borrower.</p> <p>The amount reported should be the annual amount of this type of income that has been verified in accordance with MCOB</p>

Data reporting field	Code (where applicable)	Notes
<i>Sales Data (report for all regulated mortgage contracts)</i>		
Second borrower – gross other income	Numeric £	<p>11.6.8R. The amount reported may be an average of verified income from more than one year, if this is how the product provider assesses income, but before any reductions are applied (e.g. where only a certain percentage of income is taken into account in the affordability assessment).</p> <p>Report '0' where there is no relevant income in this category.</p> <p>Report any other verified gross income, such as pensions, investments and state benefits, for the second borrower.</p> <p>The amount reported should be the annual amount of this type of income that has been verified in accordance with MCOB 11.6.8R, before any reductions are applied by the product provider (e.g. where only a certain percentage of income is taken into account in the affordability assessment).</p> <p>Report '0' where there is no relevant income in this category.</p>
Third and subsequent borrowers – gross basic pay	Numeric £	<p>Report verified gross basic pay from employment (whether from one or more jobs) for the third and any subsequent borrowers.</p> <p>The amount reported should be the annual amount of this type of income that has been verified in accordance with MCOB 11.6.8R, before any reductions are applied by the product provider (e.g. where only a certain percentage of income is taken into account in the affordability assessment).</p> <p>Report '0' where there is no relevant income in this category.</p>
Third and subsequent borrowers – gross other income from employment	Numeric £	<p>Report verified gross other income from employment (whether from one or more jobs), such as bonus or overtime, for the third and any subsequent borrowers.</p> <p>The amount reported should be the annual amount of this type</p>

Data reporting field	Code (where applicable)	Notes
<b>Sales Data (report for all regulated mortgage contracts)</b>		
Third and subsequent borrowers – gross incomfrom self-employment	Numeric £	<p>of income that has been verified in accordance with MCOB 11.6.8R, before any reductions are applied by the product provider (e.g. where only a certain percentage of income is taken into account in the affordability assessment).</p> <p>Report '0' where there is no relevant income in this category.</p> <p>Report verified gross income from self-employment (i.e. before deductions for tax and National Insurance) such as profits, dividends and salary, for the third and any subsequent borrowers.</p> <p>The amount reported should be the annual amount of this type of income that has been verified in accordance with MCOB 11.6.8R. The amount reported may be an average of verified income from more than one year, if this is how the product provider assesses income, but before any reductions are applied (e.g. where only a certain percentage of income is taken into account in the affordability assessment).</p> <p>Report '0' where there is no relevant income in this category.</p>
Third and subsequent borrowers – gross other income	Numeric £	<p>Report any other verified gross income, such as pensions, investments and state benefits, for the third and any subsequent borrowers.</p> <p>The amount reported should be the annual amount of this type of income that has been verified in accordance with MCOB 11.6.8R, before any reductions are applied by the product provider (e.g. where only a certain percentage of income is taken into account in the affordability assessment).</p> <p>Report '0' where there is no relevant income in this category.</p>



Data reporting field	Code (where applicable)	Notes
<b>Sales Data (report for all regulated mortgage contracts)</b>		
First borrower – total verified net income	Numeric £	<p>Report total annual net income of first borrower that has been verified in accordance with MCOB 11.6.8R, before any reductions are applied by the product provider (e.g. where only a percentage of income is taken into account in the affordability assessment).</p> <p>Net income refers to income net of tax and national insurance (not net of financial commitments and expenditure).</p> <p>Report '0' where there is no relevant income in this category.</p>
Second borrower – total verified net income	Numeric £	<p>Report total annual net income of second borrower that has been verified in accordance with MCOB 11.6.8R, before any reductions are applied by the product provider (e.g. where only a percentage of income is taken into account in the affordability assessment).</p> <p>Net income refers to income net of tax and national insurance (not net of financial commitments and expenditure).</p> <p>Report '0' where there is no relevant income in this category.</p>
Third and subsequent borrowers – total verified net income	Numeric £	<p>Report total annual net income of third and any subsequent borrowers that has been verified in accordance with MCOB 11.6.8R, before any reductions are applied by the product provider (e.g. where only a percentage of income is taken into account in the affordability assessment).</p> <p>Net income refers to income net of tax and national insurance (not net of financial commitments and expenditure).</p> <p>Report '0' where there is no relevant income in this category.</p>
Total outstanding credit commitments for all borrowers	Numeric £	<p>Report total amount of credit commitments that will remain outstanding following the mortgage advance for all borrowers.</p> <p>Examples of credit commitments are loans, credit cards and hire purchase agreements.</p>

Data reporting field	Code (where applicable)	Notes
<i>Sales Data (report for all regulated mortgage contracts)</i>		
Total monthly payment for committed expenditure for all borrowers	Numeric £	<p>Report '0' if there is no expenditure in this category.</p> <p>Report total monthly payments for committed expenditure that will remain outstanding following the mortgage advance for all borrowers.</p> <p>Committed expenditure is credit and other contractual commitments. See <a href="#">MCOB 11.6.10R(1)</a> for further information.</p> <p>Examples of committed expenditure are credit commitments such as loans, credit cards and hire purchase agreements; child maintenance; alimony; and the cost of a repayment strategy where the customer has an interest-only mortgage (where the mortgage has not been assessed on a capital and interest basis). See <a href="#">MCOB 11.6.11G(1)</a> for more information.</p> <p>Report '0' if there is no expenditure in this category.</p>
Basic essential expenditure and basic quality of living costs per household	Numeric £ (monthly)	<p>Report the monthly figure used in the affordability assessment for household expenditure, i.e. the basic essential expenditure and basic quality of living costs of the household, whether actual (i.e. customer specific information) or estimated (e.g. statistical or modelled data).</p> <p>Basic essential expenditure comprises expenditure for: house-keeping (food and washing); gas, electricity and other heating; water; telephone; council tax; buildings insurance; ground rent and service charge for leasehold properties; and essential travel (including to work and school). See <a href="#">MCOB 11.6.10R(2)</a> for further information.</p> <p>Basic quality of living costs is expenditure which is hard to reduce and gives a basic quality of life (beyond the absolute basic essential expenditure items). Examples include: clothing;</p>

Data reporting field	Code (where applicable)	Notes
<i>Sales Data (report for all regulated mortgage contracts)</i>		
Stress-tested interest rate used to assess the effect of future interest rate rises on affordability	Numeric %	<p>household goods (such as toilet-ries); basic recreation (television, some allowance for basic recreational activities, some non-essential transport) and childcare. See <a href="#">MCOB 11.6.10R(3)</a> and <a href="#">MCOB 11.6.11G(2)</a> for further information.</p> <p>For <i>high net worth mortgage customers</i>, and loans solely for a business purpose (where payments will be made from the resources of the customer), the amount of expenditure used in the affordability assessment in accordance with <a href="#">MCOB 11.6.34R(2)(b)</a> or <a href="#">MCOB 11.6.26R(2)(a)(ii)</a> may be reported.</p> <p>Report '0' if there is no expenditure in this category.</p> <p>Report the actual rate used, e.g. sum of product rate plus any increment or flat rate.</p> <p>If <a href="#">MCOB 11.6.18R</a> does not apply because the interest rate is fixed for five years or more, report the fixed rate.</p> <p>See <a href="#">MCOB 11.6.18R</a> for the requirements for considering the effect of future interest rate increases.</p>
Rate to which stress test applied	Numeric %	<p>Report the interest rate to which the stress was applied to produce the rate reported in the <i>data element</i> above.</p> <p>If no stress test was undertaken, do not report this <i>data element</i>.</p>
Contractual reversion rate	Numeric %	<p>The contractual reversion rate is the rate which, at the date of the mortgage transaction being reported, is expected to apply at the end of any initial incentivised or fixed rate periods.</p> <p>If the contractual reversion rate is different from the rate to which the stress test is applied (see the <i>data element</i> above), report the contractual reversion rate; otherwise do not report this <i>data element</i>.</p>

Data reporting field	Code (where applicable)	Notes
<b>Sales Data (report for all regulated mortgage contracts)</b>		
Were the MCOB 11.7 transitional arrangements used?	Y = yes, to existing borrower T = yes, to new borrower N = no	If no stress test was undertaken, do not report this <i>data element</i> .  Report where the transitional arrangements were used when entering into the mortgage as set out in MCOB 11.7.  <i>Second charge regulated mortgage contracts</i> must be reported as 'N'.

Data reporting field	Code (where applicable)	Notes
<b>Performance Data (report for all regulated mortgage contracts)</b>		
Reference number of the <i>firm</i> to which SUP 16.11.1R(2) applies	Numeric	This should be the FRN of the <i>firm</i> which is obliged to submit the performance data report (not the FRN of the reporting agent, if there is one, appointed under SUP 16.11.11R).
Is the beneficial owner of the rights of the lender under the mortgage contract a <i>firm</i> ?	Y = yes N = no	
Reference number of the <i>firm</i> which is the beneficial owner of the lender's rights under the mortgage contract	Numeric	Where the <i>firm</i> submitting the report is the beneficial owner, report the reference number of that <i>firm</i> .  Where the beneficial owner is a <i>firm</i> other than the <i>firm</i> submitting the report, report the reference number of the other <i>firm</i> .  If the beneficial owner is an <i>unauthorised person</i> , do not report this <i>data element</i> .
Name of the <i>unauthorised person</i> which is the beneficial owner of the lender's rights under the mortgage contract	Alphanumeric	Where the beneficial owner is an <i>unauthorised person</i> , report the legal name (rather than a trading name) of that <i>person</i> .  If that <i>unauthorised person</i> is a <i>special purpose vehicle</i> , report "SPV".  If the beneficial owner is an <i>authorised person</i> , do not report this <i>data element</i> .
Is the legal owner of the lender's rights under the mortgage contract a <i>firm</i> ?	Y = yes N = no	Where the lender's rights have been sold or assigned in a way which creates a split between the legal and beneficial ownership of those rights, report whether the legal owner is a <i>firm</i> or not.
Reference number of the <i>firm</i>	Numeric	Where the <i>firm</i> submitting the

Data reporting field	Code (where applicable)	Notes
<b>Performance Data (report for all regulated mortgage contracts)</b>		
which is the legal owner of the lender's rights under the mortgage contract		<p>report is the legal owner, report the reference number of that <i>firm</i>.</p> <p>Where the legal owner is a <i>firm</i> other than the <i>firm</i> submitting the report, report the reference number of the legal owner.</p> <p>If the legal owner is an <i>unauthorised person</i>, do not report this <i>data element</i>.</p>
Name of the <i>unauthorised person</i> which is the legal owner of the lender's rights under the mortgage contract	Alphanumeric	<p>Where the legal owner is an <i>unauthorised person</i>, report the legal name (rather than a trading name) of that <i>person</i>.</p> <p>If that <i>unauthorised person</i> is a <i>special purpose vehicle</i>, report "SPV".</p> <p>If the legal owner is an <i>authorised person</i>, do not report this <i>data element</i>.</p>
Is the account part of a closed book?	Y = yes N = no	<p>Report 'Y' if the mortgage account (or collection of accounts of which the account is treated as part, i.e. the mortgage book) is closed to new business. This will be the case where the only new funds transferred to the account or the book are further advances to the <i>customer</i> (or existing <i>customers</i> within the book), but the <i>customer</i> is not able to change to a new product type or switch interest rate types. This would include mortgage books owned by <i>unauthorised persons</i>, mortgage books owned by <i>authorised persons</i> whose permission does not include the <i>regulated activity of entering into a regulated mortgage contract</i>, and mortgage books where the owner has <i>permission</i> to carry on the <i>regulated activity of entering into a regulated mortgage contract</i> but is not exercising it in relation to the mortgage book or <i>customers</i> within the book.</p>
Reference number of administrator	Numeric	<p>Where the mortgage is administered by a third party that is an <i>authorised person</i>, this field must contain the <i>firm</i> reference number of that <i>firm</i>. (This</p>

Data reporting field	Code (where applicable)	Notes
<b>Performance Data (report for all regulated mortgage contracts)</b>		
Post code of the mortgaged property	e.g. XY45 6XX	<p>should be the Principal administrator rather than the Other administrator: see Section G of SUP 16 Annex 19BG.)</p> <p>Report the full post code of the mortgaged property, e.g. XY45 6XX.</p>
Date of birth of first borrower	DD/MM/YYYY	Report date of birth of first borrower.
Date mortgage account opened	DD/MM/YYYY	<p>Date of mortgage completion or drawdown of funds.</p> <p>This must be reported, where known.</p> <p>If it is not known, for example, because the reporting <i>firm</i> has purchased the loan from another <i>firm</i>, then it does not need to be reported.</p>
Original transaction reference	Numeric	<p>Report the unique transaction reference of the original product sales data transaction.</p> <p>This must be reported, where known.</p> <p>If it is not known, for example, because the reporting <i>firm</i> has purchased the loan from another <i>firm</i>, report a current unique reference for the transaction internal to the reporting <i>firm</i> (e.g. the account number), that will enable the <i>firm</i> to provide the FCA with more information concerning the account, if required.</p>
Was the loan purchased from another firm?	Y = yes N = no	Report Y where the loan has been purchased from another firm.
Original size of loan	Numeric £	<p>Report the original interest-bearing balance at completion of the mortgage.</p> <p>This must be reported, where known.</p> <p>If it is not known, for example, because the reporting <i>firm</i> has purchased the loan from another <i>firm</i> then it does not need to be reported.</p>
Original term of loan (in months)	Numeric	<p>Report number in months as at completion of the mortgage.</p> <p>This must be reported, where known.</p>

Data reporting field	Code (where applicable)	Notes
Performance Data (report for all <i>regulated mortgage contracts</i> )		
Reference number of original product provider	Numeric	<p>If it is not known, for example, because the reporting <i>firm</i> has purchased the loan from another <i>firm</i> then it does not need to be reported.</p> <p>This field must contain the <i>firm</i> reference number of the original product provider (even where the same product provider still holds the mortgage).</p> <p>This must be reported, where known.</p> <p>If it is not known, for example, because the reporting <i>firm</i> has purchased the loan from another <i>firm</i> who was not the original product provider, then it does not need to be reported.</p>
Current balance outstanding	Numeric £	<p>This is the interest bearing balance of the mortgage that is outstanding after write-offs at the end of the reporting period, represented as a sterling equivalent amount. This amount should include <i>arrears</i>, and fees and charges added to the loan.</p> <p>For repossessions with a <i>sale shortfall</i>, continue to report the amount of the <i>sale shortfall</i> until the mortgage account is closed.</p> <p>For accounts closed during the reporting period, report '0'.</p> <p>Where the loan is split into more than one part, report the total current balance outstanding across all parts.</p>
Date of balance (must be within reporting period)	DD/MM/YYYY	<p>Report date of current balance outstanding. This date should be within the reporting period of the return, even if the data is extracted and submitted after the final day of the reporting period.</p>
Current expected monthly payment	Numeric £	<p>Report the current expected monthly mortgage payment, including any formally agreed reductions or increases in payments, e.g. due to forbearance.</p> <p>Where payments are collected on a basis other than monthly, such as quarterly or annually, report the monthly equivalent</p>

Data reporting field	Code (where applicable)	Notes
Performance Data (report for all <i>regulated mortgage contracts</i> )		
Value of linked accounts	Numeric £	<p>(e.g. for annual payments, report one twelfth of the annual payment).</p> <p>Where there is no expected payment, e.g. because the mortgage is an <i>interest roll-up mortgage</i>, report '0'.</p> <p>Report the value of linked accounts that are offset against the mortgage, e.g. to reduce the amount of interest payable, such as savings and current accounts.</p> <p>Do not report accounts that are not offset, e.g. savings account used as additional collateral for the mortgage.</p> <p>Report '0' where there are no linked accounts.</p>
Current gross rate of interest charged	Numeric %	<p>The rate of interest reported should be the gross nominal rate charged on the loan and should take into account any discount being provided.</p> <p>Where the loan is split into more than one part, report the interest rate applying to the largest part.</p>
Current interest rate type	<p>01 = fixed rate</p> <p>02 = discount</p> <p>04 = capped rate</p> <p>05 = standard variable rate</p> <p>06 = BoE base rate tracker</p> <p>07 = LIBOR tracker</p> <p>08 = other tracker</p> <p>99 = other</p>	<p>Enter the relevant code that describes the current interest rate of the mortgage product.</p> <p>If none of the existing codes apply enter sale as '99' to denote 'other'.</p> <p>Only 1 code can be entered.</p> <p>Examples of 'other' include managed variable rates which are not standard variable rates, and individually negotiated variable rates.</p> <p>Where the loan is split into more than one part, report the rate type applying to the largest part.</p>
Is the current rate an incentivised rate?	<p>Y = yes</p> <p>N = no</p>	<p>Report 'Y' where the product has an initial incentivised rate which later moves to a reversion rate. For example, fixed, capped, tracker or discounted rates where the <i>customer</i> is paying an incentivised rate for a set period.</p>



Data reporting field	Code (where applicable)	Notes
Performance Data (report for all regulated mortgage contracts)		
Date incentivised rate ends	DD/MM/YYYY	<p>Report for any product where an initial incentivised rate later moves to a reversion rate. For example, fixed, capped, tracker or discounted rates where the <i>customer</i> is paying an incentivised rate for a set period.</p> <p>Where there are several incentivised rates, e.g. a fixed rate, followed by a tracker rate, which then reverts to a standard variable rate (SVR), report the date when the rate reverts to the SVR.</p> <p>Where an incentivised rate lasts for the full term of the mortgage, e.g. a lifetime tracker, or a fixed rate that lasts for the full term, report the end of term date.</p>
Remaining term of mortgage	Numeric	<p>Report remaining terms in months.</p> <p>Where the loan is split into more than one part, report the term applying to the largest part of the loan.</p>
Months past maturity	Numeric	<p>Report months past expected maturity date, for mortgages that have not been repaid after the contractual term had expired, where the term has not been extended.</p> <p>Keep reporting the account until closed, or until the term is extended.</p> <p>Where the loan is split into more than one part, report where one part has passed maturity. Where more than one part has passed maturity, report the part that is the longest past maturity.</p> <p>Report '0' for mortgages which are not past maturity.</p>
Current method of repayment	<p>C = capital and interest</p> <p>I = interest-only</p> <p>M = mix of 'capital and interest' and 'interest-only'</p>	<p>Use code to indicate method of mortgage repayment.</p> <p>Only 1 code should be entered.</p> <p>For low start mortgages (i.e. mortgages where payments are made on an interest-only basis for a set period at the start of the mortgage, but payments</p>

Data reporting field	Code (where applicable)	Notes
Performance Data (report for all <i>regulated mortgage contracts</i> )		
Reason for closure of account	<p>R = remortgage to same lender</p> <p>M = moved to a different property, mortgage taken with same lender (includes porting)</p> <p>P = repossession</p> <p>A = assisted sale</p> <p>V = voluntary repossession</p> <p>O = other</p>	<p>contractually revert to a repayment basis after this set period), report as interest-only during the low start interest-only period. Report as capital and interest when the mortgage has reverted to a capital and interest basis.</p> <p>Where the loan is split into more than one part, report the method of repayment applying to the largest part.</p> <p>Report only for accounts closed in reporting period.</p> <p>Report 'P' where the account has been closed following repossession action (i.e. following the sale of the property).</p> <p>Report 'A' where the firm has assisted the borrower with selling the property.</p> <p>Report 'V' where the borrower has surrendered possession on a voluntary basis so that it can be sold by the <i>firm</i>.</p> <p>Where the loan is split into more than one part, and these parts are closed at different times, report the closure of account when the final part is closed.</p> <p>After the account has been closed, no further reporting is required.</p>
Current amount of <i>payment shortfall</i>	Numeric £	<p>Report current amount of <i>payment shortfall</i> at date of reporting.</p> <p>Report as a positive rather than a negative number.</p> <p>Where the loan is split into more than one part, report the current total <i>payment shortfall</i> that applies across all parts.</p> <p>Where there is no payment shortfall, report '0'.</p>
Date of start of most recent instance of <i>arrears</i>	DD/MM/YYYY	<p>Date when the account first met the definition of <i>arrears</i>, in the case of the most recent instance of <i>arrears</i>.</p> <p>Once reported, this same date should be reported for each reporting period during which</p>

Data reporting field	Code (where applicable)	Notes
Performance Data (report for all <i>regulated mortgage contracts</i> )		
Is there a formal arrangement with a borrower to repay a <i>payment shortfall</i>	Y = yes N = no	<p>this instance of <i>arrears</i> has been continuing (including the reporting period in which the <i>arrears</i> are cleared). If the account enters <i>arrears</i> again, the start date of the new instance of <i>arrears</i> should then be reported.</p> <p><i>Arrears</i> has the meaning set out in the Glossary.</p> <p>Report 'Y' if there has been a formal arrangement in place to repay a <i>payment shortfall</i> at any time during the reporting period, whether the terms have been adhered to or not.</p> <p>For the purpose of this report, a formal arrangement is an agreement made with the customer to repay a payment shortfall, over and above the contractual mortgage payment, over a certain period of time.</p> <p>Where the loan is split into more than one part, report 'Y' where there has been a formal arrangement in place on any part.</p>
Date of formal arrangement	DD/MM/YYYY	<p>Report date of most recent formal arrangement to repay a <i>payment shortfall</i> (where relevant).</p> <p>Once reported, this same date should be reported for each reporting period during which the arrangement is in place (including the reporting period in which the arrangement terminates). Where a formal arrangement is extended, continue to report the date of the original arrangement.</p>
Capitalisation of <i>payment shortfall</i>	Y = yes N = no	<p>Report 'Y' where a payment shortfall has been capitalised during the reporting period. (Note that this differs to the basis on which capitalisation is reported in the Mortgage Lending and Administration Return, as there is no requirement to delay reporting until the loan has been fully performing for a period of six consecutive months).</p>

Data reporting field	Code (where applicable)	Notes
Performance Data (report for all <i>regulated mortgage contracts</i> )		
Date of capitalisation of <i>payment shortfall</i>	DD/MM/YYYY	<p>Capitalisation is an arrangement agreed with the borrower to add all or part of a <i>payment shortfall</i> to the loan.</p> <p>Where the loan is split into more than one part, report 'Y' where there has been a capitalisation on any part.</p>
Temporary switch to interest-only	Y = yes N = no	<p>Report date of most recent capitalisation event where this occurred during the reporting period.</p> <p>Capitalisation is an arrangement agreed with the borrower to add all or part of a <i>payment shortfall</i> to the loan.</p>
Date of temporary switch to interest-only	DD/MM/YYYY	<p>Report 'Y' where a temporary switch of all or part of the mortgage to interest-only has been in place at any time during the reporting period.</p> <p>A 'temporary' switch refers to all non-permanent switches to interest-only. It does not cover contract variations where there has been a permanent change to interest-only.</p> <p>Where the loan is split into more than one part, report 'Y' where there has been a temporary switch to interest-only on any part.</p>
Date of temporary switch to interest-only	DD/MM/YYYY	<p>Report date of most recent switch of all or part of the mortgage to interest-only (where relevant).</p> <p>Once reported, this same date should be reported for each reporting period during which the switch is in place (including the reporting period in which the switch terminates). Where a temporary switch to interest-only is extended, continue to report the date of the original switch.</p> <p>A 'temporary' switch refers to all non-permanent switches to interest-only. It does not cover contract variations where there has been a permanent change to interest-only.</p>

Data reporting field	Code (where applicable)	Notes
<b>Performance Data (report for all regulated mortgage contracts)</b>		
Payments suspended	Y = yes N = no	<p>Report 'Y' where a suspension of mortgage payments has been in place at any time during the reporting period, for reasons of forbearance.</p> <p>Do not report payment holidays allowed under the mortgage contract for non-forbearance reasons.</p> <p>Where the loan is split into more than one part, report 'Y' where there has been a payment suspension on any part.</p>
Date payments suspended	DD/MM/YYYY	<p>Date when most recent payment suspension was put in place (where relevant).</p> <p>Once reported, this same date should be reported for each reporting period during which the suspension is in place (including the reporting period in which the suspension terminates) Where a suspension is extended, continue to report the date of the original suspension.</p> <p>Do not report payment holidays allowed under the mortgage contract for non-forbearance reasons.</p>
Reduced payments other than payment suspension and switches	Y = yes N = no	<p>Report where reduced payments, other than a payment suspension and/or a temporary switch to interest-only (whether in whole or in part), have been in place at any time during the reporting period, for reasons of forbearance.</p> <p>Where the loan is split into more than one part, report 'Y' where there has been a reduced payment on any part.</p>
Date of reduced payment	DD/MM/YYYY	<p>Date when most recent reduced payments (other than a payment suspension or a temporary switch to interest-only) were put in place (where relevant).</p> <p>Once reported, this same date should be reported for each reporting period during which the reduction is in place (including the reporting period in which the reduction ends)</p>

Data reporting field	Code (where applicable)	Notes
<b>Performance Data (report for all regulated mortgage contracts)</b>		
Term extension	Y = yes N = no	<p>Where a reduction is extended, continue to report the date of the original reduction.</p> <p>Report 'Y' where there has been a term extension for reasons of forbearance during the reporting period.</p> <p>Also report 'Y' for term extensions applied to interest-only mortgages reaching maturity during the reporting period because the borrower is unable to repay the capital at the end of the original term.</p> <p>Do not report other term extensions made for non-forbearance reasons.</p> <p>Where the loan is split into more than one part, report 'Y' where there has been a term extension on any part.</p>
Date of term extension	DD/MM/YYYY	Date when most recent term extension was put in place for reasons of forbearance where this occurred during the reporting period.
Other forbearance	Y = yes N = no	<p>Report 'Y' where other forbearance is in place or has been in place at any point during the reporting period.</p> <p>Other forbearance includes any kind of forbearance in relation to the mortgage (other than a formal arrangement, capitalisation, temporary switch to interest-only, suspended payments, reduced payments and term extension). For example, a reduced interest rate; matched payments; writing-off part of the loan; or a mortgage rescue scheme undertaken to reduce mortgage payments.</p> <p>Do not report methods of assisting the borrower to exit home ownership, such as assisted voluntary sale or mortgage rescue schemes where the borrower sells the whole property.</p> <p>Where the loan is split into more than one part, report 'Y' where there has been other forbearance on any part.</p>

Data reporting field	Code (where applicable)	Notes
<b>Performance Data (report for all regulated mortgage contracts)</b>		
Date of other forbearance	DD/MM/YYYY	<p>Report date when most recent other forbearance was put in place (where relevant).</p> <p>Once reported, this same date should be reported for each reporting period during which the forbearance continues (including the reporting period in which the forbearance ends). Where the forbearance is extended, continue to report the date of the original forbearance.</p>
Date litigation action started	DD/MM/YYYY	<p>Report start date of most recent litigation action (where relevant).</p> <p>This is defined as the date solicitors were instructed by the <i>firm</i> to begin litigation action.</p> <p>Once reported, this same date should be reported for each reporting period during which the litigation is ongoing (including the reporting period in which the litigation ends).</p>
Is a possession order in place?	<p>Y = yes</p> <p>N = no</p>	<p>Report 'Y' where a possession order has been in place at any time during the reporting period, whether absolute or suspended.</p>
Date of possession or date receiver of rent appointed	DD/MM/YYYY	<p>Report where possession has occurred or where receiver of rent appointed during the reporting period (where relevant).</p> <p>For possessions, once reported, this same date should be reported each reporting period.</p> <p>In the case of a receiver of rent being appointed, this same date should be reported for each reporting period during which the appointment continues (including the reporting period in which the appointment terminates).</p>
Sale value achieved (for repossessions)		<p>Report the sale price received for the repossessed property, where the property has been sold during the reporting period.</p> <p>In practice, this may be several reporting periods after the property has been taken into</p>

Data reporting field	Code (where applicable)	Notes
Performance Data (report for all <i>regulated mortgage contracts</i> )		
Is the transaction a second charge mortgage?	Y = yes N = no	possession, according to how long it has taken to sell the property. Report 'Yes' only where the mortgage is a <i>second charge regulated mortgage contract</i> and 'No' where the mortgage is a <i>first charge regulated mortgage contract</i> . If the <i>firm</i> does not have second charge mortgages to report, the <i>firm</i> does not need to report against this field.

(d) Other home finance transactions

(i) Home Reversion Plans

The following data reporting fields must be completed, where applicable:

Data reporting field	Illustrative Code (where applicable)	Notes
Date reversion plan commenced	DD/MM/YYYY	
Reversion Characteristics	F = Full Reversion FI = Full reversion linked to an investment with a view to providing income P = Partial reversion PI = Partial reversion linked to an investment with a view to providing income O = Other	Only 1 code can be entered
Property postcode	e.g. XY45 6XX	
Reversion Sum	Numeric £	Amount of reversion lump sum or sum used to provide income
Full market value of property	Numeric £	The actual market value of the property or portion of property that is intended for reversion
Discounted value of reverted property	Numeric £	The actual discounted value of the property or portion of property on which the reversion plan is based
Date of birth of main XXX	DD/MM/YYYY	Report the age of the main plan holder only
Purpose of reversion	H = Extra money for home improvements D = Extra money for debt consolidation	Only 1 code can be entered



Data reporting field	Illustrative Code (where applicable)	Notes
	M = Extra money for home improvements and debt consolidation O = Other	

(ii) Home Purchase Plans

The following data reporting fields must be completed, where applicable:

Data reporting field	Illustrative Code (where applicable)	Notes
Date HPP account opened	DD/MM/YYYY	
Type of rental rate	V = Variable F = Fixed O = Other	Only 1 code can be entered
HPP Characteristics	I = Ijara D = Diminishing Musharaka O = Other	
Type of home buyer	F = First time buyer H = Home mover R = Re-finance C = Council/Registered social landlord exercising their right to buy O = Other N = Not known	Only 1 code can be entered
Term of HPP	Numeric	Number in whole years
Amount granted to home buyer	Numeric £	The sum of money advanced to the consumer in respect of their house purchase
Value of property	Numeric £	The value should be based on: <ul style="list-style-type: none"> <li>• The surveyors valuation (or from a valuation index)</li> <li>• From the customers estimated value as captured on the application form</li> </ul>
Income basis	S = Single income J = Joint income	Use code to indicate whether the income assessment has been made on a single or joint basis.
Date of birth of main home buyer	DD/MM/YYYY	Report the age of the main home buyer only

Data reporting field	Illustrative Code (where applicable)	Notes
Main home buyer employment status	F = Full time employed S = Self employed R = Retired O = Other	Applies to main home buyer only Only 1 code can be entered
Total gross income	Numeric £	The total gross income of all home buyers whose income was used in the credit assessment (see guidance notes for further explanation)
Income verification	Y = Income evidenced N = Income note evidenced	Applies to plans based on one or more persons' incomes (see guidance notes relating to where income is not evidenced)
County court judgements (CCJs) Value	Numeric £	Applies where home buyer/s has had one or more CCJs within the last 3 years – either satisfied or unsatisfied – with a total value greater than £500
Impaired credit history of main home buyer	A = Arrears V = IVA B = Bankruptcy	Use codes to indicate applicable credit history A = applies to previous home finance transactions where the home buyer/s has had arrears within the last 2 years where the cumulative amount overdue at any point reached three or more monthly payments or V = applies where the home buyer/s have been subject to an individual voluntary arrangement at anytime within the last 3 years B = applies where the home buyer/s have been subject to a bankruptcy order at any time within the last 3 years

(iii) Sale and rent back agreements

The following data reporting fields must be completed, where applicable, for all *regulated sale and rent back agreements*.

Data reporting field	Code (where applicable)	Notes
Unique identifier		Use code that enables the sale and rent back provider to identify the individual sale and rent back agreement.
Date of sale and rent back agreement	DD/MM/YYYY	Date the sale and rent back agreement was entered into.

Data reporting field	Code (where applicable)	Notes
Market value of the proper	Numeric £	Indicate the market value of the property according to the independent valuation carried out in accordance with MCOB 6.9.2R.
Purchase price	Numeric £	Purchase price of the property.
Net amount paid to the sale and rent back seller	Numeric £	Net amount paid to the sale and rent back seller, following the deduction of fees and any other expenses.
Monthly rent	Numeric £	Monthly rent as agreed at the outset of the tenancy agreement.
Term of tenancy agreement	Months	Length of the initial fixed term as stated in the tenancy agreement.
Postcode of property	XX45 6XX	
Income basis	S = single, J= joint	Use code to indicate whether the affordability assessment has been made on a single or joint basis.
Main sale and rent back seller employment status	E = employed, S = self employed, B = benefits, R = retired, 0 = other	Applies to main sale and rent back seller only.
Total net disposable income	Numeric £	The total net disposable income for all parties to the sale and rent back agreement used in the affordability assessment.
Date of birth of main sale and rent back seller	DD/MM/YYYY	Report the age of the main sale and rent back seller only.
Product incentives	CB = cash back, BB = buy back option, SA = share of appreciation	Use code to indicate incentives that form part of the sale and rent back agreement, if applicable.  Where more than one code applies, report all.  'Cash back' is the promise of a future payment to the sale and rent back seller, for example a portion of the original discount.  'Buy back' is where the sale and rent back seller is offered the option to buy the property back.  'Share of appreciation' is where the sale and rent back seller is promised a share in the appreciation of the property value.

Data reporting field	Code (where applicable)	Notes
Funding source for sale and rent back agreement	C = commercial funding, B = BTL mortgage, O = other	Use code to indicate the source of funding used for the sale and rent back agreement.
Fees charged to customer	Numeric £	This is the fee charged by the provider to the customer. It includes administration and legal fees.

(e) High-cost short-term credit and home credit loan agreements

This requirement applies only to a *non-threshold short-term loan firm*. The following data reporting fields must be completed for all high-cost short-term credit and home credit loan agreements.

Data reporting field	Code (where applicable)	Notes
Loan amount	Numeric £	Provide the total amount of credit (i.e. the total sum made available under the loan)
Transaction date	DD/MM/YYYY	Provide the date of the transaction
Loan type	HCST = <i>High-Cost Short-Term Loan</i> H = <i>Home credit loan agreement</i>	Select one code only for each loan
APR	Numeric % 2dp	Provide the annual percentage rate of charge in relation to the credit agreement calculated in accordance with CONC App 1.2 in the Consumer Credit sourcebook. Where a <i>firm</i> calculates the APR to one decimal place, it should add a further zero in the APR reporting field.
Arrangement fee	Numeric £	Provide the amount of any arrangement fee that is payable in relation to the loan in addition to interest or a fixed charge in lieu of interest
Total amount payable	Numeric £	The total amount payable by the borrower being the sum of the total amount of credit and the total charge for credit payable under the agreement, as well as any advance payment
Rollover	Y = yes N = no	Indicate if the loan is rolled over from a previous loan. For this purpose, a loan is rolled over if the period over which loan repayments are to be made has been extended, or if the due date for any loan repayment has been moved to a later date, whether by means of an agreement that replaces, varies or supplements an earlier loan

Data reporting field	Code (where applicable)	Notes
		or otherwise (excluding any forbearance by the lender where the firm does not receive any consideration in connection with the rollover and the effect is that no interest or other charges (other than where a charge is a reasonable estimate of the cost of the additional administration required as a result of the customer having rolled over the agreement) accrue from the date of the rollover).
Order of rollover	Numeric integer	Indicate how many times the same original loan has been rolled over
Length of term	Numeric integer	Provide the length of the agreed loan period in days
Reason for loan	S = subsistence P = one off purchase O = other	Select only one code to indicate the reason for the loan.
Date of birth of borrower	DD/MM/YYYY	
Post code of borrower	e.g. XY45 6XX	Provide the post code of the main place of residence of the borrower
Monthly income of borrower	Numeric £	Provide monthly income after tax of borrower
Marital status of borrower	M = married S = single D = divorced W = widowed L = living together P = separated O = other	Select only one code that most appropriately represents the borrower's marital status
Residential status of borrower	O = owner occupier L = living with parents T = tenant C = council tenant J = joint owner X = other	Select only one code that most appropriately represents the borrower's residential status
Employment status of borrower	EF = employed full time EP = employed part time ET = employed temporary SE = self-employed	Select only one code that most appropriately represents the borrower's employment status

Data reporting field	Code (where applicable)	Notes
	S = student	
	HM = home maker	
	U = unemployed	
	OB = on benefits	
	AF = in armed forces	
	R = retired	

(f) Relevant *regulated credit agreements*

The following data reporting fields must be completed, where applicable, for all relevant *regulated credit agreements*.

A *non-threshold short-term loan firm* is not required to complete these data reporting fields.

**Notes:**

- (1) A *firm* must provide sales data returns in respect of both relevant *regulated credit agreements* executed during the reporting period and relevant *regulated credit agreements* for which the *firm* is assigned legal ownership of the *lender's* rights and duties under the *regulated credit agreement* during the reporting period.
- (2) A *firm* must provide performance data returns in respect of relevant *regulated credit agreements* which are extant during any part of the reporting period and in respect of which the *firm* is exercising, or has the right to exercise, the *lender's* rights and duties.
- (3) A *firm* must provide back-book data in respect of relevant *regulated credit agreements* which are extant on the first *day* of the *firm's* first reporting period and in respect of which the *firm* is exercising, or has the right to exercise, the *lender's* rights and duties. This requirement does not extend to agreements executed on the first *day* of the *firm's* first reporting period within the meaning of ■ SUP 16.11.3R(2A).
- (4) Relevant *regulated credit agreements* include agreements which modify or novate agreements entered into during previous reporting periods.
- (5) A *firm* must continue to report performance data until:
  - () the *regulated credit agreement* is cancelled;
  - () no amount remains to be paid by the *borrower* under the *regulated credit agreement*;
  - () the *firm* is no longer the legal owner of the *lender's* rights and duties under the *regulated credit agreement*; or
  - () enforcement of the *regulated credit agreement* is statute barred.
- (6) The *regulated credit agreement* should continue to be reported in the performance data for the reporting period during which the reason to cease reporting performance data occurred. The reason for ceasing to report performance data must be included in the final submission.

**Sales data**

A sales data report must include data in respect of:

- all relevant *regulated credit agreements* executed during the reporting period; and
- all relevant *regulated credit agreements* in respect of which the *lender's* rights and duties under the *regulated credit agreement* were assigned to the reporting *firm* during the reporting period.

A relevant *regulated credit agreement* executed during the reporting period includes:

Sales data

- a new relevant *regulated credit agreement*;
- a modified agreement, being a relevant *regulated credit agreement* which, in respect of a relevant *regulated credit agreement* that was executed before the beginning of the reporting period, revoked that previous agreement and contains provisions which are modifications or variations of that previous agreement; and
- a novated agreement, being a relevant *regulated credit agreement* which, in respect of a relevant *regulated credit agreement* that was executed before the beginning of the reporting period, novated that agreement to change the identity of the *lender*.

The transaction reference reported for each relevant *regulated credit agreement* in a sales data report must be unique in all sales data reports. Any transaction reference reported for a relevant *regulated credit agreement* in a sales data report must not have been reported for another relevant *regulated credit agreement* in the back-book data report.

The same transaction reference reported for each relevant *regulated credit agreement* in a sales data report must be used for the same relevant *regulated credit agreement* in all performance data reports which include data in respect of that relevant *regulated credit agreement*.

**Purpose of the sales data report**

The sales data report will allow the *FCA* to understand different aspects of new relevant *regulated credit agreements* entered into by the reporting *firm*, and to provide contextualising information for the performance data reports in relation to these relevant *regulated credit agreements*.

**Interpreting the data elements**

Not all *data elements* must be reported for all relevant *regulated credit agreements*. The validations for when *data elements* must, or must not, be reported are detailed in the data reference guide for the sales data report. The *data element* reference codes can be used to cross-refer between the *Handbook* and the data reference guide, as well as other supporting documentation.

These validations often relate to *data elements* specific to certain types of relevant *regulated credit agreements* - most notably, the difference between relevant *regulated credit agreements* under which the facility is *fixed-sum credit* or *running-account credit*. Many *data elements* do not need to be reported for a relevant *regulated credit agreement* which replaces an earlier agreement by novation of the earlier agreement to change the *lender*, or for which the legal ownership of the *regulated credit agreement* was assigned to the reporting *firm*.

Reference	Data reporting field	Code (where applicable)	Notes
<b>Origination data elements</b>			
These <i>data elements</i> identify whether:			
<ul style="list-style-type: none"> <li>• the <i>regulated credit agreement</i> is a new agreement;</li> <li>• the <i>regulated credit agreement</i> is a modified agreement;</li> <li>• the <i>regulated credit agreement</i> is a novated agreement; or</li> <li>• the legal ownership of the <i>regulated credit agreement</i> had been assigned to the reporting <i>firm</i>.</li> </ul>			
Where relevant, the <i>data elements</i> provide details of the earlier agreement and previous <i>lender</i> .			
2A	Origination agreement type	A = Modified agreement B = Novated agreement C = Legal ownership assigned X = None of these	Enter the relevant code:  <b>A: Modified agreement</b>  The <i>regulated credit agreement</i> is an earlier agreement as varied or supplemented by a modifying agreement, which is treated as:

Reference	Data reporting field	Code (where applicable)	Notes
3A	Earlier agreement – transaction reference status	<p>A = Earlier agreement – transaction reference known</p> <p>B = No earlier agreement transaction reference</p> <p>Z = Unknown</p>	<p>(a)revoking the earlier agreement; and</p> <p>(b)containing provisions reproducing the combined effect of the 2 agreements.</p> <p>A variation of a <i>regulated credit agreement</i> which does not require the use of a modifying agreement must not be reported in the sales data report. Such a <i>regulated credit agreement</i> should continue to be reported in the performance data report.</p> <p>If the <i>regulated credit agreement</i> has replaced an earlier agreement but a modifying agreement was not used, this must not be recorded as 'A: Modified agreement'.</p> <p><b>B: Novated agreement</b></p> <p>The <i>regulated credit agreement</i> replaces an earlier agreement by novation of the earlier agreement to change the <i>lender</i>.</p> <p><b>C: Legal ownership assigned</b></p> <p>The legal ownership of the <i>regulated credit agreement</i> has been assigned to the reporting <i>firm</i>.</p> <p><b>X: None of these</b></p> <p>The origination of the <i>regulated credit agreement</i> is not one of the specific options above.</p> <p>An 'Earlier agreement – transaction reference' is:</p> <p>(a)for a modified agreement, the transaction reference which had been reported in previous back-book, sales or performance</p>



Reference	Data reporting field	Code (where applicable)	Notes
			<p>data reports by the reporting <i>firm</i> in relation to the earlier agreement which the <i>regulated credit agreement</i> has replaced;</p> <p>(b)for a novated agreement, the 'transaction reference' which had been reported in previous back-book, sales or performance data reports by the previous <i>lender</i> in relation to the earlier agreement which the <i>regulated credit agreement</i> has replaced; or</p> <p>(c)for a <i>regulated credit agreement</i> for which the legal ownership has been assigned to the reporting <i>firm</i>, the 'transaction reference' which had been reported in previous back-book, sales or performance data reports by the assignor in relation to the <i>regulated credit agreement</i>.</p> <p>Enter the relevant code:</p> <p><b>A: Earlier agreement – transaction reference known</b></p> <p>The reporting <i>firm</i> is able to provide the 'Earlier agreement – transaction reference'.</p> <p><b>B: No earlier agreement transaction reference</b></p> <p>There was no 'Earlier agreement – transaction reference'.</p> <p>For a modified agreement, the earlier agreement which the <i>regulated credit agreement</i> has replaced was not included in previous back-book, sales or performance data reports.</p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p>For a novated agreement, the earlier agreement which the <i>regulated credit agreement</i> has replaced was not included in previous back-book, sales or performance data reports by the previous <i>lender</i>.</p> <p>For a <i>regulated credit agreement</i> for which the legal ownership has been assigned to the reporting <i>firm</i>, the <i>regulated credit agreement</i> was not included in previous back-book, sales or performance data reports by the assignor.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> is unable to provide the 'Earlier agreement – transaction reference' or is unable to determine whether there was an 'Earlier agreement – transaction reference'.</p>
4A	Earlier agreement – transaction reference	Alphanumeric	The 'Earlier agreement – transaction reference' as defined in <i>data element</i> 3A 'Earlier agreement – transaction reference status'.
5A	Previous lender regulatory status	<p>A1 = Regulated – FRN known</p> <p>A2 = Regulated – FRN unknown</p> <p>X = Not regulated</p> <p>Z1 = Previous lender regulatory status unknown</p> <p>Z2 = Previous lender unknown</p>	<p>For a novated agreement, this should reflect the regulatory status of the <i>lender</i> under the earlier agreement as on the date of the novation.</p> <p>For a <i>regulated credit agreement</i> for which the legal ownership has been assigned to the reporting <i>firm</i>, this should reflect the regulatory status of the <i>lender</i> who acted as assignor as on the date of the assignment.</p> <p>Enter the relevant code:</p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p><b>A1: Regulated – FRN known</b></p> <p>The previous <i>lender</i> was an <i>authorised person</i> and/or acting as an <i>appointed representative</i>. The FRN of the previous <i>lender</i> is known by the reporting <i>firm</i>.</p> <p><b>A2: Regulated – FRN unknown</b></p> <p>The previous <i>lender</i> was an <i>authorised person</i> and/or acting as an <i>appointed representative</i>. The FRN of the previous <i>lender</i> is not known by the reporting <i>firm</i>.</p> <p><b>X: Not regulated</b></p> <p>The previous <i>lender</i> was not an <i>authorised person</i> and was not acting as an <i>appointed representative</i>.</p> <p><b>Z1: Previous lender regulatory status unknown</b></p> <p>The reporting <i>firm</i> cannot determine the regulatory status of the previous <i>lender</i>.</p> <p><b>Z2: Previous lender unknown</b></p> <p>The reporting <i>firm</i> cannot determine who the previous <i>lender</i> was.</p>
6A	Previous lender FRN	6 or 7 digit number	<p>For a novated agreement, the FRN of the <i>lender</i> under the earlier agreement, as on the date of the novation.</p> <p>For a <i>regulated credit agreement</i> for which the legal ownership has been assigned to the reporting <i>firm</i>, the FRN of the <i>lender</i> who acted as assignor, as on the date of the assignment.</p>

Reference	Data reporting field	Code (where applicable)	Notes
7A	Previous lender name	Alphanumeric	<p>For a novated agreement, the name of the <i>lender</i> under the earlier agreement, as on the date of the novation.</p> <p>For a <i>regulated credit agreement</i> for which the legal ownership has been assigned to the reporting <i>firm</i>, the name of the <i>lender</i> who acted as assignor, as on the date of the assignment.</p>
8A	Date of assignment of legal ownership	DD/MM/YYYY	The date on which the legal ownership of the <i>regulated credit agreement</i> was assigned to the reporting <i>firm</i> .
9A	Credit for business or personal use	B = Business P = Personal Z = Unknown	<p>Enter the relevant code:</p> <p><b>B: Business</b></p> <p>For where the <i>borrower</i> entered into the <i>regulated credit agreement</i> wholly or predominantly for the purpose of business carried on, or intended to be carried on, by the <i>borrower</i>.</p> <p>This should include any <i>regulated credit agreement</i> under which the <i>borrower</i> is not a natural person.</p> <p><b>P: Personal</b></p> <p>All other <i>regulated credit agreements</i>.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> cannot determine whether or not the <i>borrower</i> entered into the <i>regulated credit agreement</i> wholly or predominantly for the purpose of business carried on, or intended to be carried on, by the <i>borrower</i>.</p>

Reference	Data reporting field	Code (where applicable)	Notes
10A	Has a default notice taken effect in relation to this agreement?	Y = Yes N = No	<p>Whether the <i>borrower(s)</i> had been issued with a default notice in relation to the <i>regulated credit agreement</i> and:</p> <p>(a) the <i>borrower(s)</i> had not taken the action required to remedy the breaches by the date specified in the default notice (see section 88(1)(b) of the CCA); or</p> <p>(b) the <i>borrower(s)</i> had not paid the compensation for the breach by the date specified in the default notice (see section 88(1)(c) of the CCA).</p> <p>For a novated agreement, this should reflect the position under the earlier agreement as on the date of the novation.</p> <p>For a <i>regulated credit agreement</i> for which the legal ownership has been assigned to the reporting <i>firm</i>, this should reflect the position under the <i>regulated credit agreement</i> as on the date of the assignment.</p>
<p><b>Sales details data elements</b></p> <p>These <i>data elements</i> provide information in relation to how the <i>regulated credit agreement</i> was sold to the <i>borrower(s)</i> by the reporting <i>firm</i>, including details of any related <i>financial promotions</i>.</p>			
11A	Was a brand name used other than the reporting firm's name?	Y = Yes N = No Z = Unknown	<p>This should reflect the brand name that was used in relation to the <i>regulated credit agreement</i> was executed.</p> <p>If the reporting <i>firm</i> is not the original <i>lender</i> under the <i>regulated credit agreement</i>, this should reflect as relevant the brand name used by the reporting <i>firm</i> in relation to the <i>regulated credit agreement</i> on the date of the novation or the</p>

Reference	Data reporting field	Code (where applicable)	Notes
12A	Does the agreement use a brand that represents the reporting firm's group or a third party?	<p>A: Reporting firm's group (internal/own brand)</p> <p>B: Third party (external/co-brand)</p>	<p>brand name used by the reporting <i>firm</i> in relation to the <i>regulated credit agreement</i> when the legal ownership of the <i>regulated credit agreement</i> was assigned to the reporting <i>firm</i>.</p> <p>Enter the relevant code:</p> <p><b>Y: Yes</b></p> <p>A brand name other than the name of the reporting <i>firm</i> was used in relation to the <i>regulated credit agreement</i>.</p> <p><b>N: No</b></p> <p>Only the name of the reporting <i>firm</i> was used in relation to the <i>regulated credit agreement</i>.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> is unable to determine whether a brand name other than the name of the reporting <i>firm</i> was used in relation to the <i>regulated credit agreement</i>.</p> <p>Enter the relevant code:</p> <p><b>A: Reporting firm's group (internal/own brand)</b></p> <p>The brand name used in relation to the <i>regulated credit agreement</i> represents the reporting <i>firm</i> or another <i>person</i> within the reporting <i>firm's</i> group.</p> <p><b>B: Third party (external/co-brand)</b></p> <p>The brand name used in relation to the <i>regulated credit agreement</i> represents a third-party <i>person</i> outside of the</p>

Reference	Data reporting field	Code (where applicable)	Notes
13A	Brand name used for the agreement	Alphanumeric	<p>reporting <i>firm's</i> group, such as through an affinity/partnership scheme or white label product.</p> <p>This should be the brand name that was used in relation to the <i>regulated credit agreement</i> when the <i>regulated credit agreement</i> was executed. If the reporting <i>firm</i> is not the original <i>lender</i> for the <i>regulated credit agreement</i>, this should be the brand name that was used in relation to the <i>regulated credit agreement</i> by the reporting <i>firm</i> on the date of the novation or the brand name used in relation to the <i>regulated credit agreement</i> by the reporting <i>firm</i> when the legal ownership of the <i>regulated credit agreement</i> was assigned to the reporting <i>firm</i>.</p>
14A	Is the product only available to a particular class of individual?	<p>A = Customers who hold a current account with the reporting <i>firm's</i> group</p> <p>B = Customers who had previously borrowed from the reporting <i>firm's</i> group</p> <p>C = Employees of the reporting <i>firm's</i> group</p> <p>X = Not restricted to the particular classes of individual specified above</p> <p>Z = Unknown</p>	<p>Enter the relevant code:</p> <p><b>A: Customers who hold a current account with the reporting <i>firm's</i> group</b></p> <p>The product to which the <i>regulated credit agreement</i> relates is only available to customers who hold a <i>current account</i> with the reporting <i>firm's</i> group.</p> <p><b>B: Customers who had previously borrowed from the reporting <i>firm's</i> group</b></p> <p>The product to which the <i>regulated credit agreement</i> relates is only available to customers who had previously entered into a <i>credit agreement</i> with</p>

Reference	Data reporting field	Code (where applicable)	Notes
15A	Were there any financial promotions for the related product?	<p>Y1: Yes – representative APR can be reported</p> <p>Y2: Yes – representative APR cannot be reported</p> <p>Y3: Yes – representative APR not required</p> <p>N = No</p> <p>Z = Unknown</p>	<p>the reporting <i>firm's</i> group.</p> <p><b>C: Employees of the reporting firm's group</b></p> <p>The product to which the <i>regulated credit agreement</i> relates is only available to employees of the reporting <i>firm's</i> group.</p> <p><b>X: Not restricted to the particular classes of individual specified</b></p> <p>The product to which the <i>regulated credit agreement</i> relates is not restricted to one of the particular classes of <i>individual</i> specified above.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> is unable to determine whether the product to which the <i>regulated credit agreement</i> relates is restricted to one of the particular classes of <i>individual</i> specified above.</p> <p>Whether the reporting <i>firm communicated, or approved</i> the content of, a <i>financial promotion</i> for the particular product to which the <i>regulated credit agreement</i> relates.</p> <p>The reporting <i>firm</i> should consider any <i>financial promotions</i> which were in effect at the time the <i>regulated credit agreement</i> was executed, and, if relevant, the date on which a <i>person</i> effected an introduction of the <i>borrower(s)</i> to the reporting <i>firm</i> with a view to the <i>borrower(s)</i> entering into the <i>regulated credit agreement</i>.</p>



Reference	Data reporting field	Code (where applicable)	Notes
			<p>The reporting <i>firm</i> should not consider <i>excluded communications</i>.</p> <p>The reporting <i>firm</i> should not consider whether the <i>borrower(s)</i> were in fact invited or induced by the <i>financial promotion(s)</i>.</p> <p>Enter the relevant code:</p> <p><b>Y1: Yes – representative APR can be reported</b></p> <p>The reporting <i>firm</i> had <i>communicated, or approved</i> the content of, a <i>financial promotion</i> for the particular product to which the <i>regulated credit agreement</i> relates.</p> <p>The <i>representative APR</i> used in the <i>financial promotions</i> can be reported by the reporting <i>firm</i>.</p> <p><b>Y2: Yes – representative APR cannot be reported</b></p> <p>The reporting <i>firm</i> had <i>communicated, or approved</i> the content of, a <i>financial promotion</i> for the particular product to which the <i>regulated credit agreement</i> relates.</p> <p>The <i>representative APR</i> used in the <i>financial promotions</i> cannot be reported by the reporting <i>firm</i>.</p> <p><b>Y3: Yes – representative APR not required</b></p> <p>The reporting <i>firm</i> had <i>communicated, or approved</i> the content of, a <i>financial promotion</i> for the particular product to which the <i>regulated credit agreement</i> relates.</p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p>A <i>representative APR</i> was not required for the <i>financial promotions</i>.</p> <p><b>N: No</b></p> <p>The reporting <i>firm</i> had not <i>communicated</i>, or <i>approved</i> the content of, a <i>financial promotion</i> for the particular product to which the <i>regulated credit agreement</i> relates.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> is unable to determine whether it had <i>communicated</i>, or <i>approved</i> the content of, a <i>financial promotion</i> for the particular product to which the <i>regulated credit agreement</i> relates.</p>
16A	Representative APR used in financial promotions for the related product	Numeric %	<p>The lowest <i>representative APR</i> used in <i>financial promotions</i> for the particular product to which the <i>regulated credit agreement</i> relates.</p> <p>This number should be reported as a percentage to 2 decimal places (eg, 3.49 represents 3.49%, not 349%).</p>
17A	Internal reference for related product	Alphanumeric	<p>In relation to the <i>financial promotion(s)</i>, the reporting <i>firm's</i> identifier/reference code for the particular product to which the <i>regulated credit agreement</i> relates.</p> <p>All attempts should be made to use the same 'Internal reference for related product' for all <i>regulated credit agreements</i> which relate to the same particular product and are included in the reporting <i>firm's</i> sales data reports.</p>

Reference	Data reporting field	Code (where applicable)	Notes
18A	Related product name	Alphanumeric	The name used to represent the 'Internal reference for related product' to which the <i>regulated credit agreement</i> relates.
19A	Do any financial promotions for the related product make reference to it being available to an individual with restricted access to credit?	Y = Yes N = No Z = Unknown	<p>This relates to <i>financial promotions</i> for the particular product to which the <i>regulated credit agreement</i> relates.</p> <p>This is not intended to record the status of the <i>borrower(s)</i> under the <i>regulated credit agreement</i>.</p> <p>Enter the relevant code:</p> <p><b>Y: Yes</b></p> <p>At least one of the <i>financial promotions</i> states or implies that <i>credit</i> is available to <i>individuals</i> who might otherwise consider their access to <i>credit</i> restricted.</p> <p><b>N: No</b></p> <p>None of the <i>financial promotions</i> state or imply that <i>credit</i> is available to <i>individuals</i> who might otherwise consider their access to <i>credit</i> restricted.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> is unable to determine whether any of the <i>financial promotions</i> state or imply that <i>credit</i> is available to <i>individuals</i> who might otherwise consider their access to <i>credit</i> restricted.</p>

Reference	Data reporting field	Code (where applicable)	Notes
20A	Do any financial promotions for the related product make reference to improvements to an individual's credit score?	<p>Y = Product described as contributing to improving credit scores</p> <p>N = No reference to credit score</p> <p>Z = Unknown</p>	<p>This relates to <i>financial promotions</i> for the particular product to which the <i>regulated credit agreement</i> relates.</p> <p>References to improvements to an <i>individual's credit score</i> include references to any equivalent or related terms, such as <i>credit building</i>.</p> <p>Enter the relevant code:</p> <p><b>Y: Product described as contributing to improving credit scores</b></p> <p>At least one of the <i>financial promotion(s)</i> states that the product could potentially improve an <i>individual's credit score</i>.</p> <p><b>N: No reference to credit score</b></p> <p>None of the <i>financial promotion(s)</i> state or imply that the product could potentially improve an <i>individual's credit score</i>.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> is unable to determine whether any of the <i>financial promotion(s)</i> state or imply that the product could potentially improve an <i>individual's credit score</i>.</p>
21A	How the sale was made	<p>A1 = Direct face-to-face – on trade premises – postcode known</p> <p>A2 = Direct face-to-face – on trade premises – postcode unknown</p> <p>B = Direct face-to-face – off trade premises</p>	<p>Report how the sale of the <i>regulated credit agreement</i> was made.</p> <p>'Direct' refers to sales made by the reporting <i>firm</i> or a <i>person</i> within the reporting <i>firm's</i> group.</p> <p>Where a sale has been made through more than one method – eg,</p>

Reference	Data reporting field	Code (where applicable)	Notes
		C = Direct telephone D = Direct app E = Direct internet F = Direct post W = Direct other X = Not direct Z = Unknown	<p>telephone and then post – report the channel where the product choice was made.</p> <p>Enter the relevant code:</p> <p><b>A1: Direct face-to-face – on trade premises – postcode known</b></p> <p>The sale was made in person on the trade premises of the reporting <i>firm</i> or a <i>person</i> within the reporting <i>firm's</i> group, such as a branch of a <i>bank</i> or pawnbroker. The postcode of this trade premises is known.</p> <p><b>A2: Direct face-to-face – on trade premises – postcode unknown</b></p> <p>The sale was made in person on the trade premises of the reporting <i>firm</i> or a <i>person</i> within the reporting <i>firm's</i> group, such as a branch of a <i>bank</i> or pawnbroker. The postcode of this trade premises is unknown.</p> <p><b>B: Direct face-to-face – off trade premises</b></p> <p>The sale was made in person off the trade premises of the reporting <i>firm</i> or a <i>person</i> within the reporting <i>firm's</i> group.</p> <p><b>C: Direct telephone</b></p> <p>The sale was made during a telephone call. This includes voice calls over the internet.</p> <p><b>D: Direct app</b></p> <p>The sale was made via a dedicated app of the</p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p>reporting <i>firm</i> or a <i>person</i> within the reporting <i>firm's</i> group. This includes apps for mobiles phones, tablets or similar devices.</p> <p><b>E: Direct internet</b> The sale was made via a website, email or other electronic means of communication other than voice calls or dedicated apps.</p> <p><b>F: Direct post</b> The sale was made via post.</p> <p><b>W: Direct other</b> The sale was made by the reporting <i>firm</i> or a <i>person</i> within the reporting <i>firm's</i> group by any other channel.</p> <p><b>X: Not direct</b> The sale was not made by the reporting <i>firm</i> or a <i>person</i> within the reporting <i>firm's</i> group.</p> <p><b>Z: Unknown</b> The reporting <i>firm</i> is unable to determine how the sale of the <i>regulated credit agreement</i> was made.</p>
22A	Postcode of trade premises where sale was made	eg, XY45 6XX	<p>The full postcode of the trade premises where the sale of the <i>regulated credit agreement</i> was made.</p> <p>This should take the form of, eg, XY45 6XX.</p>
<b>Credit broker details data elements</b>			
These <i>data elements</i> identify whether another <i>person</i> acted as a <i>credit broker</i> in relation to the <i>regulated credit agreement</i> and, if relevant, provide details of that <i>credit broker</i> .			
23A	Did another person effect an introduction of the borrower(s) to the reporting firm?	<p>A1 = Yes – credit broker regulated – FRN known</p> <p>A2 = Yes – credit broker regulated – FRN unknown</p>	Whether another <i>person</i> (the <i>credit broker</i> ) effected an introduction of the <i>borrower(s)</i> to the reporting <i>firm</i> with a view to the <i>borrower(s)</i> entering into

Reference	Data reporting field	Code (where applicable)	Notes
		<p>B = Yes – credit broker not regulated</p> <p>C = Yes – credit broker regulatory status unknown</p> <p>N = No credit broker</p> <p>Z = Unknown</p>	<p>the <i>regulated credit agreement</i>.</p> <p>The options chosen should reflect the <i>credit broker's</i> regulatory status at the point the introduction was effected.</p> <p>Enter the relevant code:</p> <p><b>A1: Yes – credit broker regulated – FRN known</b></p> <p>Another <i>person</i> (the <i>credit broker</i>) effected an introduction of the <i>borrower(s)</i> to the reporting <i>firm</i> with a view to the <i>borrower(s)</i> entering into the <i>regulated credit agreement</i>. The <i>credit broker</i> was an <i>authorised person</i> or acting as an <i>appointed representative</i>. The FRN of the <i>credit broker</i> is known by the reporting <i>firm</i>.</p> <p><b>A2: Yes – credit broker regulated – FRN unknown</b></p> <p>Another <i>person</i> (the <i>credit broker</i>) effected an introduction of the <i>borrower(s)</i> to the reporting <i>firm</i> with a view to the <i>borrower(s)</i> entering into the <i>regulated credit agreement</i>. The <i>credit broker</i> was an <i>authorised person</i> or acting as an <i>appointed representative</i>. The FRN of the <i>credit broker</i> is not known by the reporting <i>firm</i>.</p> <p><b>B: Yes – credit broker not regulated</b></p> <p>Another <i>person</i> (the <i>credit broker</i>) effected an introduction of the <i>borrower(s)</i> to the reporting <i>firm</i> with a</p>

Reference	Data reporting field	Code (where applicable)	Notes
24A	Credit broker FRN	6 or 7 digit number	<p>view to the <i>borrower(s)</i> entering into the <i>regulated credit agreement</i>. The <i>credit broker</i> was not an <i>authorised person</i> and was not acting as an <i>appointed representative</i>.</p> <p><b>C: Yes – credit broker regulatory status unknown</b></p> <p>Another <i>person</i> (the <i>credit broker</i>) effected an introduction of the <i>borrower(s)</i> to the reporting <i>firm</i> with a view to the <i>borrower(s)</i> entering into the <i>regulated credit agreement</i>. The reporting <i>firm</i> cannot determine the regulatory status of the <i>credit broker</i>.</p> <p><b>N: No credit broker</b></p> <p>Another <i>person</i> did not effect an introduction of the <i>borrower(s)</i> to the reporting <i>firm</i> with a view to the <i>borrower(s)</i> entering into the <i>regulated credit agreement</i>.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> is unable to determine whether another <i>person</i> effected an introduction of the <i>borrower(s)</i> to the reporting <i>firm</i> with a view to the <i>borrower(s)</i> entering into the <i>regulated credit agreement</i>.</p> <p>The FRN of the <i>credit broker</i> who effected an introduction of the <i>borrower(s)</i> to the reporting <i>firm</i> with a view to the <i>borrower(s)</i> entering into the <i>regulated credit agreement</i>.</p> <p>This should reflect the <i>credit broker's</i> FRN at</p>



Reference	Data reporting field	Code (where applicable)	Notes
25A	Credit broker name	Alphanumeric	<p>the point the introduction was effected.</p> <p>The name of the <i>credit broker</i> who effected the introduction of the <i>borrower(s)</i> to the reporting <i>firm</i> with a view to the <i>borrower(s)</i> entering into the <i>regulated credit agreement</i>.</p>
26A	Commission paid by reporting firm to credit broker	Numeric £	<p>Amount of commission paid to the <i>credit broker</i> by the reporting <i>firm</i> directly in relation to the <i>regulated credit agreement</i>.</p> <p>Do not include a pro-rata estimate of the commission from any amounts paid to the <i>credit broker</i> which are not directly in relation to the <i>regulated credit agreement</i>.</p>
27A	Commission received by reporting firm from credit broker	Numeric £	<p>Amount of commission paid to the reporting <i>firm</i> by the <i>credit broker</i> directly in relation to the <i>regulated credit agreement</i>.</p> <p>Do not include a pro-rata estimate of the commission from any amounts received from the <i>credit broker</i> which are not directly in relation to the <i>regulated credit agreement</i>.</p>

**P2P details data elements**

These *data elements* identify whether the *regulated credit agreement* is also a *P2P agreement* and, if relevant, provide details of the *operator of an electronic system in relation to lending* who facilitated the *P2P agreement*.

Reference	Data reporting field	Code (where applicable)	Notes
28A	Is the credit agreement also a P2P agreement?	<p>A1 = Yes – platform regulated – FRN known</p> <p>A2 = Yes – platform regulated – FRN unknown</p> <p>B = Yes – platform not regulated</p> <p>C = Yes – platform regulatory status unknown</p> <p>N = No – not a P2P agreement</p> <p>Z = Unknown</p>	<p>Whether the <i>regulated credit agreement</i> meets the criteria of a <i>P2P agreement</i>.</p> <p>Enter the relevant code:</p> <p><b>A1: Yes – platform regulated – FRN known</b></p> <p>The <i>regulated credit agreement</i> meets the criteria of a <i>P2P agreement</i>. The <i>operator of the electronic system in relation to lending</i> who facilitated the <i>P2P agreement</i> was an <i>authorised person</i> or acting as an <i>appointed representative</i>. The FRN of the <i>operator of the electronic system in relation to lending</i> is known by the <i>reporting firm</i>.</p> <p><b>A2: Yes – platform regulated – FRN unknown</b></p> <p>The <i>regulated credit agreement</i> meets the criteria of a <i>P2P agreement</i>. The <i>operator of the electronic system in relation to lending</i> who facilitated the <i>P2P agreement</i> was an <i>authorised person</i> or acting as an <i>appointed representative</i>. The FRN of the <i>operator of the electronic system in relation to lending</i> is not known by the <i>reporting firm</i>.</p> <p><b>B: Yes – platform not regulated</b></p> <p>The <i>regulated credit agreement</i> meets the criteria of a <i>P2P agreement</i>. The <i>operator of the electronic system in relation to lending</i> who facilitated the <i>P2P agreement</i> was not an <i>authorised person</i> and was not acting as an</p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p><i>appointed representative.</i></p> <p><b>C: Yes – platform regulatory status unknown</b></p> <p>The <i>regulated credit agreement</i> meets the criteria of a <i>P2P agreement</i>. The reporting <i>firm</i> cannot determine the regulatory status of the <i>operator of the electronic system in relation to lending</i> who facilitated the <i>P2P agreement</i>.</p> <p><b>N: No – not a P2P agreement</b></p> <p>The <i>regulated credit agreement</i> does not meet the criteria of a <i>P2P agreement</i>.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> is unable to determine whether the <i>regulated credit agreement</i> meets the criteria of a <i>P2P agreement</i>.</p>
29A	P2P platform operator FRN	6 or 7 digit number	The FRN of the <i>operator of an electronic system in relation to lending</i> who facilitated the <i>P2P agreement</i> as on the date the <i>regulated credit agreement</i> was executed.
30A	P2P platform operator name	Alphanumeric	The name of the <i>operator of an electronic system in relation to lending</i> who facilitated the <i>P2P agreement</i> .
<b>Agreement duration data elements</b>			
These <i>data elements</i> provide the date the <i>regulated credit agreement</i> was executed and, if relevant, details of when the <i>regulated credit agreement</i> is scheduled to end.			
31A	Agreement execution date	DD/MM/YYYY	<p>The date on which the <i>regulated credit agreement</i> was executed.</p> <p>For a modified agreement or novated agreement this should be the date on which that</p>

Reference	Data reporting field	Code (where applicable)	Notes
			<i>regulated credit agreement</i> was executed, not the date on which the earlier modified or novated agreement was executed.
32A	Is the agreement an open-end agreement?	Y = Yes N = No	Whether the <i>regulated credit agreement</i> meets the criteria of an <i>open-end agreement</i> .
33A	Agreement end date	DD/MM/YYYY	Date on which the <i>regulated credit agreement</i> is scheduled to end.
34A	Is there a minimum duration for the open-end agreement?	Y = Yes N = No	Whether the <i>open-end agreement</i> has a minimum duration.
35A	Minimum duration end date	DD/MM/YYYY	Date on which the minimum duration of the <i>open-end agreement</i> ends.

**Agreement characteristics data elements**

These *data elements* provide information on a variety of characteristics of the *regulated credit agreement* to understand the type of product it relates to and, if relevant, the purpose, or intended purpose, of the borrowing. The validations for many of these *data elements* are dependent on other related *data elements* - most notably, the difference between *regulated credit agreements* under which the facility is *fixed-sum credit* or *running-account credit*.

36A	Is the agreement a credit token agreement?	Y = Yes N = No	Whether the <i>regulated credit agreement</i> meets the criteria of a <i>credit-token agreement</i> .
37A	Is the facility under the credit agreement fixed-sum or running-account?	FS: Fixed-sum credit RA: Running-account credit	Enter the relevant code: <b>FS: Fixed-sum credit</b> The <i>regulated credit agreement</i> includes a facility whereby the <i>borrower(s)</i> is enabled to receive <i>credit</i> (whether in one amount or by instalments) but which is not <i>running-account credit</i> . <b>RA: Running-account credit</b> The <i>regulated credit agreement</i> includes a facility under which

Reference	Data reporting field	Code (where applicable)	Notes
38A	How can the running-account credit be used?	<p>A = Linked to a payment network</p> <p>B = Retail revolving credit to pay for periodic premiums or fees only</p> <p>C = Any other retail revolving credit</p> <p>D = Money transfers only</p> <p>W = Other</p> <p>Z = Unknown</p>	<p>the <i>borrower(s)</i> or another <i>person</i> is enabled to receive from time to time from the reporting <i>firm</i> or a third party <i>cash, goods</i> or services to an amount or value such that, taking into account <i>payments</i> made by or to the credit of the <i>borrower(s)</i>, the <i>credit limit</i> (if any) is not at any time exceeded.</p> <p>Enter the relevant code:</p> <p><b>A: Linked to a payment network</b></p> <p><i>A regulated credit agreement</i> with a facility which allows drawdowns for transactions with any <i>person</i> in a payment network, such as <i>MasterCard</i> and <i>Visa</i>. This includes credit cards.</p> <p>This should include a <i>regulated credit agreement</i> which also allows other types of drawdowns.</p> <p>This should include a <i>regulated credit agreement</i> which has a brand associated with a particular <i>supplier(s)</i>, or promotions in relation to a specific <i>supplier(s)</i>, but the facility allows drawdowns with any <i>person</i> in a payment network.</p> <p><b>B: Retail revolving credit to pay for periodic premiums or fees only</b></p> <p><i>A regulated credit agreement</i> which meets the criteria of <i>retail revolving credit</i>, and which only allows the <i>borrower(s)</i> to finance a single periodic</p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p>premium or fee at any one time.</p> <p><b>C: Any other retail revolving credit</b></p> <p><i>A regulated credit agreement which meets the criteria of retail revolving credit, other than a regulated credit agreement which only allows the borrower(s) to finance a single periodic premium or fee at any one time.</i></p> <p><b>D: Money transfers only</b></p> <p><i>A regulated credit agreement which only allows drawdowns to transfer money to a bank account or an electronic money account.</i></p> <p><b>W: Other</b></p> <p><i>A regulated credit agreement which is not one of the specific options above.</i></p> <p><b>Z: Unknown</b></p> <p><i>A regulated credit agreement which the reporting firm cannot determine to be one of the specific options above.</i></p>
39A	Payment network	<p>A = Mastercard</p> <p>B = Visa</p> <p>W = Other</p>	The payment network, such as <i>MasterCard</i> and <i>Visa</i> , that the <i>running-account credit</i> is linked to.
40A	With which suppliers can the retail revolving credit be used?	<p>A = Reporting firm only</p> <p>B = Single supplier other than the reporting firm</p> <p>C = More than one supplier</p>	<p>Enter the relevant code:</p> <p><b>A: Reporting firm only</b></p> <p>Drawdowns can only be made for purchases from the reporting <i>firm</i>.</p> <p><b>B: Single supplier other than the reporting firm</b></p> <p>Drawdowns can only be made for purchases</p>

Reference	Data reporting field	Code (where applicable)	Notes
41A	Regulatory status of the supplier in respect of whom the retail revolving credit applies	<p>A1 = Regulated – FRN known</p> <p>A2 = Regulated – FRN unknown</p> <p>B = Supplier was the credit broker</p> <p>X = Not regulated</p> <p>Z1 = Supplier regulatory status unknown</p> <p>Z2 = Supplier unknown</p>	<p>from a single <i>supplier</i> who is not the reporting <i>firm</i>.</p> <p><b>C: More than one supplier</b></p> <p>Drawdowns can be made for purchases from more than one <i>supplier</i>.</p> <p>This should reflect the regulatory status of the single <i>supplier</i> with whom the <i>retail revolving credit</i> agreement can be used as on the date the <i>regulated credit agreement</i> was executed.</p> <p>Enter the relevant code:</p> <p><b>A1: Regulated – FRN known</b></p> <p>The <i>supplier</i> was an <i>authorised person</i> and/or acting as an <i>appointed representative</i>. The <i>supplier</i> is not the <i>person</i> reported as the <i>credit broker</i> for the <i>regulated credit agreement</i>. The FRN of the <i>supplier</i> is known by the reporting <i>firm</i>.</p> <p><b>A2: Regulated – FRN unknown</b></p> <p>The <i>supplier</i> was an <i>authorised person</i> and/or acting as an <i>appointed representative</i>. The <i>supplier</i> is not the <i>person</i> reported as the <i>credit broker</i> for the <i>regulated credit agreement</i>. The FRN of the <i>supplier</i> is not known by the reporting <i>firm</i>.</p> <p><b>B: Supplier was the credit broker</b></p> <p>The <i>supplier</i> is the <i>person</i> reported as the <i>credit broker</i> for the <i>regulated credit agreement</i>.</p> <p><b>X: Not regulated</b></p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p>The <i>supplier</i> was not an <i>authorised person</i> and was not acting as an <i>appointed representative</i>.</p> <p><b>Z1: Supplier regulatory status unknown</b></p> <p>The reporting <i>firm</i> cannot determine the regulatory status of the <i>supplier</i>.</p> <p><b>Z2: Supplier unknown</b></p> <p>The reporting <i>firm</i> cannot determine who the <i>supplier</i> is.</p>
42A	Retail revolving credit supplier FRN	6 or 7 digit number	The FRN of the single <i>person</i> other than the reporting <i>firm</i> for whom drawdowns for purchases can be made (the <i>retail revolving credit supplier</i> ) as on the date the <i>regulated credit agreement</i> was executed.
43A	Retail revolving credit supplier name	Alphanumeric	The name of the <i>supplier</i> in respect of the <i>retail revolving credit</i> as on the date the <i>regulated credit agreement</i> was executed.
44A	Is the agreement a BNPL agreement?	Y = Yes N = No	Whether the <i>regulated credit agreement</i> meets the criteria of a <i>BNPL agreement</i> .
45A	Type of periodic premiums or fees	A = Insurance premiums only B = Any other combination of premiums and fees Z = Unknown	<p>Enter the relevant code:</p> <p><b>A: Insurance premiums only</b></p> <p>The <i>regulated credit agreement</i> is intended to be used to finance <i>premiums</i> for <i>general insurance contracts</i> only.</p> <p><b>B: Any other combination of premiums and fees</b></p>



Reference	Data reporting field	Code (where applicable)	Notes
46A	Is the agreement a borrower-lender agreement or a borrower-lender-supplier agreement?	A = Borrower-lender B = Borrower-lender-supplier	<p>The <i>regulated credit agreement</i> is not limited to finance <i>premi-ums</i> for general <i>in-surance contracts</i> only.</p> <p><b>Z: Unknown</b></p> <p>A <i>regulated credit agreement</i> which the reporting <i>firm</i> cannot determine to be one of the specific options above.</p> <p>Enter the relevant code:</p> <p><b>A: Borrower-lender</b></p> <p>A <i>regulated credit agreement</i> which meets the criteria of a <i>borrower-lender agreement</i>.</p> <p><b>B: Borrower-lender-supplier</b></p> <p>A <i>regulated credit agreement</i> which meets the criteria of a <i>borrower-lender-supplier agreement</i>.</p>
47A	Supplier regulatory status	A1 = Regulated – FRN known A2 = Regulated – FRN unknown B = Supplier was the credit broker C = Supplier was the reporting firm X = Not regulated Z1 = Supplier regulatory status unknown Z2 = Supplier unknown	<p>This should reflect the regulatory status of the <i>person</i> who acted as ‘the <i>supplier</i>’ under the <i>borrower-lender-supplier agreement</i> when the <i>regulated credit agreement</i> was executed.</p> <p>If the reporting <i>firm</i> is not the original <i>lender</i> for the <i>regulated credit agreement</i>, this should reflect the regulatory status of the <i>person</i> who acted as ‘the <i>supplier</i>’ under the <i>borrower-lender-supplier agreement</i> as on the date of the novation or when the legal ownership of the <i>regulated credit agreement</i> was assigned to the reporting <i>firm</i>.</p> <p>Enter the relevant code:</p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p><b>A1: Regulated – FRN known</b></p> <p>The <i>supplier</i> was an <i>authorised person</i> and/or acting as an <i>appointed representative</i>. The <i>supplier</i> is not the reporting <i>firm</i> and is not the <i>person</i> reported as the <i>credit broker</i> for the <i>regulated credit agreement</i>. The FRN of the <i>supplier</i> is known by the reporting <i>firm</i>.</p> <p><b>A2: Regulated – FRN unknown</b></p> <p>The <i>supplier</i> was an <i>authorised person</i> and/or acting as an <i>appointed representative</i>. The <i>supplier</i> is not the reporting <i>firm</i> and is not the <i>person</i> reported as the <i>credit broker</i> for the <i>regulated credit agreement</i>. The FRN of the <i>supplier</i> is not known by the reporting <i>firm</i>.</p> <p><b>B: Supplier was the credit broker</b></p> <p>The <i>supplier</i> was the <i>person</i> reported as the <i>credit broker</i> for the <i>regulated credit agreement</i>.</p> <p><b>C: Supplier was the reporting firm</b></p> <p>The <i>supplier</i> was the reporting <i>firm</i>.</p> <p><b>X: Not regulated</b></p> <p>The <i>supplier</i> was not an <i>authorised person</i> and was not acting as an <i>appointed representative</i>.</p> <p><b>Z1: Supplier regulatory status unknown</b></p> <p>The reporting <i>firm</i> cannot determine the regulatory status of the <i>supplier</i>.</p> <p><b>Z2: Supplier unknown</b></p>

Reference	Data reporting field	Code (where applicable)	Notes
48A	Supplier FRN	6 or 7 digit number	<p>The reporting <i>firm</i> cannot determine who the <i>supplier</i> was.</p> <p>The FRN of the <i>person</i> who acted as ‘the <i>supplier</i>’ under the <i>borrower-lender-supplier agreement</i> as on the date the <i>regulated credit agreement</i> was executed.</p> <p>If the reporting <i>firm</i> is not the original <i>lender</i> for the <i>regulated credit agreement</i>, this should reflect the FRN of the <i>person</i> who acted as ‘the <i>supplier</i>’ under the <i>borrower-lender-supplier agreement</i> as on the date of the novation or when the legal ownership of the <i>regulated credit agreement</i> was assigned to the reporting <i>firm</i>.</p>
49A	Supplier name	Alphanumeric	<p>The name of the <i>person</i> who acted as ‘the <i>supplier</i>’ in the <i>borrower-lender-supplier agreement</i> as on the date the <i>regulated credit agreement</i> was executed.</p> <p>If the reporting <i>firm</i> is not the original <i>lender</i> for the <i>regulated credit agreement</i>, this should reflect the name of the <i>person</i> who acted as ‘the <i>supplier</i>’ under the <i>borrower-lender-supplier agreement</i> as on the date of the novation or when the legal ownership of the <i>regulated credit agreement</i> was assigned to the reporting <i>firm</i>.</p>
50A	Is the agreement one of these specific contract types?	<p>A = Hire-purchase agreement</p> <p>B = Conditional sale agreement</p>	<p>Enter the relevant code:</p> <p><b>A: Hire-purchase agreement</b></p>

Reference	Data reporting field	Code (where applicable)	Notes
		<p>C = Pawn agreement</p> <p>D = Bill of sale loan agreement</p> <p>E = Green deal plan</p> <p>X = None of these contract types</p> <p>Z = Unknown</p>	<p><i>A regulated credit agreement which meets the criteria of a hire-purchase agreement.</i></p> <p><b>B: Conditional sale agreement</b></p> <p><i>A regulated credit agreement which meets the criteria of a conditional sale agreement.</i></p> <p><b>C: Pawn agreement</b></p> <p><i>A regulated credit agreement for which the lender takes any article in pawn.</i></p> <p><b>D: Bill of sale loan agreement</b></p> <p><i>A regulated credit agreement which meets the criteria of a bill of sale loan agreement.</i></p> <p><b>E: Green deal plan</b></p> <p><i>A regulated credit agreement which also meets the criteria of a green deal plan.</i></p> <p><b>X: None of these contract types</b></p> <p><i>A regulated credit agreement which is not one of any of the above contract types.</i></p> <p><b>Z: Unknown</b></p> <p><i>A regulated credit agreement which the reporting firm cannot determine to be one of the above contract types.</i></p>
51A	Does the agreement meet the criteria of one of these agreement types as defined in the FCA Handbook?	<p>A = High-cost short-term credit</p> <p>B = Home credit loan agreement</p> <p>C = RTO agreement</p> <p>D = BNPL agreement</p>	<p>Enter the relevant code:</p> <p><b>A: High-cost short-term credit</b></p> <p><i>A regulated credit agreement which meets the criteria of</i></p>

Reference	Data reporting field	Code (where applicable)	Notes
		<p>X = None of these FCA Handbook definitions</p> <p>Z = Unknown</p>	<p><i>high-cost short-term credit.</i></p> <p><b>B: Home credit loan agreement</b>  <i>A regulated credit agreement which meets the criteria of a home credit loan agreement.</i></p> <p><b>C: RTO agreement</b>  <i>A regulated credit agreement which meets the criteria of an RTO agreement as set out in CONC 5B.7.1R(7). Note that, while similar, this is not the same as the criteria for a rent-to-own agreement.</i></p> <p><b>D: BNPL agreement</b>  <i>A regulated credit agreement which meets the criteria of a BNPL agreement.</i></p> <p><b>X: None of these FCA Handbook definitions</b>  <i>A regulated credit agreement which is not one of any of the above agreement types.</i></p> <p><b>Z: Unknown</b>  <i>A regulated credit agreement which the reporting firm cannot determine to be one of the above agreement types.</i></p>
52A	End date of promotional period for BNPL credit	DD/MM/YYYY	The end date of the promotional period for the <i>BNPL credit</i> .
53A	Type of goods or services provided by the supplier financed by the agreement	<p>A = Motor vehicles</p> <p>B = Mobility aids</p> <p>C = Home improvement</p> <p>D = Mobile phones</p> <p>E = Jewellery and watches</p> <p>F = Household goods</p>	If more than one type of <i>goods</i> or <i>services</i> are financed by the <i>regulated credit agreement</i> , the reporting <i>firm</i> should select the type of <i>goods</i> or <i>services</i> which accounted for the greatest portion of the <i>total amount of credit</i> .

Reference	Data reporting field	Code (where applicable)	Notes
		G = Sports and leisure goods H = Mobile homes I = Agriculture equipment and supplies J = Other plant machinery K = Office equipment L = Tools M = Health care and medical care N = Education and training O = Travel P = Legal services Q = Insurance premiums R = Membership and subscription fees W1 = Other goods W2 = Other services Z = Unknown	<p>The reporting <i>firm</i> should select the option which best aligns to the information, if any, it holds. The reporting <i>firm</i> is not required to collect additional information in order to be able to better determine the application of any of the specified options.</p> <p>Enter the relevant code:</p> <p><b>A: Motor vehicles</b></p> <p>A wheeled, mechanically propelled vehicle intended or adapted for use on roads.</p> <p><b>B: Mobility aids</b></p> <p>A device designed to assist walking or otherwise improve the mobility of people with a mobility impairment.</p> <p>This should not include <i>goods</i> covered by 'A: Motor vehicles'.</p> <p><b>C: Home improvement</b></p> <p>Additions to, renovations of or repair of a residential property which involve professional services, including but not limited to installation.</p> <p>This should not include <i>goods</i> covered by 'B: Mobility aids', even if they involved professional installation.</p> <p><b>D: Mobile phones</b></p> <p>Mobile phone handsets, smart watches and associated accessories.</p> <p><b>E: Jewellery and watches</b></p> <p>This should not include <i>goods</i> covered by 'D: Mobile phones'.</p> <p><b>F: Household goods</b></p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p>Goods which are normally found in a residential home, including but not limited to furniture, kitchen appliances (such as cookers, washing machines and dryers, microwaves, refrigerators, and freezers), electronic and technological goods (such as vacuum cleaners, televisions and accessories, music systems and accessories, games consoles and accessories, computers, and tablets and accessories).</p> <p>This should not include goods covered by 'B: Mobility aids', 'D: Mobile phones', or 'E: Jewellery and watches'.</p> <p><b>G: Sports and leisure goods</b></p> <p>Goods used primarily for sports or leisure.</p> <p><b>H: Mobile homes</b></p> <p>Static caravans, park homes and lodges which can be transported from place to place.</p> <p><b>I: Agriculture equipment and supplies</b></p> <p>Goods intended to be used for agricultural purposes.</p> <p><b>J: Other plant machinery</b></p> <p>This should not include goods covered by 'I: Agriculture equipment and supplies'.</p> <p><b>K: Office equipment</b></p> <p>Goods which are normally found in a commercial office.</p> <p><b>L: Tools</b></p> <p>Handheld tools.</p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p>This should not include goods covered by 'I: Agriculture equipment and supplies', 'J: Other plant machinery', or 'K: Office equipment'.</p> <p><b>M: Health care and medical care</b></p> <p>Health care and medical care procedures, and equipment associated with health care and medical care.</p> <p>This should include procedures carried out for cosmetic purposes.</p> <p><b>N: Education and training</b></p> <p>Fees for education and training, and any living costs associated with education and training.</p> <p><b>O: Travel</b></p> <p>Services relating to travelling or the making of travel arrangements.</p> <p><b>P: Legal services</b></p> <p>Legal services associated with litigation.</p> <p><b>Q: Insurance premiums</b></p> <p><i>Premiums for general insurance contracts.</i></p> <p><b>R: Membership and subscription fees</b></p> <p>Fees to cover memberships and subscriptions.</p> <p>This should not include services covered by 'N: Education and training'.</p> <p><b>W1: Other goods</b></p> <p>Goods which are not any of the specific options above.</p> <p><b>W2: Other services</b></p> <p>Services which are not any of the specific options above.</p> <p><b>Z: Unknown</b></p>



Reference	Data reporting field	Code (where applicable)	Notes
54A	Was the motor vehicle financed new or used?	A = New B = Used Z = Unknown	<p>Goods or services which the reporting <i>firm</i> cannot determine to be one of the specific options above.</p> <p>The reporting <i>firm</i> should select the option which best aligns to the information, if any, it holds. The reporting <i>firm</i> is not required to collect additional information in order to be able to better determine the application of any of the specified options.</p> <p>Enter the relevant code:</p> <p><b>A: New</b></p> <p>The motor vehicle financed by the <i>regulated credit agreement</i> has not previously been used or owned by another <i>consumer</i> prior to the start of the <i>regulated credit agreement</i>.</p> <p><b>B: Used</b></p> <p>The motor vehicle financed by the <i>regulated credit agreement</i> has been previously used or owned by another <i>consumer</i> prior to the start of the <i>regulated credit agreement</i>.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> is unable to determine whether the motor vehicle financed by the <i>regulated credit agreement</i> has been previously used by another <i>consumer</i>, prior to the start of the <i>regulated credit agreement</i>.</p>
55A	Type of motor vehicle financed	A = Car B = Motorhomes and campervans	<p>The reporting <i>firm</i> should select the option which best aligns to the information, if</p>

Reference	Data reporting field	Code (where applicable)	Notes
		<p>C = Motorbike including scooters</p> <p>D = Light goods vehicle</p> <p>W = Other type of motor vehicle</p> <p>Z = Unknown</p>	<p>any, it holds. The reporting <i>firm</i> is not required to collect additional information in order to be able to better determine the application of any of the specified options.</p> <p>Enter the relevant code:</p> <p><b>A: Car</b></p> <p>A 4-wheeled passenger motor vehicle.</p> <p><b>B: Motorhomes and campervans</b></p> <p>A motor vehicle with living accommodation.</p> <p><b>C: Motorbike including scooters</b></p> <p>A 2-wheeled motor vehicle.</p> <p><b>D: Light goods vehicle</b></p> <p>A motor vehicle designed for the carriage of <i>goods</i>, not exceeding 3,500kg.</p> <p><b>W: Other type of motor vehicle</b></p> <p>Any other known motor vehicle type not covered by the specified options above.</p> <p><b>Z: Unknown</b></p> <p>A motor vehicle which the reporting <i>firm</i> is unable to determine to be one of the specific options above.</p>
56A	Is the hire-purchase agreement a personal contract purchase agreement?	<p>Y = Yes</p> <p>N = No</p>	<p>Whether the <i>hire-purchase agreement</i> includes a guaranteed minimum future value of the motor vehicle which is set out as an optional additional <i>re-payment</i> at the end of the <i>regulated credit agreement</i>, with the option for the <i>borrower(s)</i> to return the motor vehicle instead of</p>

Reference	Data reporting field	Code (where applicable)	Notes
57A	Guaranteed minimum future value	Numeric £	<p>making that repayment.</p> <p>The guaranteed minimum future value of the motor vehicle which is set out as an optional additional repayment at the end of the regulated credit agreement, with the option for the borrower(s) to return the motor vehicle instead of making that repayment.</p>
58A	Anticipated annual mileage	Numeric	<p>The anticipated annual mileage used, in part, to determine the guaranteed minimum future value for a motor vehicle under the regulated credit agreement.</p>
59A	Declared purpose of borrowing	<p>A1 = Debt consolidation loan – reporting firm’s group only</p> <p>A2 = Debt consolidation loan – not reporting firm’s group only</p> <p>A0 = Debt consolidation loan – unspecified</p> <p>B = Motor vehicle loan</p> <p>C = Home improvement loan</p> <p>D = Wedding loan</p> <p>E = Holiday loan</p> <p>F = Student loan</p> <p>W = Other declared purpose</p> <p>Z = Unknown purpose</p>	<p>The selection should reflect the purpose of the borrowing, if any, declared by the borrower(s) in their application.</p> <p>If more than one purpose was declared by the borrower(s), the reporting firm should select the purpose which accounted for the greatest portion of the total amount of credit.</p> <p>The reporting firm should select the option which best aligns to the information, if any, it holds. The reporting firm is not required to collect additional information in order to be able to better determine the application of any of the specified options.</p> <p>Enter the relevant code:</p> <p><b>A1: Debt consolidation loan – reporting firm’s group only</b></p> <p>To pay off existing credit commitments of</p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p>the <i>borrower</i> with the reporting <i>firm</i> or <i>person(s)</i> in the reporting <i>firm's</i> group.</p> <p><b>A2: Debt consolidation loan – not reporting firm's group only</b></p> <p>To pay off existing <i>credit</i> commitments of the <i>borrower</i>, not all of which are with the reporting <i>firm</i> or <i>person(s)</i> in the reporting <i>firm's</i> group.</p> <p><b>A0: Debt consolidation loan – unspecified</b></p> <p>To pay off existing <i>credit</i> commitments of the <i>borrower</i>, the makeup of which is not recorded.</p> <p><b>B: Motor vehicle loan</b></p> <p>To purchase a wheeled, mechanically propelled vehicle intended or adapted for use on roads.</p> <p><b>C: Home improvement loan</b></p> <p>To pay for home improvements.</p> <p><b>D: Wedding loan</b></p> <p>To be used for costs associated with a wedding.</p> <p><b>E: Holiday loan</b></p> <p>To be used to pay for costs associated with holidays.</p> <p><b>F: Student loan</b></p> <p>To be used to pay for costs associated with education and training, either direct costs such as fees or associated living costs.</p> <p><b>W: Other declared purpose</b></p> <p>A purpose of borrowing is recorded which is not covered by the specified options above.</p>

Reference	Data reporting field	Code (where applicable)	Notes
			<b>Z: Unknown purpose</b> No declared purpose of borrowing is recorded.
60A	Was any portion of the loan for direct payment to existing creditors?	Y = Yes N = No	Whether all or part of the amount borrowed for debt consolidation included direct <i>payment(s)</i> by the reporting <i>firm</i> to the <i>borrower(s)</i> ' existing creditor(s).
61A	Value of direct payments to existing creditors	Numeric £	The value of the amount borrowed for debt consolidation which was directly paid by the reporting <i>firm</i> to the <i>borrower(s)</i> ' existing creditor(s).
<b>Borrower details data elements</b>			
These <i>data elements</i> provide information in relation to the <i>borrower(s)</i> under the <i>regulated credit agreement</i> .			
62A	Is the borrower a natural person acting as a sole trader or a relevant recipient of credit?	A = Natural person B = Relevant recipient of credit	Enter the relevant code: <b>A: Natural person</b> A natural <i>person</i> acting as a sole trader. <b>B: Relevant recipient of credit</b> A relevant recipient of credit means: (a) a <i>partnership</i> consisting of 2 or 3 <i>persons</i> not all of whom are <i>bodies corporate</i> ; or (b) an unincorporated body of <i>persons</i> which does not consist entirely of <i>bodies corporate</i> and is not a <i>partnership</i> .
63A	Reporting firm's unique reference for relevant recipient of credit	Alphanumeric	The unique reference used by the reporting <i>firm</i> in its records to identify the relevant recipient of credit acting as the <i>borrower</i> under the <i>regulated credit agreement</i> .

Reference	Data reporting field	Code (where applicable)	Notes
			<p>This unique reference must be used consistently for the same <i>borrower</i> in any performance data reports for the <i>regulated credit agreement</i>.</p> <p>All attempts should be made to use the same unique reference for the same relevant recipient of credit, across all relevant <i>regulated credit agreements</i> included in the reporting <i>firm's</i> back-book, sales and performance data reports.</p>
64A	Name of relevant recipient of credit	Alphanumeric	The name of the relevant recipient of credit acting as the <i>borrower</i> under the <i>regulated credit agreement</i> .
65A	Number of borrowers named in the agreement	Numeric	<p>The number of natural <i>persons</i> who are named as a <i>borrower</i> under the <i>regulated credit agreement</i>.</p> <p>This should not include natural <i>persons</i> who are not named under the <i>regulated credit agreement</i> but who have access to the facility, such as additional card holders.</p>

**Borrower natural person repeatable data elements**

Certain *data elements* must be provided for each natural *person* who is named as a *borrower* under the *regulated credit agreement*. The submission method will allow these *data elements* to be repeated.

- *Data element* 66A, 'Reporting firm's unique reference for natural person acting as borrower', will be the unique identifier for a set of *borrower natural person data elements*.
- Only one set of *borrower natural person data elements* will be allowable if *data element* 62A, 'Is the borrower a natural person acting as a sole trader or a relevant recipient of credit?', is answered 'A = Natural person'.
- For all other relevant *regulated credit agreements* with *borrowers* who are natural *persons*, *data element* 65A, 'Number of borrowers named in the agreement', will validate the number of sets of *borrower natural person data elements* expected.

**Start of borrower natural person repeatable data elements**

66A	Reporting firm's unique reference for	Alphanumeric	The unique reference used by the reporting
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Reference	Data reporting field	Code (where applicable)	Notes
	natural person acting as borrower		<p><i>firm</i> in its records to identify the natural <i>person</i> acting as a <i>borrower</i> under the <i>regulated credit agreement</i>.</p> <p>This should not include the natural <i>person's</i> name or a derivation of their name.</p> <p>This unique reference must be used consistently for the same <i>borrower</i> in any performance data reports for the <i>regulated credit agreement</i>.</p> <p>All attempts should be made to use the same unique reference for the same natural <i>person</i>, across all relevant <i>regulated credit agreements</i> included in the reporting <i>firm's</i> back-book, sales and performance data reports. This includes a unique reference for any natural <i>person</i> who has provided the guarantee or the indemnity (or both) in relation to a relevant <i>regulated credit agreement</i>.</p>
66B	Borrower's date of birth	DD/MM/YYYY	The date of birth of the natural <i>person</i> acting as a <i>borrower</i> under the <i>regulated credit agreement</i> .
66C	Borrower's residential address type	<p>A = United Kingdom</p> <p>B = British Forces Post Office</p> <p>C = Overseas</p> <p>W = Other</p> <p>Z = Unknown</p>	<p>The selection should reflect the main residence for the <i>borrower</i> on the date the <i>regulated credit agreement</i> was executed.</p> <p>Enter the relevant code:</p> <p><b>A: United Kingdom</b></p> <p>The main residence for the <i>borrower</i> is in the United Kingdom or a Crown Dependency and is not a British Forces Post Office address.</p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p><b>B: British Forces Post Office</b></p> <p>The main residence for the <i>borrower</i> is a British Forces Post Office address.</p> <p><b>C: Overseas</b></p> <p>The main residence for the <i>borrower</i> is not in the United Kingdom or a Crown Dependency and is not a British Forces Post Office address.</p> <p><b>W: Other</b></p> <p>The main residence for the <i>borrower</i> is not as described by any of the specific options above.</p> <p><b>Z: Unknown</b></p> <p>The main residence for the <i>borrower</i> is a residential address type which the reporting <i>firm</i> cannot determine to be one of the specific options above.</p>
66D	Borrower's residential postcode on the agreement execution date	eg, XY45 6XX	<p>The full postcode or equivalent of the main residence for the <i>borrower</i> on the date the <i>regulated credit agreement</i> was executed.</p> <p>UK and British Forces Post Office postcodes should take the form of, eg, XY45 6XX.</p>
66E	Borrower's residential status on the agreement execution date	<p>A1 = Owner occupier – own outright</p> <p>A2 = Owner occupier – mortgage</p> <p>A0 = Owner occupier – unspecified</p> <p>B1 = Renting – private landlord</p> <p>B2 = Renting – social landlord</p> <p>B0 = Renting – unspecified</p>	<p>The selection should reflect the residential status of the <i>borrower</i> on the date the <i>regulated credit agreement</i> was executed.</p> <p>The reporting <i>firm</i> should select the option which best aligns to the information, if any, it holds. The reporting <i>firm</i> is not required to collect additional information in order to be able to</p>



Reference	Data reporting field	Code (where applicable)	Notes
		<p>C = Living with relatives or friends</p> <p>W = Other</p> <p>Z = Unknown</p>	<p>better determine the application of any of the specified options.</p> <p>Enter the relevant code:</p> <p><b>A1: Owner occupier – own outright</b></p> <p>The <i>borrower</i> owns their main residence without a mortgage to pay for the residence.</p> <p><b>A2: Owner occupier – mortgage</b></p> <p>The <i>borrower</i> owns their main residence while repaying a mortgage to pay for the residence.</p> <p><b>A0: Owner occupier – unspecified</b></p> <p>The <i>borrower</i> owns their main residence and whether they have a mortgage to pay for the residence is not recorded.</p> <p><b>B1: Renting – private landlord</b></p> <p>The <i>borrower</i> is renting their main residence from a private landlord.</p> <p><b>B2: Renting – social landlord</b></p> <p>The <i>borrower</i> is renting their main residence from a social landlord.</p> <p><b>B0: Renting – unspecified</b></p> <p>The <i>borrower</i> is renting their main residence and the type of the landlord is not recorded.</p> <p><b>C: Living with relatives or friends</b></p> <p>The <i>borrower</i> is living with relatives or friends, without a tenancy agreement.</p>

Reference	Data reporting field	Code (where applicable)	Notes
66F	Borrower's employment status on the agreement execution date	<p>A1 = Employed – permanent or fixed term</p> <p>A2 = Employed – temporary</p> <p>A0 = Employed – unspecified</p> <p>B = Self-employed</p> <p>C = Not employed</p> <p>W = Other</p> <p>Z = Unknown</p>	<p><b>W: Other</b></p> <p>The <i>borrower's</i> residential status is not as described by any of the specific options above.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> cannot determine the <i>borrower's</i> residential status to be one of the specific options above.</p> <p>The selection should reflect the employment status of the <i>borrower</i> on the date the <i>regulated credit agreement</i> was executed.</p> <p>The reporting <i>firm</i> should select the option which best aligns to the information, if any, it holds. The reporting <i>firm</i> is not required to collect additional information in order to be able to better determine the application of any of the specified options.</p> <p>Enter the relevant code:</p> <p><b>A1: Employed – permanent or fixed-term</b></p> <p>The <i>borrower</i> had a permanent or fixed-term contract(s) to work for an employer(s).</p> <p><b>A2: Employed – temporary</b></p> <p>The <i>borrower</i> was working through a recruitment agency.</p> <p><b>A0: Employed – unspecified</b></p> <p>The <i>borrower</i> was working for an employer(s) and the type of the employment is not recorded.</p> <p><b>B: Self-employed</b></p>

Reference	Data reporting field	Code (where applicable)	Notes
66G	Detail of borrower's employment	A = Full-time B = Part-time C = Casual W = Other Z = Unspecified	<p>The <i>borrower</i> was working for themselves as a sole trader.</p> <p><b>C: Not employed</b> The <i>borrower</i> was not employed.</p> <p><b>W: Other</b> The employment status of the <i>borrower</i> is not covered by the specified options.</p> <p><b>Z: Unknown</b> The employment status of the <i>borrower</i> was not recorded by the reporting <i>firm</i>.</p> <p>The selection should reflect the employment status of the <i>borrower</i> on the date the <i>regulated credit agreement</i> was executed.</p> <p>The reporting <i>firm</i> should select the option which best aligns to the information, if any, it holds. The reporting <i>firm</i> is not required to collect additional information in order to be able to better determine the application of any of the specified options.</p> <p>Enter the relevant code:</p> <p><b>A: Full-time</b> The reporting <i>firm</i> categorised the employment of the <i>borrower</i> as full-time.</p> <p><b>B: Part-time</b> The reporting <i>firm</i> categorised the employment of the <i>borrower</i> as part-time.</p> <p><b>C: Casual</b> The reporting <i>firm</i> categorised the employment of the <i>borrower</i> as casual. This includes a zero-hours contract.</p>

Reference	Data reporting field	Code (where applicable)	Notes
66H	Detail of borrower's not employed status	<p>A = Seeking work</p> <p>B = Full-time education</p> <p>C = Retired</p> <p>D = Looking after the home or family</p> <p>W = Other</p> <p>Z = Unspecified</p>	<p><b>W: Other</b></p> <p>The reporting <i>firm</i> categorised the employment of the <i>borrower</i> in a way that is not covered by the specified options above.</p> <p><b>Z: Unspecified</b></p> <p>The reporting <i>firm</i> has not categorised the employment of the <i>borrower</i> in this way.</p> <p>The selection should reflect the detail of the not employed status of the <i>borrower</i> on the data the <i>regulated credit agreement</i> was executed.</p> <p>The reporting <i>firm</i> should select the option which best aligns to the information, if any, it holds. The reporting <i>firm</i> is not required to collect additional information in order to be able to better determine the application of any of the specified options.</p> <p>Enter the relevant code:</p> <p><b>A: Seeking work</b></p> <p>The reporting <i>firm</i> categorised the detail of the <i>borrower's</i> status as looking for and available for work.</p> <p><b>B: Full-time education</b></p> <p>The reporting <i>firm</i> categorised the detail of the <i>borrower's</i> status as being in full-time education.</p> <p><b>C: Retired</b></p> <p>The reporting <i>firm</i> categorised the detail of the <i>borrower's</i> status as being retired.</p> <p><b>D: Looking after the home or family</b></p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p>The reporting <i>firm</i> categorised the detail of the <i>borrower's</i> status as looking after the home or family. This includes being a carer for a close family member.</p> <p><b>W: Other</b></p> <p>The reporting <i>firm</i> categorised the detail of the <i>borrower's</i> status in a way that is not covered by the specified options above.</p> <p><b>Z: Unspecified</b></p> <p>The reporting <i>firm</i> has not categorised the detail of the <i>borrower's</i> status in this way.</p>
<p><b>End of borrower natural person repeatable data elements</b></p>			
<p><b>Creditworthiness assessment for borrower(s) data elements</b></p>			
<p>These <i>data elements</i> provide information in relation to the <i>creditworthiness assessment</i> of the <i>borrower(s)</i> under the <i>regulated credit agreement</i>.</p>			
<p>If the <i>borrower</i> entered into the <i>regulated credit agreement</i> wholly or predominantly for the purpose of business carried on, or intended to be carried on, by the <i>borrower</i>, the only <i>data element</i> required is 67A, 'Did the creditworthiness assessment of the borrower(s) for the agreement include any manual underwriting check?'</p>			
<p>For all other <i>regulated credit agreements</i>, <i>data element</i> 68A, 'Income and expenditure information held in relation to the creditworthiness assessment of the borrower(s)', will determine the validation of the other <i>data elements</i> relating to the <i>creditworthiness assessment</i> of the <i>borrower(s)</i>.</p>			
<p>The reporting <i>firm</i> is not required to collect any additional income and expenditure information in order to be able to provide of any of the specified <i>data elements</i> in relation to the <i>creditworthiness assessment</i> of the <i>borrower(s)</i>.</p>			
67A	Did the creditworthiness assessment of the borrower(s) for the agreement include any manual underwriting check?	<p>Y = Yes</p> <p>N = No</p> <p>Z = Unknown</p>	<p>Enter the relevant code:</p> <p><b>Y: Yes</b></p> <p>The <i>creditworthiness assessment</i> of the <i>borrower(s)</i> for the <i>regulated credit agreement</i> involved a manual intervention/ assessment by a natural <i>person</i>.</p> <p><b>N: No</b></p> <p>The <i>creditworthiness assessment</i> of the <i>borrower(s)</i> for the <i>regulated credit agreement</i></p>

Reference	Data reporting field	Code (where applicable)	Notes
68A	Income and expenditure information held in relation to the creditworthiness assessment of the borrower(s)	<p>A = No income and expenditure</p> <p>B = Income and expenditure, no declared income and expenditure, no breakdown</p> <p>C = Income and expenditure, with declared income and expenditure, no breakdown</p> <p>D = Income and expenditure, no declared income and expenditure, with breakdown</p> <p>E = Income and expenditure, with declared income and expenditure, with breakdown</p> <p>Z = Unknown</p>	<p>did not involve a manual intervention/ assessment by a natural person.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> is unable to determine whether the <i>creditworthiness assessment</i> of the <i>borrower(s)</i> for the <i>regulated credit agreement</i> involved any manual intervention/ assessment by a natural person.</p> <p>This should reflect the income and non-discretionary expenditure information held by the reporting <i>firm</i> for the <i>creditworthiness assessment</i> of the <i>borrower(s)</i> in relation to the <i>regulated credit agreement</i>.</p> <p>Enter the relevant code:</p> <p><b>A: No income and expenditure</b></p> <p>The reporting <i>firm</i> has not considered the <i>borrower(s)</i>' income and non-discretionary expenditure in accordance with CONC 5.2A.15R(1) and CONC 5.2A.17R.</p> <p><b>B: Income and expenditure, no declared income and expenditure, no breakdown</b></p> <p>(1) The reporting <i>firm</i> holds the values used for the <i>borrower(s)</i>' income and non-discretionary expenditure in relation to the <i>creditworthiness assessment</i>;</p> <p>(2) the reporting <i>firm</i> does not hold values declared by the <i>borrower(s)</i> for their income and non-discretionary expenditure; and</p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p>(3) the reporting <i>firm</i> does not hold values for the non-discretionary expenditure broken down to housing, existing <i>credit</i> commitments and/or other costs.</p> <p><b>C: Income and expenditure, with declared income and expenditure, no breakdown</b></p> <p>(1) The reporting <i>firm</i> holds the values used for the <i>borrower(s)</i> income and non-discretionary expenditure in relation to the <i>credit-worthiness assessment</i>;</p> <p>(2) the reporting <i>firm</i> holds values declared by the <i>borrower(s)</i> for their income and non-discretionary expenditure; and</p> <p>(3) the reporting <i>firm</i> does not hold values for the non-discretionary expenditure broken down to housing, existing <i>credit</i> commitments and/or other costs.</p> <p><b>D: Income and expenditure, no declared income and expenditure, with breakdown</b></p> <p>(1) The reporting <i>firm</i> holds the values used for the <i>borrower(s)</i> income and non-discretionary expenditure in relation to the <i>credit-worthiness assessment</i>;</p> <p>(2) the reporting <i>firm</i> does not hold values declared by the <i>borrower(s)</i> for their income and non-discretionary expenditure; and</p> <p>(3) the reporting <i>firm</i> holds values for the non-discretionary expenditure broken</p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p>down to housing, existing <i>credit</i> commitments and/or other costs.</p> <p><b>E: Income and expenditure, with declared income and expenditure, with breakdown</b></p> <p>(1) The reporting <i>firm</i> holds the values used for the <i>borrower(s)</i>' income and non-discretionary expenditure in relation to the <i>creditworthiness assessment</i>;</p> <p>(2) the reporting <i>firm</i> holds values declared by the <i>borrower(s)</i> for their income and non-discretionary expenditure; and</p> <p>(3) the reporting <i>firm</i> holds values for the non-discretionary expenditure broken down to housing, existing <i>credit</i> commitments and/or other costs.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> does not hold, or is unable to determine whether it holds, the values used for the <i>borrower(s)</i>' income and non-discretionary expenditure in relation to the <i>creditworthiness assessment</i>.</p>
69A	Is a future lump sum expected to account for whole or partial repayment but not as a security?	<p>A = Yes – inheritance</p> <p>B = Yes – pension lump sum</p> <p>C = Yes – claims pay out</p> <p>D = Yes – settlement following litigation</p> <p>W1 = Yes – other</p> <p>W2 = Yes – unknown future lump sum type</p>	<p>Whether the <i>regulated credit agreement</i> is expected to be repaid, in part or in full, by a future lump sum expected to be received by the <i>borrower(s)</i>, and, if relevant, the type of the future lump sum.</p> <p>This should not include a future lump sum which is provided, by</p>



Reference	Data reporting field	Code (where applicable)	Notes
		<p>X = No</p> <p>Z = Unknown</p>	<p>assignment or otherwise, as a <i>security</i> by the <i>borrower(s)</i> under the <i>regulated credit agreement</i>.</p> <p>Enter the relevant code:</p> <p><b>A: Yes – inheritance</b></p> <p>The <i>regulated credit agreement</i> is expected to be repaid, in part or in full, by a future lump sum.</p> <p>The expected future lump sum is the proceeds expected to be received by the <i>borrower(s)</i> from an estate of a <i>person</i> who has died.</p> <p><b>B: Yes – pension lump sum</b></p> <p>The <i>regulated credit agreement</i> is expected to be repaid, in part or in full, by a future lump sum.</p> <p>The expected future lump sum is a <i>pension commencement lump sum</i> expected to be received by the <i>borrower(s)</i>.</p> <p><b>C: Yes – claims pay out</b></p> <p>The <i>regulated credit agreement</i> is expected to be repaid, in part or in full, by a future lump sum.</p> <p>The expected future lump sum is an amount expected to be recovered for the <i>borrower(s)</i> in relation to a <i>claim</i>.</p> <p><b>D: Yes – settlement following litigation</b></p> <p>The <i>regulated credit agreement</i> is expected to be repaid, in part or in full, by a future lump sum.</p>

Reference	Data reporting field	Code (where applicable)	Notes
70A	Is repayment through a future earnings agreement/income share agreement?	Y = Yes N = No	<p>The expected future lump sum is a settlement expected to be received by the <i>borrower(s)</i> in relation to a legal case other than a legal case in relation to a <i>claim</i>.</p> <p><b>W1: Yes – other</b></p> <p>The <i>regulated credit agreement</i> is expected to be repaid, in part or in full, by a future lump sum.</p> <p>The expected future lump sum is not captured by any of the specific options above.</p> <p><b>W2: Yes – unknown future lump sum type</b></p> <p>The <i>regulated credit agreement</i> is expected to be repaid, in part or in full, by a future lump sum.</p> <p>The reporting <i>firm</i> is unable to determine whether the future lump sum is one of the specific options above.</p> <p><b>X: No</b></p> <p>The <i>regulated credit agreement</i> is not expected to be repaid, in part or in full, by a future lump sum.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> is unable to determine whether the <i>regulated credit agreement</i> is expected to be repaid, in part or in full, by a future lump sum.</p> <p>Whether the <i>regulated credit agreement</i> is to be repaid via a percentage of the <i>borrower(s)</i>' future earnings rather than via a fixed repayment schedule.</p>

Reference	Data reporting field	Code (where applicable)	Notes
71A	Combined number of financial dependants for the borrower(s)	0 = No financial dependents 1 = 1 financial dependent 2 = 2 financial dependents 3 = 3 financial dependents 4 = 4 financial dependents 5 = 5 financial dependents 6 = 6 financial dependents 7 = 7 financial dependents 8 = 8 financial dependents 9 = 9 financial dependents 10 = 10 financial dependents W = More than 10 financial dependents Z = Unknown	The combined number of natural <i>persons</i> who rely on the <i>borrower(s)</i> financially, as recorded by the reporting <i>firm</i> .  Enter the relevant code: <b>0: No financial dependents</b> <b>1: 1 financial dependent</b> <b>2: 2 financial dependents</b> <b>3: 3 financial dependents</b> <b>4: 4 financial dependents</b> <b>5: 5 financial dependents</b> <b>6: 6 financial dependents</b> <b>7: 7 financial dependents</b> <b>8: 8 financial dependents</b> <b>9: 9 financial dependents</b> <b>10: 10 financial dependents</b> <b>W: More than 10 financial dependents</b> <b>Z: Unknown</b>  The reporting <i>firm</i> does not hold, or is unable to determine whether it holds, information on the natural <i>persons</i> who rely on the <i>borrower(s)</i> financially.
72A	Net or gross income values for borrower(s)	A = Net B = Gross	This should reflect the income information held by the reporting <i>firm</i> for the <i>creditworthiness assessment</i> of the <i>borrower(s)</i> in relation to the <i>regulated credit agreement</i> . The income value(s) reported in the relevant <i>data element(s)</i> must

Reference	Data reporting field	Code (where applicable)	Notes
73A	Combined monthly income of the borrower(s) used by the reporting firm	Numeric £	<p>correspond with the selection made.</p> <p>If both net and gross income values are held, the reporting <i>firm</i> should select 'A: Net' and provide the net income value(s) in the relevant <i>data element(s)</i>.</p> <p>Enter the relevant code:</p> <p><b>A: Net</b></p> <p>The reporting <i>firm</i> holds the values used for the <i>borrower(s)</i>' income as net of mandatory deductions such as tax, national insurance and student loans. This should not include any deductions for non-discretionary expenditure.</p> <p><b>B: Gross</b></p> <p>The reporting <i>firm</i> holds the values used for the <i>borrower(s)</i>' income as gross income.</p> <p>The estimated combined monthly income of the <i>borrower(s)</i> which was used by the reporting <i>firm</i> in the final stage of the <i>creditworthiness assessment</i> for the <i>regulated credit agreement</i>.</p> <p>If the income figure used in the final stage of the <i>creditworthiness assessment</i> for the <i>regulated credit agreement</i> was for a different time period, this should include a derivation of this figure to estimate the monthly equivalent.</p>
74A	Combined total monthly expenditure of the borrower(s) used by the reporting firm	Numeric £	<p>The estimated combined monthly non-discretionary expenditure of the <i>borrower(s)</i> which was used by the reporting <i>firm</i> in the final stage of the <i>creditworthiness assessment</i></p>

Reference	Data reporting field	Code (where applicable)	Notes
			for the <i>regulated credit agreement</i> . If the non-discretionary expenditure figure used in the final stage of the <i>creditworthiness assessment</i> for the <i>regulated credit agreement</i> was for a different time period, this should include a derivation of this figure to estimate the monthly equivalent.
75A	Combined monthly income declared by the borrower(s)	Numeric £	The combined monthly income declared by the <i>borrower(s)</i> . If the income was declared by the <i>borrower(s)</i> for a different time period, this should include a derivation of this figure to estimate the monthly equivalent.
76A	Combined total monthly expenditure declared by the borrower(s)	Numeric £	The combined monthly non-discretionary expenditure declared by the <i>borrower(s)</i> . If the non-discretionary expenditure was declared by the <i>borrower(s)</i> for a different time period, this should include a derivation of this figure to estimate the monthly equivalent.

**Borrower(s) specific non-discretionary expenditure repeatable data elements**

If a reporting *firm* has selected an option for *data element* 68A, ‘Income and expenditure information held in relation to the creditworthiness assessment of the borrower(s)’, which indicates that it ‘holds values for the non-discretionary expenditure broken down to housing, existing *credit* commitments, and/or other costs’, certain *data elements* must be provided for each of the specific types of non-discretionary expenditure it holds values for. The submission method will allow these *data elements* to be repeated.

- *Data element* 77A, ‘Specific type of combined monthly expenditure of the borrower(s) used by the reporting firm’, will be the unique identifier for a set of *borrower(s)* specific non-discretionary expenditure *data elements*.

- No more than one set of *data elements* can be submitted for each of the ‘Specific type of combined monthly expenditure of the *borrower(s)* used by the reporting *firm*’.

- A reporting *firm* is not required to submit *data elements* for all 3 specific types of non-discretionary expenditure if it does not hold the values for each specific type.

Reference	Data reporting field	Code (where applicable)	Notes
<b>Start of borrower(s) specific non-discretionary expenditure repeatable data elements</b>			
77A	Specific type of combined monthly expenditure of the borrower(s) used by the reporting firm	A = Housing costs B = Existing credit commitments C = Other expenditure	<p>Enter the relevant code:</p> <p><b>A: Housing costs</b> Housing costs should include any rent, mortgage payments, ground rent or service charges for the dwelling(s) in which the <i>borrower(s)</i> live.</p> <p><b>B: Existing credit commitments</b> Existing <i>credit</i> commitments should include <i>repayments</i> of outstanding <i>credit agreements</i> or mortgage agreements not for the purchase of the dwelling(s) in which the <i>borrower(s)</i> live.</p> <p><b>C: Other expenditure</b> Other costs should not include non-discretionary expenditure related to housing costs or existing <i>credit</i> commitments. It should include, but is not limited to, living expenses.</p>
77B	Specific combined total monthly expenditure of the borrower(s) used by the reporting firm	Numeric £	<p>The estimated combined monthly expenditure of the <i>borrower(s)</i>, covering the costs associated with the specific expenditure type, which was used by the reporting <i>firm</i> in the final stage of the <i>creditworthiness assessment</i>.</p> <p>If the non-discretionary expenditure figure used in the final stage of the <i>creditworthiness assessment</i> for the <i>regulated credit agreement</i> was for a different time period, this should include a derivation of this figure to estimate the monthly equivalent.</p>

Reference	Data reporting field	Code (where applicable)	Notes
<b>End of borrower(s) specific non-discretionary expenditure repeatable data elements</b>			
<b>Security details data elements</b>			
<p>These <i>data elements</i> identify whether any <i>security</i> has been provided by the <i>borrower(s)</i> under the <i>regulated credit agreement</i> and, if relevant, provide details of the <i>security</i>.</p> <p>In particular a number of <i>data elements</i> relate to a natural <i>person</i> other than the <i>borrower(s)</i> ('the guarantor') who has provided a guarantee or an indemnity (or both) in relation to the <i>regulated credit agreement</i>.</p>			
78A	Type of security provided by borrower(s) in relation to agreement	<p>A = Guarantee or indemnity</p> <p>B = Motor vehicle/ logbook</p> <p>C = Any other physical asset</p> <p>D = Future lump sum</p> <p>E = Financial product</p> <p>F = Title restriction</p> <p>W = Other security</p> <p>X = No security</p> <p>Z = Unknown</p>	<p>This relates to any <i>security</i> provided by the <i>borrower(s)</i> under the <i>regulated credit agreement</i>.</p> <p>This should not include any <i>goods</i> which have been financed by the <i>regulated credit agreement</i> as a <i>borrower-lender-supplier agreement</i>, such as <i>hire-purchase agreements</i> and <i>conditional sale agreements</i>.</p> <p>Enter the relevant code:</p> <p><b>A: Guarantee or indemnity</b></p> <p>A <i>person</i> other than the <i>borrower(s)</i> has provided a guarantee or an indemnity (or both) in relation to the <i>regulated credit agreement</i>.</p> <p><b>B: Motor vehicle/ logbook</b></p> <p>The <i>regulated credit agreement</i> has taken a motor vehicle as <i>security</i>.</p> <p>This includes, but is not limited to, a <i>bill of sale loan agreement</i> for which ownership of a motor vehicle is the good transferred, or a <i>regulated credit agreement</i> which has taken a motor vehicle as an article in pawn.</p> <p><b>C: Any other physical asset</b></p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p>The <i>regulated credit agreement</i> has taken a physical asset other than a motor vehicle as security.</p> <p>This includes, but is not limited to, a <i>bill of sale loan agreement</i> for which ownership of a physical asset other than motor vehicle is the good transferred, or a <i>regulated credit agreement</i> has taken a physical asset other than a motor vehicle as an article in pawn.</p> <p><b>D: Future lump sum</b></p> <p>The <i>regulated credit agreement</i> is secured, by assignment or otherwise, on a future lump sum expected to be received by the <i>borrower(s)</i> such as, but not limited to, an inheritance, a pension lump sum, a claims pay out or a settlement following litigation.</p> <p><b>E: Financial product</b></p> <p>The <i>regulated credit agreement</i> is secured on another financial product such as, but not limited to, an investment portfolio or a life insurance policy.</p> <p><b>F: Title restriction</b></p> <p>The <i>regulated credit agreement</i> is secured by a title restriction at the Land Registry.</p> <p><b>W: Other security</b></p> <p>Any other <i>security</i> which is not covered by the specified options which has been provided in relation to the <i>regulated credit agreement</i>.</p> <p><b>X: No security</b></p> <p>No <i>security</i> was provided in relation to the</p>



Reference	Data reporting field	Code (where applicable)	Notes
79A	Estimated value of security provided by borrower(s) in relation to agreement	Numeric £	<p><i>regulated credit agreement.</i></p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> is unable to determine whether a <i>security</i> has been provided in relation to the <i>regulated credit agreement.</i></p> <p>For a pawn agreement, the estimated value of the articles taken in pawn under the <i>regulated credit agreement.</i></p> <p>For a <i>bill of sale loan agreement</i>, the estimated value of the <i>goods</i> for which ownership has transferred to the <i>lender.</i></p>
80A	What type of future lump sum is the security?	<p>A = Inheritance</p> <p>B = Pension lump sum</p> <p>C = Claims pay out</p> <p>D = Settlement following litigation</p> <p>W = Other</p> <p>Z = Unknown</p>	<p>The type of future lump sum expected to be received by the <i>borrower(s)</i> which has been provided by the <i>borrower(s)</i> as a <i>security</i> under the <i>regulated credit agreement.</i></p> <p>Enter the relevant code:</p> <p><b>A: Inheritance</b></p> <p>The proceeds expected to be received by the <i>borrower(s)</i> from an estate of a <i>person</i> who has died.</p> <p><b>B: Pension lump sum</b></p> <p>A <i>pension commencement lump sum</i> expected to be received by the <i>borrower(s).</i></p> <p><b>C: Claims pay out</b></p> <p>An amount expected to be recovered for the <i>borrower(s)</i> in relation to a <i>claim.</i></p> <p><b>D: Settlement following litigation</b></p> <p>A settlement expected to be received by the <i>borrower(s)</i> in relation to a legal case other</p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p>than a legal case in relation to a <i>claim</i>.</p> <p><b>W: Other</b></p> <p>The future lump sum is not as described by any of the specific options above.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> is unable to determine whether the future lump sum is one of the specific options above.</p>
81A	Is the person who has provided the guarantee or the indemnity (or both) a natural person?	Y = Yes N = No	Whether the <i>person</i> who has provided the guarantee or the indemnity (or both) as <i>security</i> in relation to the <i>regulated credit agreement</i> is a natural <i>person</i> .
82A	Reporting firm's unique reference for natural person acting as guarantor	Alphanumeric	<p>The unique reference used by the reporting <i>firm</i> in its records to identify the natural <i>person</i> who has provided a guarantee or an indemnity (or both) in relation to the <i>regulated credit agreement</i>.</p> <p>This should not include the natural <i>person's</i> name or a derivation of their name.</p> <p>This unique reference must be used consistently for the same natural <i>person</i> who has provided a guarantee or an indemnity (or both) in any performance data reports for the <i>regulated credit agreement</i>.</p> <p>All attempts should be made to use the same unique reference for the same natural <i>person</i>, across all relevant <i>regulated credit agreements</i> included in the reporting <i>firm's</i> back-book, sales and performance data reports. This includes a unique</p>

Reference	Data reporting field	Code (where applicable)	Notes
83A	Guarantor's date of birth	DD/MM/YYYY	reference for any natural <i>person</i> who is a <i>borrower</i> under a relevant <i>regulated credit agreement</i> .  The date of birth of the natural <i>person</i> who has provided a guarantee or an indemnity (or both) in relation to the <i>regulated credit agreement</i> .
84A	Guarantor's residential address type	A = United Kingdom B = British Forces Post Office C = Overseas W = Other Z = Unknown	The selection should reflect the main residence for the guarantor on the date the <i>regulated credit agreement</i> was executed.  Enter the relevant code:  <b>A: United Kingdom</b>  The main residence for the guarantor is in the United Kingdom or a Crown Dependency and is not a British Forces Post Office address.  <b>B: British Forces Post Office</b>  The main residence for the guarantor is a British Forces Post Office address.  <b>C: Overseas</b>  The main residence for the guarantor is not in the United Kingdom or a Crown Dependency and is not a British Forces Post Office address.  <b>W: Other</b>  The main residence for the guarantor is not as described by any of the specific options above.  <b>Z: Unknown</b>  The main residence for the guarantor is a residential address type which the reporting

Reference	Data reporting field	Code (where applicable)	Notes
85A	Guarantor’s residential postcode on the agreement execution date	eg, XY45 6XX	<p><i>firm</i> cannot determine to be one of the specific options above.</p> <p>The full postcode or equivalent of the main residence for the guarantor on the date the <i>regulated credit agreement</i> was executed.</p> <p>UK and British Forces Post Office postcodes should take the form of, eg, XY45 6XX.</p>
86A	Guarantor’s residential status on the agreement execution date	<p>A1 = Owner occupier – own outright</p> <p>A2 = Owner occupier – mortgage</p> <p>A0 = Owner occupier – unspecified</p> <p>B1 = Renting – private landlord</p> <p>B2 = Renting –social landlord</p> <p>B0 = Renting – unspecified</p> <p>C = Living with relatives or friends</p> <p>W = Other</p> <p>Z = Unknown</p>	<p>The selection should reflect the residential status of the guarantor on the date the <i>regulated credit agreement</i> was executed.</p> <p>The reporting <i>firm</i> should select the option which best aligns to the information, if any, it holds. The reporting <i>firm</i> is not required to collect additional information in order to be able to better determine the application of any of the specified options.</p> <p>Enter the relevant code:</p> <p><b>A1: Owner occupier – own outright</b></p> <p>The guarantor owns their main residence without a mortgage to pay for the residence.</p> <p><b>A2: Owner occupier – mortgage</b></p> <p>The guarantor owns their main residence while repaying a mortgage to pay for the residence.</p> <p><b>A0: Owner occupier – unspecified</b></p> <p>The guarantor owns their main residence and whether they have a mortgage to pay for the residence is not recorded.</p>

Reference	Data reporting field	Code (where applicable)	Notes
87A	Guarantor's employment status on the agreement execution date	<p>A1 = Employed – permanent or fixed-term</p> <p>A2 = Employed – temporary</p> <p>A0 = Employed – unspecified</p> <p>B = Self-employed</p> <p>C = Not employed</p> <p>W = Other</p> <p>Z = Unknown</p>	<p><b>B1: Renting – private landlord</b></p> <p>The guarantor is renting their main residence from a private landlord.</p> <p><b>B2: Renting – social landlord</b></p> <p>The guarantor is renting their main residence from a social landlord.</p> <p><b>B0: Renting – unspecified</b></p> <p>The guarantor is renting their main residence and the type of landlord is not recorded.</p> <p><b>C: Living with relatives or friends</b></p> <p>The guarantor is living with relatives or friends, without a tenancy agreement.</p> <p><b>W: Other</b></p> <p>The guarantor's residential status is not as described by any of the specific options above.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> cannot determine the guarantor's residential status to be one of the specific options above.</p> <p>The selection should reflect the employment status of the guarantor on the date the <i>regulated credit agreement</i> was executed.</p> <p>The reporting <i>firm</i> should select the option which best aligns to the information, if any, it holds. The reporting <i>firm</i> is not required to collect additional information in order to be able to better determine the</p>

Reference	Data reporting field	Code (where applicable)	Notes
88A	Detail of guarantor's employment	A = Full-time B = Part-time C = Casual W = Other Z = Unspecified	application of any of the specified options. Enter the relevant code: <b>A1: Employed permanent or fixed-term</b> The guarantor had a permanent or fixed-term contract(s) to work for an employer(s). <b>A2: Employed temporary</b> The guarantor was working through a recruitment agency. <b>A0: Employed unspecified</b> The guarantor was working for an employer(s) and the type of employment is not recorded. <b>B: Self-employed</b> The guarantor was working for themselves as a sole trader. <b>C: Not employed</b> The guarantor was not employed. <b>W: Other</b> The employment status of the guarantor is not covered by the specified options. <b>Z: Unknown</b> The employment status of the guarantor was not recorded by the reporting <i>firm</i> . The selection should reflect the employment status of the guarantor on the date the <i>regulated credit agreement</i> was executed. The reporting <i>firm</i> should select the option which best aligns to the information, if

Reference	Data reporting field	Code (where applicable)	Notes
			<p>any, it holds. The reporting <i>firm</i> is not required to collect additional information in order to be able to better determine the application of any of the specified options.</p> <p>Enter the relevant code:</p> <p><b>A: Full-time</b> The reporting <i>firm</i> categorised the employment of the guarantor as full-time.</p> <p><b>B: Part-time</b> The reporting <i>firm</i> categorised the employment of the guarantor as part-time.</p> <p><b>C: Casual</b> The reporting <i>firm</i> categorised the employment of the guarantor as casual. This includes a zero-hours contract.</p> <p><b>W: Other</b> The reporting <i>firm</i> categorised the employment of the guarantor in a way that is not covered by the specified options above.</p> <p><b>Z: Unspecified</b> The reporting <i>firm</i> has not categorised the employment of the guarantor in this way.</p>
89A	Detail of guarantor's not employed status	<p>A = Seeking work</p> <p>B = Full-time education</p> <p>C = Retired</p> <p>D = Looking after the home or family</p> <p>W = Other</p> <p>Z = Unspecified</p>	<p>The selection should reflect the detail of the not employed status of the guarantor on the data the <i>regulated credit agreement</i> was executed.</p> <p>The reporting <i>firm</i> should select the option which best aligns to the information, if any, it holds. The reporting <i>firm</i> is not required to collect additional information in</p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p>order to be able to better determine the application of any of the specified options.</p> <p>Enter the relevant code:</p> <p><b>A: Seeking work</b></p> <p>The reporting <i>firm</i> categorised the detail of the guarantor’s status as looking for and available for work.</p> <p><b>B: Full-time education</b></p> <p>The reporting <i>firm</i> categorised the detail of the guarantor’s status as being in full-time education.</p> <p><b>C: Retired</b></p> <p>The reporting <i>firm</i> categorised the detail of the guarantor’s status as being retired.</p> <p><b>D: Looking after the home or family</b></p> <p>The reporting <i>firm</i> categorised the detail of the guarantor’s status as looking after the home or family. This includes being a carer for a close family member.</p> <p><b>W: Other</b></p> <p>The reporting <i>firm</i> categorised the detail of the guarantor’s status in a way that is not covered by the specified options above.</p> <p><b>Z: Unspecified</b></p> <p>The reporting <i>firm</i> has not categorised the detail of the guarantor’s status in this way.</p>

**Creditworthiness assessment for guarantor data elements**

These *data elements* provide information in relation to the creditworthiness assessment of the guarantor under the *regulated credit agreement*.

*Data element 91A, 'Income and expenditure information held in relation to the creditworthiness assessment of the guarantor', will determine the validation of the other data elements related to the creditworthiness assessment of the guarantor.*



Reference	Data reporting field	Code (where applicable)	Notes
<p>The reporting <i>firm</i> is not required to collect any additional income and expenditure information in order to be able to provide of any of the specified <i>data elements</i> in relation to the creditworthiness assessment of the guarantor.</p>			
90A	Did the creditworthiness assessment of the guarantor for the agreement include any manual underwriting check?	<p>Y = Yes</p> <p>N = No</p> <p>Z = Unknown</p>	<p>Enter the relevant code:</p> <p><b>Y: Yes</b></p> <p>The creditworthiness assessment of the guarantor for the <i>regulated credit agreement</i> involved a manual intervention/ assessment by a natural person.</p> <p><b>N: No</b></p> <p>The creditworthiness assessment of the guarantor for the <i>regulated credit agreement</i> did not involve a manual intervention/ assessment by a natural person.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> is unable to determine whether the creditworthiness assessment of the guarantor for the <i>regulated credit agreement</i> involved any manual intervention/ assessment by a natural person.</p>
91A	Income and expenditure information held in relation to the creditworthiness assessment of the guarantor	<p>A = No income and expenditure</p> <p>B = Income and expenditure, no declared income and expenditure, no breakdown</p> <p>C = Income and expenditure, with declared income and expenditure, no breakdown</p> <p>D = Income and expenditure, no declared income and expenditure, with breakdown</p> <p>E = Income and expenditure, with declared income and expenditure, with breakdown</p>	<p>This should reflect the income and non-discretionary expenditure information held by the reporting <i>firm</i> for the creditworthiness assessment of the guarantor in relation to the <i>regulated credit agreement</i>.</p> <p>Enter the relevant code:</p> <p><b>A: No income and expenditure</b></p> <p>The reporting <i>firm</i> has not considered the guarantor's income and non-discretionary expenditure in accordance with <b>CONC</b></p>

Reference	Data reporting field	Code (where applicable)	Notes
		Z = Unknown	<p>5.2A.31R and CONC 5.2A.32G.</p> <p><b>B: Income and expenditure, no declared income and expenditure, no breakdown</b></p> <p>(1) The reporting <i>firm</i> holds the values used for the guarantor’s income and non-discretionary expenditure in relation to the credit-worthiness assessment of the guarantor;</p> <p>(2) the reporting <i>firm</i> does not hold values declared by the guarantor for their income and non-discretionary expenditure; and</p> <p>(3) the reporting <i>firm</i> does not hold values for the non-discretionary expenditure broken down to housing, existing <i>credit</i> commitments and/or other costs.</p> <p><b>C: Income and expenditure, with declared income and expenditure, no breakdown</b></p> <p>(1) The reporting <i>firm</i> holds the values used for the guarantor’s income and non-discretionary expenditure in relation to the credit-worthiness assessment of the guarantor;</p> <p>(2) the reporting <i>firm</i> holds values declared by the guarantor for their income and non-discretionary expenditure; and</p> <p>(3) the reporting <i>firm</i> does not hold values for the non-discretionary expenditure broken down to housing, existing <i>credit</i> commitments and/or other costs.</p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p><b>D: Income and expenditure, no declared income and expenditure, with breakdown</b></p> <p>(1) The reporting <i>firm</i> holds the values used for the guarantor’s income and non-discretionary expenditure in relation to the creditworthiness assessment of the guarantor;</p> <p>(2) the reporting <i>firm</i> does not hold values declared by the guarantor for their income and non-discretionary expenditure; and</p> <p>(3) the reporting <i>firm</i> holds values for the non-discretionary expenditure broken down to housing, existing <i>credit</i> commitments and/or other costs.</p> <p><b>E: Income and expenditure, with declared income and expenditure, with breakdown</b></p> <p>(1) The reporting <i>firm</i> holds the values used for the guarantor’s income and non-discretionary expenditure in relation to the creditworthiness assessment of the guarantor;</p> <p>(2) the reporting <i>firm</i> holds values declared by the guarantor for their income and non-discretionary expenditure; and</p> <p>(3) the reporting <i>firm</i> holds values for the non-discretionary expenditure broken down to housing, existing <i>credit</i> commitments, and/or other costs.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> does not hold, or is unable to determine</p>

Reference	Data reporting field	Code (where applicable)	Notes
92A	Number of financial dependants for the guarantor	0 = No financial dependents 1 = 1 financial dependent 2 = 2 financial dependents 3 = 3 financial dependents 4 = 4 financial dependents 5 = 5 financial dependents 6 = 6 financial dependents 7 = 7 financial dependents 8 = 8 financial dependents 9 = 9 financial dependents 10 = 10 financial dependents W = More than 10 financial dependents Z = Unknown	<p>whether it holds, the values used for the guarantor's income and non-discretionary expenditure in relation to the creditworthiness assessment of the guarantor.</p> <p>The number of natural <i>persons</i> who rely on the guarantor financially, as recorded by the reporting <i>firm</i>.</p> <p>Enter the relevant code:</p> <p><b>0: No financial dependents</b>  <b>1: 1 financial dependent</b>  <b>2: 2 financial dependents</b>  <b>3: 3 financial dependents</b>  <b>4: 4 financial dependents</b>  <b>5: 5 financial dependents</b>  <b>6: 6 financial dependents</b>  <b>7: 7 financial dependents</b>  <b>8: 8 financial dependents</b>  <b>9: 9 financial dependents</b>  <b>10: 10 financial dependents</b>  <b>W: More than 10 financial dependents</b>  <b>Z: Unknown</b></p> <p>The reporting <i>firm</i> does not hold, or is unable to determine whether it holds, information on the natural <i>persons</i> who rely on the guarantor financially.</p>

Reference	Data reporting field	Code (where applicable)	Notes
93A	Net or gross income values for guarantor	A = Net B = Gross	<p>This should reflect the income information held by the reporting <i>firm</i> for the creditworthiness assessment of the guarantor in relation to the <i>regulated credit agreement</i>. The income value(s) reported in the relevant <i>data element(s)</i> must correspond with the selection made.</p> <p>If both net and gross income values are held, the reporting <i>firm</i> should select 'A: Net' and provide the net income value(s) in the relevant <i>data element(s)</i>.</p> <p>Enter the relevant code:</p> <p><b>A: Net</b></p> <p>The reporting <i>firm</i> holds the values used for the guarantor's income as net of mandatory deductions such as tax, national insurance, and student loans. This should not include any deductions for non-discretionary expenditure.</p> <p><b>B: Gross</b></p> <p>The reporting <i>firm</i> holds the values used for the guarantor's income as gross income.</p>
94A	Monthly income of the guarantor used by the reporting firm	Numeric £	<p>The estimated monthly income of the guarantor which was used by the reporting <i>firm</i> in the final stage of the creditworthiness assessment of the guarantor for the <i>regulated credit agreement</i>.</p> <p>If the income figure used in the final stage of the creditworthiness assessment of the guarantor for the <i>regulated credit agreement</i> was for a different time period, this should include a derivation of</p>

Reference	Data reporting field	Code (where applicable)	Notes
95A	Total monthly expenditure of the guarantor used by the reporting firm	Numeric £	<p>this figure to estimate the monthly equivalent.</p> <p>The estimated monthly non-discretionary expenditure of the guarantor which was used by the reporting <i>firm</i> in the final stage of the creditworthiness assessment of the guarantor for the <i>regulated credit agreement</i>.</p> <p>If the non-discretionary expenditure figure used in the final stage of the creditworthiness assessment of the guarantor for the <i>regulated credit agreement</i> was for a different time period, this should include a derivation of this figure to estimate the monthly equivalent.</p>
96A	Monthly income declared by the guarantor	Numeric £	<p>The combined monthly income declared by the guarantor.</p> <p>If the income was declared by the guarantor for a different time period, this should include a derivation of this figure to estimate the monthly equivalent.</p>
97A	Total monthly expenditure declared by the guarantor	Numeric £	<p>The combined monthly non-discretionary expenditure declared by the guarantor.</p> <p>If the non-discretionary expenditure was declared by the guarantor for a different time period, this should include a derivation of this figure to estimate the monthly equivalent.</p>

**Guarantor specific non-discretionary expenditure repeatable data elements**

If a reporting *firm* has selected an option for *data element* 91A, 'Income and expenditure information held in relation to the creditworthiness assessment of the guarantor', which indicates that it

Reference	Data reporting field	Code (where applicable)	Notes
<p>'holds values for the non-discretionary expenditure broken down to housing, existing credit commitments and/or other costs', certain <i>data elements</i> must be provided for each of the specific types of non-discretionary expenditure it holds values for. The submission method will allow these <i>data elements</i> to be repeated.</p> <ul style="list-style-type: none"> <li>• <i>Data element 98A</i>, 'Specific type of combined monthly expenditure of the guarantor used by the reporting firm', will be the unique identifier for a set of guarantor specific non-discretionary expenditure <i>data elements</i>.</li> <li>• No more than one set of <i>data elements</i> can be submitted for each of the 'Specific types of combined monthly expenditure of the guarantor used by the reporting firm'.</li> <li>• A reporting <i>firm</i> is not required to submit <i>data elements</i> for all 3 specific types of non-discretionary expenditure if it does not hold the values for each specific type.</li> </ul> <p><b>Start of guarantor specific non-discretionary expenditure repeatable data elements</b></p>			
98A	Specific type of monthly expenditure of the guarantor used by the reporting firm	<p>A = Housing costs</p> <p>B = Existing credit commitments</p> <p>C = Other expenditure</p>	<p>Enter the relevant code:</p> <p><b>A: Housing costs</b></p> <p>Housing costs should include any rent, mortgage payments, ground rent or service charges for the dwelling in which the guarantor lives.</p> <p><b>B: Existing credit commitments</b></p> <p>Existing <i>credit</i> commitments should include <i>repayments</i> of outstanding <i>credit</i> agreements or mortgage agreements not for the purchase of the dwelling in which the guarantor lives.</p> <p><b>C: Other expenditure</b></p> <p>Other costs should not include non-discretionary expenditure relating to housing costs or existing <i>credit</i> commitments. It should include, but is not limited to, living expenses.</p>
98B	Specific total monthly expenditure of the guarantor used by the reporting firm	Numeric £	The estimated combined monthly expenditure of the guarantor, covering the costs associated with the specific expenditure type, which was used by the reporting <i>firm</i> in the final stage of the credit-worthiness assessment of the guarantor.

Reference	Data reporting field	Code (where applicable)	Notes
			If the non-discretionary expenditure figure used in the final stage of the <i>creditworthiness assessment</i> of the guarantor for the <i>regulated credit agreement</i> was for a different time period, this should include a derivation of this figure to estimate the monthly equivalent.
<b>End of guarantor specific non-discretionary expenditure repeatable data elements</b>			
<b>Total amount of credit data elements</b>			
These <i>data elements</i> provide information in relation to the <i>total amount of credit</i> under the <i>regulated credit agreement</i> .			
99A	Total amount of credit	Numeric £	The <i>credit limit</i> or the total sums made available under the <i>regulated credit agreement</i> , as on the date the <i>regulated credit agreement</i> was executed.  If the facility under the <i>regulated credit agreement</i> is for <i>running-account credit</i> and the <i>credit limit</i> was not known when the <i>regulated credit agreement</i> was executed, provide the value for the <i>total amount of credit</i> which was used in the calculation of the <i>APR</i> for the <i>regulated credit agreement</i> .
100A	The value of the total amount of credit which is not advanced to the borrower(s) at the start of the agreement	Numeric £	The value of any part of the <i>total amount of credit</i> which is not advanced to the <i>borrower(s)</i> at the start of the agreement but is instead available to be drawn down at a later date.
101A	Total cash price of all goods and services financed by the agreement	Numeric £	The total <i>cash price</i> of all <i>goods</i> and <i>services</i> financed by the <i>regulated credit agreement</i> .



Reference	Data reporting field	Code (where applicable)	Notes
102A	Advance payment	Numeric £	Any <i>advance payment</i> made by the borrower(s).
<p><b>Total charge for credit data elements</b></p> <p>These <i>data elements</i> provide information in relation to the <i>total charge for credit</i> under the <i>regulated credit agreement</i> and the associated <i>APR</i> and annual interest rate.</p> <p>This includes a breakdown of the component parts which make up the <i>total charge for credit</i>. These <i>data elements</i> are prefixed with '<b>Total charge for credit</b>'.</p>			
103A	APR	Numeric %	<p>The annual percentage rate of charge for the <i>regulated credit agreement</i> calculated in accordance with CONC App 1.2 as on the date the <i>regulated credit agreement</i> was executed.</p> <p>This number should be reported as a percentage to 2 decimal places (eg, 3.49 represents 3.49%, not 349%).</p>
104A	Is the annual interest rate fixed or variable?	A = Fixed rate B = Variable rate	<p>Enter the relevant code:</p> <p><b>A: Fixed rate</b></p> <p>The annual interest rate for the <i>regulated credit agreement</i> is fixed for the duration of the <i>regulated credit agreement</i>.</p> <p>This should include <i>regulated credit agreements</i> with a lower annual interest rate for an initial promotional period, which then reverts to a different fixed rate for the remaining term of the agreement.</p> <p><b>B: Variable rate</b></p> <p>The annual interest rate for the <i>regulated credit agreement</i> is not fixed for the duration of the <i>regulated credit agreement</i>.</p>

Reference	Data reporting field	Code (where applicable)	Notes
105A	Does the rate of interest reduce over time in response to indicators of reduced risk?	Y = Yes N = No	<p>Enter the relevant code:</p> <p><b>Y: Yes</b></p> <p>The <i>regulated credit agreement</i> includes terms to reduce the interest rate applied to the <i>credit</i> balance in response to indicators of reduced risk, such as improvements to the <i>borrower(s)' credit score(s)</i> or a sequence of successful <i>repayments</i> in line with the <i>repayment</i> schedule.</p> <p>This option should be selected even if there are additional terms covering other circumstances for which the rate of interest could reduce.</p> <p><b>N: No</b></p> <p>The <i>regulated credit agreement</i> does not include terms to reduce the interest rate applied to the <i>credit</i> balance in response to indicators of reduced risk, such as improvements to the <i>borrower(s)' credit score(s)</i> or a sequence of successful <i>repayments</i> in line with the <i>repayment</i> schedule.</p>
106A	Annual interest rate	Numeric %	<p>For <i>regulated credit agreements</i> with a lower annual interest rate for an initial promotional period, this should reflect the annual interest rate following this initial promotional period.</p> <p>For all other <i>regulated credit agreements</i>, this should reflect the annual interest rate on the date the <i>regulated credit agreement</i> was executed.</p>

Reference	Data reporting field	Code (where applicable)	Notes
107A	Total charge for credit	Numeric £	<p>This number should be reported as a percentage to 2 decimal places (eg, 3.49 represents 3.49%, not 349%).</p> <p>The true cost to the <i>borrower(s)</i> of the <i>credit</i> provided, or to be provided, under the <i>regulated credit agreement</i> calculated in accordance with <a href="#">CONC App 1</a>.</p>
108A	<b>Total charge for credit:</b> Total fees or charges payable by the <i>borrower(s)</i> to a <i>credit broker</i> in connection with the agreement	Numeric £	Any fee or charge payable by the <i>borrower(s)</i> to a <i>credit broker</i> in connection with the <i>regulated credit agreement</i> (if the fee or charge is known to the reporting <i>firm</i> ), which is included in the <i>total charge for credit</i> .
109A	<b>Total charge for credit:</b> Total one-off costs payable to the reporting <i>firm</i> upon entering into the agreement	Numeric £	Any one-off costs payable by the <i>borrower(s)</i> to the reporting <i>firm</i> upon entering into the <i>regulated credit agreement</i> which are included in the <i>total charge for credit</i> .
110A	<b>Total charge for credit:</b> Total periodic fees or charges payable	Numeric £	Any fees or charges payable by the <i>borrower(s)</i> to the reporting <i>firm</i> as a membership fee, subscription fee or any other fee or charge payable on a periodic basis which are included in the <i>total charge for credit</i> .
111A	Total periodic fees or charges payable in an annual period	Numeric £	<p>For an <i>open-end agreement</i>, the sum of any fees or charges payable by the <i>borrower</i> to the <i>lender</i> as a membership fee, subscription fee or any other fee payable on a periodic basis over the course of an annual period.</p> <p>This should reflect an annual period after any initial promotional period when periodic</p>

Reference	Data reporting field	Code (where applicable)	Notes
112A	Is there an initial promotional period during which regular periodic fees are not charged?	Y = Yes N = No	fees are not due or are payable at a lower amount.  Whether there is an initial promotional period during which a membership fee, subscription fee or any other fee payable on a periodic basis is not charged.
113A	<b>Total charge for credit:</b> Total interest payable	Numeric £	Any interest payable by the <i>borrower(s)</i> to the reporting <i>firm</i> which is included in the <i>total charge for credit</i> .
114A	<b>Total charge for credit:</b> Total other costs included in the total charge for credit	Numeric £	Any fees or charges payable by the <i>borrower(s)</i> to the reporting <i>firm</i> which are included in the <i>total charge for credit</i> , and have not been reported as one of:  - Total fees or charges payable by the <i>borrower(s)</i> to a credit broker in connection with the agreement;  - Total one-off costs payable to the reporting firm upon entering into the agreement;  - Total periodic fees or charges payable; or  - Total interest payable.

**Running-account usage data elements**

These *data elements* provide information in relation to, if relevant, the usage of *running-account credit* under the *regulated credit agreement* and, in particular, the interest and charges which will apply.

Reference	Data reporting field	Code (where applicable)	Notes
115A	Can qualifying draw-downs for purchases be repaid with an instalment plan?	<p>A = All purchases are treated as instalment plans</p> <p>B = Certain purchases can be repaid as an instalment plan</p> <p>C = No purchases can be repaid with an instalment plan</p>	<p>An instalment plan includes drawdowns for purchases which are repaid with a specified <i>repayment</i> schedule.</p> <p>Enter the relevant code:</p> <p><b>A: All purchases are treated as instalment plans</b></p> <p>All drawdowns for purchases are treated as an instalment plan.</p> <p><b>B: Certain purchases can be repaid as an instalment plan</b></p> <p>When certain qualifying drawdowns for purchases are made, the <i>borrower(s)</i> can choose to treat the drawdown as an instalment plan.</p> <p><b>C: No purchases can be repaid with an instalment plan</b></p> <p>No drawdowns for purchases can be treated as an instalment plan.</p>
116A	Does the product include any rewards for making qualifying drawdowns?	<p>Y = Yes</p> <p>N = No</p>	<p>Rewards should directly relate to draw-downs for purchases and take the form of cashback or points that can be converted into vouchers.</p> <p>These rewards should relate to the usage of <i>running-account credit</i> outside of any initial promotional period.</p>

**Running-account usage rewards repeatable data elements**

If a reporting *firm* has selected 'Y = Yes' for *data element* 116A, 'Does the product include any rewards for making qualifying drawdowns?', the reporting *firm* must select which types of rewards are available to the *borrower(s)* for making qualifying drawdowns. The submission method will allow this *data element* to be repeated.

**Start of running-account usage rewards repeatable data elements**

Reference	Data reporting field	Code (where applicable)	Notes
117A	Type of rewards for borrower(s) to make drawdowns	<p>A = Cashback for purchases</p> <p>B = Cashback for purchases from specified retailers</p> <p>C = Rewards other than cashback for specified retailers</p> <p>W = Any other rewards</p>	<p>Select all options which are included for the <i>regulated credit agreement</i>.</p> <p>Enter the relevant code:</p> <p><b>A: Cashback for purchases</b></p> <p>A percentage of the value of qualifying drawdowns will be paid to the <i>borrower(s)</i> as a money transfer or as credit on the <i>regulated credit agreement</i>. This option should not be limited to a specified list of retailers.</p> <p><b>B: Cashback for purchases from specified retailers</b></p> <p>A percentage of the value of qualifying drawdowns with specified retailers will be paid to the <i>borrower(s)</i> as a money transfer or as credit on the <i>regulated credit agreement</i>. This option should include products which have a higher percentage cashback for a specified list of retailers, even if cashback is also available more generally.</p> <p><b>C: Rewards other than cashback for specified retailers</b></p> <p>Points are accrued relating to the value of qualifying drawdowns with specified retailers, which can be converted to vouchers to use at the specified retailers.</p> <p><b>W: Any other rewards</b></p> <p>Any other rewards directly relating to drawdowns for purchases, which are not covered by the specified options above.</p>

Reference	Data reporting field	Code (where applicable)	Notes
<b>End of running-account usage rewards repeatable data elements</b>			
118A	Regular (non-promotional) percentage fee for non-sterling drawdowns	Numeric %	<p>The percentage value for any fee charged which is calculated as a percentage of the value of a drawdown, for non-sterling drawdowns.</p> <p>This should not consider any promotional percentage fee which may apply for particular qualifying drawdowns, or during a promotional period.</p> <p>This number should be reported as a percentage to 2 decimal places (eg, 3.49 represents 3.49%, not 349%).</p>
119A	Regular (non-promotional) minimum fee for non-sterling drawdowns	Numeric £	<p>The minimum fee value per drawdown, for any fee charged which is calculated as a percentage of the value of a drawdown, for non-sterling drawdowns.</p> <p>This should not consider any minimum fee value which may apply for particular qualifying drawdowns, or during a promotional period.</p>

**Drawdown type repeatable data elements**

Certain *data elements* must be provided for each of the specified drawdown types which the *borrower(s)* can make using the *running-account credit* under the *regulated credit agreement*. These *data elements* cover the interest and fees which will apply to drawdowns for each specified drawdown type both during any initial promotional period and following any initial promotional period. The submission method will allow these *data elements* to be repeated.

- *Data element* 120A, 'Drawdown type', will be the unique identifier for a set of drawdown type *data elements*.
- No more than one set of *data elements* can be submitted for each specified 'Drawdown type'.
- A reporting *firm* should not submit *data elements* for specified drawdown types which the *borrower(s)* cannot make using the *running-account credit* under the *regulated credit agreement*.
- Valid values for *data element* 120A, 'Drawdown type', will be determined by the value reported for *data element* 38A, 'How can the running-account credit be used?'.
- These *data elements* should not be submitted if the value reported for *data element* 38A, 'How can the running-account credit be used?', is '*Retail revolving credit* to pay for periodic premiums or fees only'. A specific *data element* 121A, 'Annual interest rate for periodic premium or fee', is required for such a *regulated credit agreement*.

Reference	Data reporting field	Code (where applicable)	Notes
<b>Start of drawdown type repeatable data elements</b>			
120A	Drawdown type	A = Purchases B = Balance transfers C = Money transfers D = Other cash transactions W = Other drawdown type	Enter the relevant code: <b>A: Purchases</b> Drawdowns which facilitate payment for <i>goods</i> or services. <b>B: Balance transfers</b> Drawdowns which transfer money to a different account with <i>running-account credit</i> , excluding a <i>current account</i> with an <i>overdraft facility</i> or in respect of which there had been an unarranged overdraft within the meaning of CONC 5C.5.1R(6). <b>C: Money transfers</b> Drawdowns which transfer money to a bank account or an <i>electronic money</i> account. <b>D: Other cash transactions</b> Drawdowns for <i>cash</i> transactions, excluding balance transfers and money transfers. This should include <i>cash</i> advances, direct debits, travellers' cheques, foreign currency and any <i>cash</i> substitutes. <b>W: Other drawdown type</b> Drawdowns which do not meet any of the specified options above.
120B	Is there an initial promotional period for drawdowns?	Y = Yes N = No	An 'initial promotional period' means a set initial period of the agreement when no, or reduced, interest or charges are payable by the <i>borrower(s)</i> in respect of a specified drawdown type.



Reference	Data reporting field	Code (where applicable)	Notes
120C	Promotional annual interest rate for drawdowns	Numeric %	<p>The annual interest rate payable, during the initial promotional period, on qualifying balances.</p> <p>This number should be reported as a percentage to 2 decimal places (eg, 3.49 represents 3.49%, not 349%).</p>
120D	Promotional percentage fee for drawdowns	Numeric %	<p>The percentage value for any fee charged, during the initial promotional period, which is calculated as a percentage of the value of a qualifying drawdown, for this drawdown type.</p> <p>This number should be reported as a percentage to 2 decimal places (eg, 3.49 represents 3.49%, not 349%).</p>
120E	Promotional minimum fee per drawdown	Numeric £	<p>The minimum fee value per qualifying drawdown during the initial promotional period, for a fee charged, which is calculated as a percentage of the value of a drawdown.</p>
120F	Promotional fixed fee per drawdown	Numeric £	<p>The value for any fixed fee charged per qualifying drawdown, during the initial promotional period, for this drawdown type.</p>
120G	Promotional end date for qualifying drawdowns	DD/MM/YYYY	<p>The last date upon which a drawdown can be made to qualify for the initial promotional period.</p>
120H	Promotional end date for promotional rate for drawdowns	DD/MM/YYYY	<p>The end date for the initial promotional period, for this drawdown type.</p>
120I	Regular (non-promotional) annual interest rate for drawdowns	Numeric %	<p>The annual interest rate payable on balances.</p> <p>This should not consider any promotional</p>

Reference	Data reporting field	Code (where applicable)	Notes
120J	Regular (non-promotional) percentage fee for drawdowns	Numeric %	<p>rate which may apply for particular qualifying drawdowns, or during a promotional period.</p> <p>This number should be reported as a percentage to 2 decimal places (eg, 3.49 represents 3.49%, not 349%).</p> <p>The percentage value for any fee charged which is calculated as a percentage of the value of a drawdown.</p> <p>This should not consider any promotional percentage fee which may apply for particular qualifying drawdowns, or during a promotional period.</p> <p>This number should be reported as a percentage to 2 decimal places (eg, 3.49 represents 3.49%, not 349%).</p>
120K	Regular (non-promotional) minimum fee per drawdown	Numeric £	<p>The minimum fee value per drawdown, for any fee charged which is calculated as a percentage of the value of a drawdown.</p> <p>This should not consider any minimum fee value which may apply for particular qualifying drawdowns, or during a promotional period.</p>
120L	Regular (non-promotional) fixed fee per drawdown	Numeric £	<p>The value for any fixed fee charged per drawdown.</p> <p>This should not consider any fixed fee value which may apply for particular qualifying drawdowns, or during a promotional period.</p>
<b>End of drawdown type repeatable data elements</b>			

Reference	Data reporting field	Code (where applicable)	Notes
121A	Annual interest rate for periodic premium or fee	Numeric %	<p>The annual interest rate payable on balances for <i>retail revolving credit</i> to pay for periodic premiums or fees.</p> <p>This number should be reported as a percentage to 2 decimal places (eg, 3.49 represents 3.49%, not 349%).</p>
<p><b>Penalty charges data elements</b></p> <p>These <i>data elements</i> provide information in relation to certain specified penalty charges which may apply under the <i>regulated credit agreement</i>.</p>			
122A	Penalty charge for a late repayment	Numeric £	The value of the charge payable by the <i>borrower(s)</i> if a <i>repayment</i> is not made to the reporting <i>firm</i> by a scheduled date.
123A	Penalty charge for a repayment returned unpaid	Numeric £	The value of the charge payable by the <i>borrower(s)</i> if an attempted <i>repayment</i> is returned. This includes, but is not limited to, when there are insufficient funds in the <i>borrower(s)</i> ' account, the account is closed or the account is frozen.
124A	Penalty charge for agreement balance being over the agreed credit limit	Numeric £	The value of the charge payable by the <i>borrower(s)</i> if the balance of the <i>regulated credit agreement</i> exceeds the assigned <i>credit limit</i> .
<p><b>Repayments data elements</b></p> <p>These <i>data elements</i> provide information in relation to how <i>repayments</i> will be made under the <i>regulated credit agreement</i>.</p>			
125A	Repayment method arranged	<p>A = Direct debit</p> <p>B = Standing order</p> <p>C = Continuous payment authority</p> <p>D = Direct from salary via employer</p>	<p>This should reflect any <i>repayment</i> method arranged, or in the process of being arranged, for the <i>regulated credit agreement</i>.</p> <p>Enter the relevant code:</p>

Reference	Data reporting field	Code (where applicable)	Notes
		<p>W = Other repayment method</p> <p>Z = Unknown</p>	<p><b>A: Direct debit</b></p> <p>Consent has been given for <i>repayments</i> under the <i>regulated credit agreement</i> to be made by <i>direct debit</i> to the reporting <i>firm</i>.</p> <p><b>B: Standing order</b></p> <p>A standing order has been arranged to make <i>repayments</i> under the <i>regulated credit agreement</i> to the reporting <i>firm</i>.</p> <p><b>C: Continuous payment authority</b></p> <p>Consent has been given for a <i>continuous payment authority</i> to make <i>repayments</i> under the <i>regulated credit agreement</i> to the reporting <i>firm</i>.</p> <p><b>D: Direct from salary via employer</b></p> <p>Consent has been given for <i>repayments</i> under the <i>regulated credit agreement</i> to be deducted from the <i>borrower(s)</i> salary and transferred to the reporting <i>firm</i> by the <i>borrower(s)</i> employer.</p> <p><b>W: Other repayment method</b></p> <p>The <i>repayment</i> method arranged under the <i>regulated credit agreement</i> is not as described by any of the specific options above.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> is unable to determine the <i>repayment</i> method. This should include when there is no regular <i>repayment</i> method arranged under the <i>regulated credit agreement</i></p>

Reference	Data reporting field	Code (where applicable)	Notes
126A	Frequency of regular repayments or statements	<p>A = Single repayment                      B = Weekly                      C = Fortnightly                      D = Four-weekly                      E = Monthly                      F = Quarterly                      G = Annually                      W = Other frequency                      X = No regular frequency</p>	<p>For <i>fixed-sum credit</i> facilities, this should reflect the frequency of <i>repayments</i> set out in the <i>regulated credit agreement</i>.</p> <p>For <i>running-account credit</i> facilities, this should reflect the accounting period to which statements to the <i>borrower(s)</i> are issued. Enter the relevant code:</p> <p><b>A: Single repayment</b>                      A single <i>repayment</i> is scheduled for the <i>total amount payable</i> less any <i>advance payment</i>.</p> <p><b>B: Weekly</b>  <b>C: Fortnightly</b>  <b>D: Four-weekly</b>  <b>E: Monthly</b>  <b>F: Quarterly</b>  <b>G: Annually</b>  <b>W: Other frequency</b></p> <p>The frequency of the regular <i>repayments</i> or accounting periods scheduled under the <i>regulated credit agreement</i> is not as described by any of the specific options above.</p> <p><b>X: No regular frequency</b>                      There are no regular <i>repayments</i> or accounting periods scheduled under the <i>regulated credit agreement</i>.</p>
127A	Number of repayments scheduled	Numeric	This should reflect the number of <i>repayments</i> set out in the <i>regulated credit agreement</i> .
128A	Amount of regular repayment	Numeric £	This should reflect the value of the regular <i>repayments</i> required under the <i>regulated credit agreement</i> .

Reference	Data reporting field	Code (where applicable)	Notes
<p><b>Performance data</b></p> <p>The performance data report must include data in respect of all relevant <i>regulated credit agreements</i> which are extant during the reporting period and in respect of which the reporting <i>firm</i> exercises, or has the right to exercise, the <i>lender's</i> rights and duties.</p> <p>This must include any relevant <i>regulated credit agreements</i>:</p> <ul style="list-style-type: none"> <li>•which were <i>executed</i> during the reporting period and the reporting <i>firm</i> was the <i>lender</i> under the <i>regulated credit agreement</i> when it was <i>executed</i>; or</li> <li>•for which the legal ownership of the <i>regulated credit agreement</i> was assigned to the reporting <i>firm</i> during the reporting period.</li> </ul> <p>A <i>firm</i> must continue to report performance data in relation to a relevant <i>regulated credit agreement</i> until:</p> <ul style="list-style-type: none"> <li>•the agreement is cancelled;</li> <li>•no amount remains to be paid by the <i>borrower</i> under the <i>regulated credit agreement</i>;</li> <li>•the reporting <i>firm</i> is no longer the legal owner of the <i>lender's</i> rights and duties under the agreement; or</li> <li>•enforcement of the agreement becomes statute barred.</li> </ul> <p>A relevant <i>regulated credit agreement</i> should be reported in the performance data report for the reporting period during which the reason to cease reporting performance data occurred. The reason for ceasing to report performance data must be included in this performance data report.</p> <p><b>Purpose of the performance data report</b></p> <p>The performance data report will allow the <i>FCA</i> to understand the performance and outcomes of relevant <i>regulated credit agreements</i>. In particular, this includes <i>data elements</i> in relation to the statements in respect of <i>running-account credit</i> and the scheduled <i>repayments</i> in respect of <i>fixed-sum credit</i>.</p> <p>The same transaction reference reported for each relevant <i>regulated credit agreement</i> in a performance data report must match the transaction reference reported in the sales data report or back-book data report which included data in respect of that relevant <i>regulated credit agreement</i>.</p> <p><b>Interpreting the data elements</b></p> <p>Not all <i>data elements</i> must be reported for all relevant <i>regulated credit agreements</i>. The validations for when <i>data elements</i> must, or must not, be reported are detailed in the data reference guide for the performance data report. The <i>data element</i> reference codes can be used to cross-refer between the <i>Handbook</i> and the data reference guide, as well as other supporting documentation.</p> <p>These validations often relate to <i>data elements</i> specific to certain types of relevant <i>regulated credit agreements</i> - most notably, the difference between relevant <i>regulated credit agreements</i> under which the facility is <i>fixed-sum credit</i> or <i>running-account credit</i>. Some <i>data elements</i> do not need to be reported, or must be reported in a different way, for a relevant <i>regulated credit agreement</i> in respect of which a default notice has taken effect.</p>			<p>If only the first and/or last <i>repayment</i> scheduled is a different value to all other <i>repayments</i>, these should be discounted.</p> <p>If there is no regular <i>repayment</i> value, or the <i>repayment</i> values are unknown when the <i>regulated credit agreement</i> starts, report this as 0.</p>

Reference	Data reporting field	Code (where applicable)	Notes
<b>Reference</b>	<b>Data reporting field</b>	<b>Code (where applicable)</b>	<b>Notes</b>
2A	Related reporting period	DD/MM/YYYY	The date of the last <i>day</i> of the reporting period to which the information for the <i>regulated credit agreement</i> relates.
3A	Is this the reporting firm's last submission of performance data for this agreement?	Y = Yes N = No	Whether an event occurred during the reporting period which means the <i>regulated credit agreement</i> will not be included in returns for subsequent reporting periods.
4A	Reason for ceasing to submit performance data for this agreement	A = The agreement was cancelled B = No amount remains to be paid by the borrower C = Legal ownership of the agreement was assigned to another person D = Agreement statute barred (Scotland) E = Agreement statute barred (England, Wales, and Northern Ireland)	Enter the relevant code: <b>A: The agreement was cancelled</b> The <i>borrower(s)</i> exercised a right to: <ul style="list-style-type: none"> <li>• withdraw from the <i>regulated credit agreement</i> under section 66A of the CCA;</li> <li>• cancel the <i>regulated credit agreement</i> under section 69 of the CCA; or</li> <li>• cancel the <i>regulated credit agreement</i> as described in CONC 11.1.</li> </ul> <b>B: No amount remains to be paid by the borrower</b> The <i>borrower(s)</i> have discharged their indebtedness to the reporting <i>firm</i> under the <i>regulated credit agreement</i> and the <i>regulated credit agreement</i> has ceased to have any ongoing effect. This should not include a <i>regulated credit agreement</i> for which the reporting <i>firm</i> has only made the decision to cease to pursue the debt.

Reference	Data reporting field	Code (where applicable)	Notes
			<p><b>C: Legal ownership of the agreement was assigned to another person</b></p> <p>The legal ownership of the <i>regulated credit agreement</i> has been assigned to a <i>person</i> ('the legal assignee') other than the reporting <i>firm</i>.</p> <p>If the <i>regulated credit agreement</i> has been novated to substitute the <i>lender</i>, this should be recorded as B: 'No amount remains to be paid by the borrower'.</p> <p><b>D: Agreement statute barred (Scotland)</b></p> <p>The <i>regulated credit agreement</i> is governed by Scottish law and has become statute barred as described in <a href="#">CONC 7.15</a>.</p> <p><b>E: Agreement statute barred (England, Wales, and Northern Ireland)</b></p> <p>The <i>regulated credit agreement</i> is governed by the law of England and Wales or Northern Ireland and has become statute barred as described in <a href="#">CONC 7.15</a>.</p>
5A	Date of cancellation	DD/MM/YYYY	<p>The date on which the <i>regulated credit agreement</i> was recorded as:</p> <ul style="list-style-type: none"> <li>• withdrawn under section 66A of the CCA;</li> <li>• cancelled under section 69 of the CCA; or</li> <li>• cancelled as described in <a href="#">CONC 11.1</a>.</li> </ul>

**Borrower details data elements**

These *data elements* provide information in relation to the *borrower(s)* under the *regulated credit agreement*.



Reference	Data reporting field	Code (where applicable)	Notes
6A	Credit for business or personal use	B = Business P = Personal Z = Unknown	<p>Enter the relevant code:</p> <p><b>B: Business</b></p> <p>For where the <i>borrower</i> entered into the <i>regulated credit agreement</i> wholly or predominantly for the purpose of business carried on, or intended to be carried on, by the <i>borrower</i>.</p> <p>This should include any <i>regulated credit agreement</i> for which the <i>borrower</i> is not a natural person.</p> <p><b>P: Personal</b></p> <p>All other <i>regulated credit agreements</i>.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> cannot determine whether or not the <i>borrower</i> entered into the <i>regulated credit agreement</i> wholly or predominantly for the purpose of business carried on, or intended to be carried on, by the <i>borrower</i>.</p>
7A	Is the borrower a natural person acting as a sole trader or a relevant recipient of credit?	A = Natural person B = Relevant recipient of credit	<p>Enter the relevant code:</p> <p><b>A: Natural person</b></p> <p>A natural <i>person</i> acting as a sole trader.</p> <p><b>B: Relevant recipient of credit</b></p> <p>A relevant recipient of credit means:</p> <p>(a) a <i>partnership</i> consisting of 2 or 3 <i>persons</i> not all of whom are <i>bodies corporate</i>; or</p> <p>(b) an unincorporated body of <i>persons</i> which does not consist entirely of <i>bodies corporate</i> and is not a <i>partnership</i>.</p>

Reference	Data reporting field	Code (where applicable)	Notes
8A	Number of borrowers named in the agreement	Numeric #	<p>The number of natural persons who are named as a <i>borrower</i> under the <i>regulated credit agreement</i>.</p> <p>This should not include natural persons who are not named under the <i>regulated credit agreement</i> but may have access to the facility, such as additional card holders.</p>
<p><b>Borrower natural person repeatable data elements</b></p> <p>Certain <i>data elements</i> must be provided for each natural person who is named as a <i>borrower</i> under the <i>regulated credit agreement</i>. The submission method will allow these <i>data elements</i> to be repeated.</p> <ul style="list-style-type: none"> <li>• <i>Data element 9A</i>, 'Reporting firm's unique reference for natural person acting as borrower', will be the unique identifier for a set of <i>borrower natural person data elements</i>.</li> <li>• Only one set of <i>borrower natural person data elements</i> will be allowable if <i>data element 7A</i>, 'Is the borrower a natural person acting as a sole trader or a relevant recipient of credit?', is answered 'A = Natural person'.</li> </ul> <p>For all other relevant <i>regulated credit agreements</i> with <i>borrowers</i> who are natural persons, <i>data element 8A</i>, 'Number of borrowers named in the agreement', will validate the number of sets of <i>borrower natural person data elements</i> expected.</p>			
<p><b>Start of borrower natural person repeatable data elements</b></p>			
9A	Reporting firm's unique reference for natural person acting as borrower	Alphanumeric	<p>The unique reference used by the reporting firm in its records to identify the natural person acting as a <i>borrower</i> under the <i>regulated credit agreement</i>.</p> <p>This should not include the natural person's name or a derivation of their name.</p> <p>This unique reference must be consistent with the unique reference used for the same <i>borrower</i> in the sales or back-book data report for the <i>regulated credit agreement</i>.</p>
9B	Borrower's residential postcode status at the end of the reporting period	<p>A = United Kingdom</p> <p>B = British Forces Post Office</p> <p>C = Overseas</p> <p>W = Other</p>	<p>The selection should reflect the main residence for the <i>borrower</i> as recorded by the reporting firm at the end of the reporting period.</p>

Reference	Data reporting field	Code (where applicable)	Notes
		Z = Unknown	<p>Enter the relevant code:</p> <p><b>A: United Kingdom</b> The main residence for the <i>borrower</i> is in the United Kingdom or a Crown Dependency and is not a British Forces Post Office address.</p> <p><b>B: British Forces Post Office</b> The main residence for the <i>borrower</i> is a British Forces Post Office address.</p> <p><b>C: Overseas</b> The main residence for the <i>borrower</i> is not in the United Kingdom or a Crown Dependency and is not a British Forces Post Office address.</p> <p><b>W: Other</b> The main residence for the <i>borrower</i> is not any of the specific options above.</p> <p><b>Z: Unknown</b> The status of the <i>borrower's</i> main residence cannot be determined.</p>
9C	Borrower's residential postcode at the end of the reporting period	eg, XY45 6XX	<p>The full postcode or equivalent of the main residence of the <i>borrower</i> as recorded by the reporting <i>firm</i> at the end of the reporting period.</p> <p>UK and British Forces Post Office postcodes should take the form of eg, XY45 6XX.</p>
9D	Was the borrower subject to a formal insolvency solution at the end of the reporting period?	<p>A = Yes – bankruptcy</p> <p>B = Yes – individual voluntary arrangement</p> <p>C = Yes – debt relief order</p>	<p>Whether the reporting <i>firm</i> had recorded that the <i>borrower</i> was subject to a formal insolvency solution as at the end of the reporting period.</p>

Reference	Data reporting field	Code (where applicable)	Notes
		<p>D = Yes – bankruptcy restriction order (sequestration)</p> <p>E = Yes – protected trust deed</p> <p>W = Yes – other statutory</p> <p>X= No</p> <p>Z = Unknown</p>	<p>Enter the relevant code:</p> <p><b>A: Yes – bankruptcy</b></p> <p>The <i>borrower</i> was subject to a bankruptcy order within the meaning of Part 9 of the Insolvency Act 1986 or Part 9 of The Insolvency (Northern Ireland) Order 1989.</p> <p><b>B: Yes – individual voluntary arrangement</b></p> <p>An individual voluntary arrangement had been approved by the <i>borrower's</i> creditors within the meaning of Part 8 of the Insolvency Act 1986 or Part 8 of The Insolvency (Northern Ireland) Order 1989.</p> <p><b>C: Yes – debt relief order</b></p> <p>The <i>borrower</i> was subject to a debt relief order within the meaning of Part 7A of the Insolvency Act 1986 or Part 7A of The Insolvency (Northern Ireland) Order 1989.</p> <p><b>D: Yes – bankruptcy restriction order (sequestration)</b></p> <p>The <i>borrower</i> has been awarded a bankruptcy restrictions order within the meaning of Part 13 of the Bankruptcy (Scotland) Act 2016.</p> <p><b>E: Yes – protected trust deed</b></p> <p>A protected trust deed has been registered for the <i>borrower</i> within the meaning of Part 14 of the Bankruptcy (Scotland) Act 2016.</p> <p><b>W: Yes – other statutory</b></p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p>The reporting <i>firm</i> had recorded that the <i>borrower</i> was subject to a formal insolvency solution at the end of the reporting period which was not one of the specific options above.</p> <p><b>X: No</b></p> <p>The reporting <i>firm</i> had not recorded that the <i>borrower</i> was subject to a formal insolvency solution at the end of the reporting period.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> is unable to determine whether it had recorded that the <i>borrower</i> was subject to a formal insolvency solution at the end of the reporting period.</p>
<b>End of borrower natural person repeatable data elements</b>			
<b>Security details data elements</b>			
<p>These <i>data elements</i> identify whether any <i>security</i> has been provided by the <i>borrower(s)</i> under the <i>regulated credit agreement</i> and, if relevant, provide details of the <i>security</i>. These <i>data elements</i> are used to validate the applicability of other <i>data elements</i> in the performance data report.</p> <p>In particular, a number of <i>data elements</i> relate to the status of a natural <i>person</i> other than the <i>borrower(s)</i> ('the guarantor') who has provided a guarantee or an indemnity (or both) in relation to the <i>regulated credit agreement</i>.</p>			
10A	Type of security provided by borrower(s) in relation to agreement	<p>A = Guarantee or indemnity</p> <p>W = Other security</p> <p>X = No security</p> <p>Z = Unknown</p>	<p>This relates to any <i>security</i> provided by the <i>borrower(s)</i> under the <i>regulated credit agreement</i>.</p> <p>This should not include any <i>goods</i> which have been financed by the <i>regulated credit agreement</i> as a <i>borrower-lender-supplier agreement</i>, such as <i>hire-purchase agreements</i> and <i>conditional sale agreements</i>.</p> <p>Enter the relevant code:</p> <p><b>A: Guarantee or indemnity</b></p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p>A <i>person</i> other than the <i>borrower(s)</i> has provided a guarantee or an indemnity (or both) in relation to the <i>regulated credit agreement</i>.</p> <p><b>W: Other security</b></p> <p>Any other <i>security</i> which is not a guarantee or indemnity has been provided in relation to the <i>regulated credit agreement</i>.</p> <p><b>X: No security</b></p> <p>No <i>security</i> was provided in relation to the <i>regulated credit agreement</i>.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> is unable to determine whether <i>security</i> has been provided in relation to the <i>regulated credit agreement</i>.</p>
11A	Is the person who has provided the guarantee or the indemnity (or both) a natural person?	Y = Yes N = No	Whether the <i>person</i> who has provided the guarantee or the indemnity (or both) as <i>security</i> in relation to the <i>regulated credit agreement</i> is a natural <i>person</i> .
12A	Reporting firm's unique reference for natural person acting as guarantor	Alphanumeric	<p>The unique reference used by the reporting <i>firm</i> in its records to identify the natural <i>person</i> who has provided a guarantee or an indemnity (or both) in relation to the <i>regulated credit agreement</i>.</p> <p>This should not include the natural <i>person's</i> name or a derivation of their name.</p> <p>This unique reference must be consistent with the unique reference used for the same natural <i>person</i> who has provided a guarantee or an indemnity (or</p>

Reference	Data reporting field	Code (where applicable)	Notes
13A	Guarantor's residential postcode status at end of reporting period	<p>A = United Kingdom</p> <p>B = British Forces Post Office</p> <p>C = Overseas</p> <p>W = Other</p> <p>Z = Unknown</p>	<p>both) in the sales or back-book data report for the <i>regulated credit agreement</i>.</p> <p>The selection should reflect the main residence for the guarantor as recorded by the reporting <i>firm</i> at the end of the reporting period.</p> <p>Enter the relevant code:</p> <p><b>A: United Kingdom</b></p> <p>The main residence for the guarantor is in the United Kingdom or a Crown Dependency and is not a British Forces Post Office address.</p> <p><b>B: British Forces Post Office</b></p> <p>The main residence for the guarantor is a British Forces Post Office address.</p> <p><b>C: Overseas</b></p> <p>The main residence for the guarantor is not in the United Kingdom or a Crown Dependency and is not a British Forces Post Office address.</p> <p><b>W: Other</b></p> <p>The main residence for the guarantor is not as described by any of the specific options above.</p> <p><b>Z: Unknown</b></p> <p>The status of the guarantor's main residence cannot be determined.</p>
14A	Guarantor's residential postcode at end of reporting period	eg, XY45 6XX	<p>The full postcode or equivalent of the main residence of the guarantor as recorded by the reporting <i>firm</i> at the end of the reporting period.</p>

Reference	Data reporting field	Code (where applicable)	Notes
15A	Was the guarantor subject to a formal insolvency solution at the end of the reporting period?	<p>A = Yes – bankruptcy</p> <p>B = Yes – individual voluntary arrangement</p> <p>C = Yes – debt relief order</p> <p>D = Yes – bankruptcy restriction order (sequestration)</p> <p>E = Yes – protected trust deed</p> <p>W = Yes – other statutory</p> <p>X= No</p> <p>Z = Unknown</p>	<p>UK and British Forces Post Office postcodes should take the form of eg, XY45 6XX.</p> <p>Whether the reporting <i>firm</i> had recorded that the guarantor was subject to a formal insolvency solution as at the end of the reporting period.</p> <p>Enter the relevant code:</p> <p><b>A: Yes – bankruptcy</b></p> <p>The guarantor was subject to a bankruptcy order within the meaning of Part 9 of the Insolvency Act 1986 or Part 9 of The Insolvency (Northern Ireland) Order 1989.</p> <p><b>B: Yes – individual voluntary arrangement</b></p> <p>An individual voluntary arrangement had been approved by the guarantor’s creditors within the meaning of Part 8 of the Insolvency Act 1986 or Part 8 of The Insolvency (Northern Ireland) Order 1989.</p> <p><b>C: Yes – debt relief order</b></p> <p>The guarantor was subject to a debt relief order within the meaning of Part 7A of the Insolvency Act 1986 or Part 7A of The Insolvency (Northern Ireland) Order 1989.</p> <p><b>D: Yes – bankruptcy restriction order (sequestration)</b></p> <p>The guarantor has been awarded a bankruptcy restrictions order within the meaning of Part 13 of the Bankruptcy (Scotland) Act 2016.</p>



Reference	Data reporting field	Code (where applicable)	Notes
			<p><b>E: Yes – protected trust deed</b></p> <p>A protected trust deed has been registered for the guarantor within the meaning of Part 14 of the Bankruptcy (Scotland) Act 2016.</p> <p><b>W: Yes – other statutory</b></p> <p>The reporting <i>firm</i> had recorded that the guarantor was subject to a formal insolvency solution at the end of the reporting period which was not one of the specific options above.</p> <p><b>X: No</b></p> <p>The reporting <i>firm</i> had not recorded that the guarantor was subject to a formal insolvency solution at the end of the reporting period.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> is unable to determine whether it had recorded that the guarantor was subject to a formal insolvency solution at the end of the reporting period.</p>
<p><b>Default and enforcement data elements</b></p> <p>These <i>data elements</i> identify whether a default notice has taken effect in relation to the <i>regulated credit agreement</i> and, if relevant, provide details of steps taken following a default notice taking effect.</p>			
16A	Has a default notice taken effect in relation to this agreement?	<p>A = Default notice took effect prior to reporting period</p> <p>B = Default notice took effect during reporting period</p> <p>X = No default notice has taken effect</p>	<p>Whether the <i>borrower(s)</i> had been issued with a default notice in relation to the <i>regulated credit agreement</i> and:</p> <p>(a) the <i>borrower(s)</i> had not taken the action required to remedy the breaches by the date specified in the default notice (see section 88(1)(b) of the CCA); or</p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p>(b) the <i>borrower(s)</i> had not paid the compensation for the breach by the date specified in the default notice (see section 88(1)(c) of the CCA).</p> <p>Enter the relevant code:</p> <p><b>A: Default notice took effect prior to reporting period</b></p> <p>The default notice took effect on a date before the start of the reporting period.</p> <p><b>B: Default notice took effect during reporting period</b></p> <p>The default notice took effect on a date during the reporting period.</p> <p><b>X: No default notice has taken effect</b></p> <p>A default notice had not taken effect before the end of the reporting period.</p>
17A	Date default notice took effect	DD/MM/YYYY	<p>The date specified in the default notice by which:</p> <p>(a) the <i>borrower(s)</i> had not taken the action required to remedy the breaches; or</p> <p>(b) the <i>borrower(s)</i> had not paid the compensation for the breach.</p>
18A	Had a county court judgment been made against the borrower(s) in relation to this agreement?	<p>Y = Yes</p> <p>N = No</p> <p>Z = Unknown</p>	<p>Whether a county court judgment had been made against the <i>borrower(s)</i> in relation to the <i>regulated credit agreement</i>.</p> <p>This should reflect the status of the <i>regulated credit agreement</i> at the end of the reporting period. This includes any county court judgments which were made at any time</p>

Reference	Data reporting field	Code (where applicable)	Notes
19A	Had an enforcement order been made against the borrower(s) in relation to this agreement?	Y = Yes N = No Z = Unknown	<p>prior to the end of the reporting period, not just those which were made during the reporting period.</p> <p>Enter the relevant code:</p> <p><b>Y: Yes</b></p> <p>A county court judgment had been made against the <i>borrower(s)</i> in relation to the <i>regulated credit agreement</i>.</p> <p><b>N: No</b></p> <p>A county court judgment had not been made against the <i>borrower(s)</i> in relation to the <i>regulated credit agreement</i>.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> is unable to determine whether a county court judgment had been made against the <i>borrower</i> in relation to the <i>regulated credit agreement</i>.</p> <p>Whether a court order to enforce the <i>regulated credit agreement</i> had been made against the <i>borrower(s)</i>.</p> <p>The code chosen should only reflect that a court order has been made and should not consider whether the reporting <i>firm</i> has enforced the order.</p> <p>This should reflect the status of the <i>regulated credit agreement</i> at the end of the reporting period. This includes any court orders to enforce the <i>regulated credit agreement</i> which were made at any time prior to the end of the reporting period, not just those</p>

Reference	Data reporting field	Code (where applicable)	Notes
20A	Have steps been taken to enforce the security?	Y = Yes N = No Z = Unknown	<p>which were made during the reporting period.</p> <p>Such court orders include, but are not limited to, charging orders, and writs and warrants of possession, control and delivery.</p> <p>Enter the relevant code:</p> <p><b>Y: Yes</b></p> <p>A court order to enforce the <i>regulated credit agreement</i> had been made against the <i>borrower(s)</i>.</p> <p><b>N: No</b></p> <p>A court order to enforce the <i>regulated credit agreement</i> had not been made against the <i>borrower(s)</i>.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> is unable to determine whether a court order to enforce the <i>regulated credit agreement</i> had been made against the <i>borrower(s)</i>.</p> <p>Whether steps have been taken by the reporting <i>firm</i>, or a third party acting on behalf of the reporting <i>firm</i>, to enforce the <i>security</i> provided by the <i>borrower(s)</i> or at the implied or express request of the <i>borrower(s)</i> to secure the carrying out of the obligations of the <i>borrower(s)</i> under the <i>regulated credit agreement</i>.</p> <p>Enter the relevant code:</p> <p><b>Y: Yes</b></p> <p>Steps have been taken to enforce the <i>security</i>.</p> <p><b>N: No</b></p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p>Steps have not been taken to enforce the <i>security</i>.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> is unable to determine whether steps have been taken to enforce the <i>security</i>.</p>
<p><b>Agreement characteristics data elements</b></p> <p>These <i>data elements</i> provide information on certain characteristics of the <i>regulated credit agreement</i> which are used to validate the applicability of other <i>data elements</i> in the performance data report.</p>			
21A	Is the facility under the credit agreement fixed-sum or running-account?	<p>FS = Fixed-sum credit</p> <p>RA = Running-account credit</p>	<p>Enter the relevant code:</p> <p><b>FS: Fixed-sum credit</b></p> <p>The <i>regulated credit agreement</i> includes a facility whereby the <i>borrower(s)</i> is enabled to receive <i>credit</i> (whether in one amount or by instalments) but which is not <i>running-account credit</i>.</p> <p><b>RA: Running-account credit</b></p> <p>The <i>regulated credit agreement</i> includes a facility under which the <i>borrower</i> or another <i>person</i> is enabled to receive from time to time from the reporting <i>firm</i> or a third party <i>cash, goods</i> or services to an amount or value such that, taking into account <i>payments</i> made by or to the credit of the <i>borrower</i>, the <i>credit limit</i> (if any) is not at any time exceeded.</p>

Reference	Data reporting field	Code (where applicable)	Notes
22A	How can the running-account credit be used?	<p>A = Linked to a payment network</p> <p>B = Retail revolving credit to pay for periodic premiums or fees only</p> <p>C = Any other retail revolving credit</p> <p>D = Money transfers only</p> <p>W = Other</p> <p>Z = Unknown</p>	<p>Enter the relevant code:</p> <p><b>A: Linked to a payment network</b></p> <p><i>A regulated credit agreement</i> with a facility which allows drawdowns for transactions with any <i>person</i> in a payment network, such as <i>Mastercard</i> and <i>Visa</i>. This includes credit cards.</p> <p>This should include a <i>regulated credit agreement</i> which also allows additional types of drawdowns.</p> <p>This should include a <i>regulated credit agreement</i> which has a brand associated with a particular <i>supplier(s)</i>, or promotions in relation to a specific <i>supplier(s)</i>, but the facility allows drawdowns with any <i>person</i> in a payment network.</p> <p><b>B: Retail revolving credit to pay for periodic premiums or fees only</b></p> <p><i>A regulated credit agreement</i> which meets the criteria of <i>retail revolving credit</i>, and which only allows the <i>borrower(s)</i> to finance a single periodic premium or fee at any one time.</p> <p><b>C: Any other retail revolving credit</b></p> <p><i>A regulated credit agreement</i> which meets the criteria of <i>retail revolving credit</i>, other than a <i>regulated credit agreement</i> which only allows the <i>borrower(s)</i> to finance a single periodic premium or fee at any one time.</p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p><b>D: Money transfers only</b></p> <p><i>A regulated credit agreement</i> which only allows drawdowns to transfer money to a bank account or an <i>electronic money</i> account.</p> <p><b>W: Other</b></p> <p><i>A regulated credit agreement</i> which is not one of the specific options above.</p> <p><b>Z: Unknown</b></p> <p><i>A regulated credit agreement</i> which the reporting <i>firm</i> cannot determine to be one of the specific options above.</p>
23A	Current brand name used for the agreement	Alphanumeric	The brand name used in relation to the <i>regulated credit agreement</i> at the end of the reporting period.
24A	Is the agreement one of the following types?	<p>A = Pawn agreement</p> <p>B = Personal contract purchase agreement for a motor vehicle</p> <p>C = Hire-purchase agreement (other than a personal contract purchase agreement for a motor vehicle) or conditional sale</p> <p>D = Green deal plan</p> <p>E = BNPL agreement</p> <p>X = None of these</p> <p>Z = Unknown</p>	<p>Enter the relevant code:</p> <p><b>A: Pawn agreement</b></p> <p><i>A regulated credit agreement</i> for which the <i>lender</i> takes any article in pawn.</p> <p><b>B: Personal contract purchase agreement for a motor vehicle</b></p> <p><i>A hire-purchase agreement</i> used to finance the purchase of a motor vehicle and which includes a guaranteed minimum future value of the motor vehicle which is set out as an optional additional <i>repayment</i> at the end of the <i>regulated credit agreement</i>, with the option for the <i>borrower(s)</i> to return the motor vehicle instead of making that <i>repayment</i>.</p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p>A motor vehicle is a wheeled, mechanically propelled vehicle intended or adapted for use on roads.</p> <p><b>C: Hire-purchase agreement (other than a personal contract purchase agreement for a motor vehicle) or conditional sale</b></p> <p><i>A regulated credit agreement which meets the criteria of a hire-purchase agreement or meets the criteria of a conditional sale agreement, and does not meet the criteria of a 'Personal contract purchase agreement for a motor vehicle'.</i></p> <p><b>D: Green deal plan</b></p> <p><i>A regulated credit agreement which also meets the criteria of a green deal plan.</i></p> <p><b>E: BNPL agreement</b></p> <p><i>A regulated credit agreement which meets the criteria of a BNPL agreement.</i></p> <p><b>X: None of these</b></p> <p><i>A regulated credit agreement which is not one of any of the above agreement types.</i></p> <p><b>Z: Unknown</b></p> <p><i>A regulated credit agreement which the reporting firm cannot determine to be one of the above agreement types.</i></p>
25A	Hire-purchase or conditional sale specific status	A = Voluntary termination B = Voluntary surrender	This should reflect the status of the <i>regulated credit agreement</i> at the end of the reporting period.



Reference	Data reporting field	Code (where applicable)	Notes
		<p>C = Repossession                      X = None of these                      Z = Unknown</p>	<p>Enter the relevant code:</p> <p><b>A: Voluntary termination</b>                      The <i>borrower(s)</i> had exercised their right under section 99 of the CCA to terminate the <i>regulated credit agreement</i>.</p> <p><b>B: Voluntary surrender</b>                      The <i>borrower(s)</i> had voluntarily returned the <i>good(s)</i> financed under the <i>regulated credit agreement</i>.</p> <p><b>C: Repossession</b>                      The <i>good(s)</i> financed under the <i>regulated credit agreement</i> had been repossessed.</p> <p><b>X: None of these</b>                      None of the specific statuses above apply to the <i>regulated credit agreement</i>.</p> <p><b>Z: Unknown</b>                      The reporting <i>firm</i> is unable to determine whether any of the specific statuses above apply to the <i>regulated credit agreement</i>.</p>
26A	Is the agreement an open-end agreement?	<p>Y = Yes                      N = No</p>	<p>Whether the <i>regulated credit agreement</i> meets the criteria of an <i>open-end agreement</i>.</p>
27A	Has the duration of the agreement been increased?	<p>A = Yes – contractual variation                      B = Yes – forbearance                      X = No</p>	<p>Whether the duration of the <i>regulated credit agreement</i> has been increased from the terms set out when the <i>regulated credit agreement</i> was executed.</p> <p>This should reflect the status of the <i>regulated credit agreement</i> at the end of the reporting period. This includes any increases to the duration of the</p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p><i>regulated credit agreement</i> which remain in effect that were made at any time prior to the end of the reporting period, and is not restricted to those which were made during the reporting period.</p> <p>This should not include <i>regulated credit agreements</i> which have been revoked and replaced by a modifying agreement with a longer duration, or a <i>regulated credit agreement</i> which has been consolidated as part of a new <i>regulated credit agreement</i> with a longer duration.</p> <p>Enter the relevant code:</p> <p><b>A: Yes – contractual variation</b></p> <p>A contractual variation, which did not require the use of a modifying agreement, had been made to extend the duration of the <i>regulated credit agreement</i>.</p> <p><b>B: Yes – forbearance</b></p> <p>The reporting <i>firm</i> had extended the duration of the <i>regulated credit agreement</i> as an act of forbearance.</p> <p><b>X: No</b></p> <p>The duration of the <i>regulated credit agreement</i> had not been increased.</p>
28A	Revised agreement end date	DD/MM/YYYY	<p>Date on which the <i>regulated credit agreement</i> is scheduled to end as at the end of the reporting period.</p>
<p><b>Ceasing to report performance data elements</b></p> <p>These <i>data elements</i> provide additional details in relation to the selection, if applicable, for <i>data element</i> 4A, 'Reason for ceasing to submit performance data'.</p>			

Reference	Data reporting field	Code (where applicable)	Notes
29A	Date agreement ceased to have effect	DD/MM/YYYY	The date on which the <i>borrower(s)</i> had discharged their indebtedness to the reporting <i>firm</i> under the <i>regulated credit agreement</i> and the <i>regulated credit agreement</i> had ceased to have any ongoing effect.
30A	Pawnbroking specific outcome	<p>A = Article taken in pawn was redeemed</p> <p>B = Agreement renewed</p> <p>C = Article taken in pawn was forfeited</p> <p>W = Other outcome</p> <p>Z = Unknown</p>	<p>Enter the relevant code:</p> <p><b>A: Article taken in pawn was redeemed</b></p> <p>The <i>borrower(s)</i> made payment of the total amount owing under the <i>regulated credit agreement</i> and the article(s) taken in pawn under the <i>regulated credit agreement</i> were redeemed.</p> <p><b>B: Agreement renewed</b></p> <p>The <i>borrower(s)</i> repaid the <i>total charge for credit</i> under the <i>regulated credit agreement</i> and entered into a new pawn agreement with the reporting <i>firm</i>.</p> <p><b>C: Article taken in pawn was forfeited</b></p> <p>The article(s) taken in pawn under the <i>regulated credit agreement</i> has become realisable and the prescribed period of notice of the reporting <i>firm's</i> intention to sell has passed without the <i>borrower(s)</i> redeeming the article(s) taken in pawn.</p> <p><b>W: Other outcome</b></p> <p>The outcome of the <i>regulated credit agreement</i> is not one of the specific options above.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> is unable to determine whether the outcome</p>

Reference	Data reporting field	Code (where applicable)	Notes
31A	Personal contract purchase specific outcome	<p>A = Balloon payment paid</p> <p>B = Motor vehicle returned to the supplier</p> <p>C = Motor vehicle part exchanged for another motor vehicle financed by the reporting firm</p> <p>D = Motor vehicle part exchanged for another motor vehicle financed by a different lender</p> <p>W = Other outcome</p> <p>Z = Unknown outcome</p>	<p>of the <i>regulated credit agreement</i> was one of the options above.</p> <p>Enter the relevant code:</p> <p><b>A: Balloon payment paid</b></p> <p>Ownership of the motor vehicle financed by the <i>regulated credit agreement</i> transferred to the <i>borrower(s)</i> following payment of the guaranteed minimum future value of the motor vehicle.</p> <p><b>B: Motor vehicle returned to the supplier</b></p> <p>The <i>borrower(s)</i> returned the motor vehicle financed by the <i>regulated credit agreement</i> to the <i>supplier</i> and did not pay the guaranteed minimum future value of the motor vehicle.</p> <p><b>C: Motor vehicle part exchanged for another motor vehicle financed by the reporting firm</b></p> <p>The <i>borrower(s)</i> used the motor vehicle financed by the <i>regulated credit agreement</i> to part exchange for a different motor vehicle financed by a new <i>regulated credit agreement</i> under which the reporting <i>firm</i> acted as <i>lender</i>.</p> <p><b>D: Motor vehicle part exchanged for another motor vehicle financed by a different lender</b></p> <p>The <i>borrower(s)</i> used the motor vehicle financed by the <i>regulated credit agreement</i> to part exchange for a different motor vehicle financed by a new <i>regulated credit agreement</i> under which a</p>

Reference	Data reporting field	Code (where applicable)	Notes
32A	No amount remains to be paid by the borrower type	<p>A = Agreement novated to change the lender</p> <p>B = Agreement modified by modifying agreement</p> <p>C = Agreement repaid by a new agreement</p> <p>D = Open-end termination – borrower</p> <p>E = Open-end termination – lender</p> <p>W = Other type</p> <p>Z = Unknown type</p>	<p><i>person</i> other than the reporting <i>firm</i> acted as <i>lender</i>.</p> <p><b>W: Other outcome</b></p> <p>The outcome of the <i>regulated credit agreement</i> was not one of the specific options above.</p> <p><b>Z: Unknown outcome</b></p> <p>The reporting <i>firm</i> is unable to determine whether the outcome of the <i>regulated credit agreement</i> was one of the specific options above.</p> <p>For each of these options, the <i>borrower(s)</i> must have discharged their indebtedness to the reporting <i>firm</i> under the <i>regulated credit agreement</i> and the <i>regulated credit agreement</i> has ceased to have any ongoing effect.</p> <p>This includes where the reporting <i>firm</i> has informed the <i>borrower(s)</i> that an amount outstanding under the <i>regulated credit agreement</i> has been extinguished, but does not include where the reporting <i>firm</i> has only made the decision to cease to pursue the debt.</p> <p>Enter the relevant code:</p> <p><b>A: Agreement novated to change the lender</b></p> <p>The <i>regulated credit agreement</i> has been replaced by a novation to change the <i>lender</i>.</p> <p><b>B: Agreement modified by modifying agreement</b></p> <p>The <i>regulated credit agreement</i> has been</p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p>varied or supplemented by a modifying agreement, which is treated as:</p> <p>(a) revoking the <i>regulated credit agreement</i>; and</p> <p>(b) containing provisions which are modifications or variations of provisions in that previous agreement.</p> <p><b>C: Agreement repaid by a new agreement</b></p> <p>The remaining total amount outstanding under the <i>regulated credit agreement</i> has been repaid by a new agreement with the reporting <i>firm</i>, other than by a modifying agreement.</p> <p><b>D: Open-end termination – borrower</b></p> <p>The <i>borrower(s)</i> has exercised their right under section 98A(1) of the CCA to terminate the <i>open-end agreement</i>.</p> <p><b>E: Open-end termination – lender</b></p> <p>The reporting <i>firm</i> has terminated the <i>open-end agreement</i> after serving notice to the <i>borrower(s)</i> as described under section 98A(3) of the CCA.</p> <p><b>W: Other type</b></p> <p>The <i>regulated credit agreement</i> did not meet the criteria of any of the specific options above.</p> <p>This includes an agreement for which all <i>re-payments</i> were made as scheduled.</p> <p><b>Z: Unknown type</b></p> <p>The reporting <i>firm</i> is unable to determine</p>

Reference	Data reporting field	Code (where applicable)	Notes
33A	Balance at date of novation	Numeric £	<p>whether the <i>regulated credit agreement</i> met any of the criteria of the specific options above.</p> <p>The total amount outstanding under the <i>regulated credit agreement</i> as on the date of the novation.</p>
34A	Regulatory status of the new lender under the novated agreement	<p>A1 = Regulated – FRN known</p> <p>A2 = Regulated – FRN unknown</p> <p>X = Not regulated</p> <p>Z1 = New lender regulatory status unknown</p> <p>Z2 = New lender unknown</p>	<p>This should reflect the regulatory status of the new <i>lender</i> as on the date of the novation of the <i>regulated credit agreement</i>.</p> <p>Enter the relevant code:</p> <p><b>A1: Regulated – FRN known</b></p> <p>The new <i>lender</i> was an <i>authorised person</i> and/or acting as an <i>appointed representative</i>. The FRN of the new <i>lender</i> is known by the reporting <i>firm</i>.</p> <p><b>A2: Regulated – FRN unknown</b></p> <p>The new <i>lender</i> was an <i>authorised person</i> and/or acting as an <i>appointed representative</i>. The FRN of the new <i>lender</i> is not known by the reporting <i>firm</i>.</p> <p><b>X: Not regulated</b></p> <p>The new <i>lender</i> was not an <i>authorised person</i> and was not acting as an <i>appointed representative</i>.</p> <p><b>Z1: New lender regulatory status unknown</b></p> <p>The reporting <i>firm</i> cannot determine the regulatory status of the new <i>lender</i>.</p> <p><b>Z2: New lender unknown</b></p>

Reference	Data reporting field	Code (where applicable)	Notes
35A	FRN of the new lender under the novated agreement	6 or 7 digit number	<p>The reporting <i>firm</i> cannot determine who the new <i>lender</i> is.</p> <p>The FRN of the new <i>lender</i> under the new <i>regulated credit agreement</i> created by the novation. This should reflect the new <i>lender's</i> regulatory status as on the date of the novation.</p>
36A	Name of the new lender under the novated agreement	Alphanumeric	<p>The name of the new <i>lender</i> under the new <i>regulated credit agreement</i> created by the novation, as on the date of the novation.</p>
37A	Is the purpose of the new agreement to provide more sustainable terms for the borrower(s)?	<p>Y = Yes</p> <p>N = No</p> <p>Z = Unknown</p>	<p>Enter the relevant code:</p> <p><b>Y: Yes</b></p> <p>The reporting <i>firm</i> has recorded that the modifying agreement which modified the <i>regulated credit agreement</i> or the new agreement which repaid the remaining total amount outstanding under the <i>regulated credit agreement</i>, was, in whole or in part, entered into as a result of the terms of the <i>regulated credit agreement</i> being unsustainable for the <i>borrower(s)</i>.</p> <p><b>N: No</b></p> <p>The reporting <i>firm</i> has not recorded that the modifying agreement which modified the <i>regulated credit agreement</i> or the new agreement which repaid the remaining total amount outstanding under the <i>regulated credit agreement</i>, was, in whole or in part, entered into as a result of the terms of the</p>



Reference	Data reporting field	Code (where applicable)	Notes
			<p><i>regulated credit agreement</i> being unsustainable for the <i>borrower(s)</i>.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> is unable to determine whether it has recorded whether the unsustainability of the terms of the <i>regulated credit agreement</i> played a part in the <i>borrower(s)</i> entering into the new agreement.</p>
38A	Balance before modification or repayment by new agreement	Numeric £	The total amount outstanding under the <i>regulated credit agreement</i> which was repaid by the modifying agreement or other new agreement.
39A	Repayment scenario	<p>A = Repaid in line with schedule</p> <p>B = Early settlement</p> <p>C = Repaid fully other</p> <p>D = Partial settlement – extinguished remaining amount outstanding</p> <p>W = Other</p> <p>Z = Unknown</p>	<p>Enter the relevant code:</p> <p><b>A: Repaid in line with schedule</b></p> <p>The <i>total amount payable</i> under the <i>regulated credit agreement</i> has been repaid by the <i>borrower(s)</i> in accordance with the timings of <i>repayments</i> set out under the <i>regulated credit agreement</i>.</p> <p><b>B: Early settlement</b></p> <p>The <i>total amount payable</i> under the <i>regulated credit agreement</i> has been repaid by the <i>borrower(s)</i> following an early settlement.</p> <p><b>C: Repaid fully other</b></p> <p>The <i>total amount payable</i> under the <i>regulated credit agreement</i> has been repaid, but not in a way that is described in the specific options 'A: Repaid in line with schedule' or 'B: Early settlement'.</p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p>This includes, but is not limited to, when <i>repayment</i> has taken longer than the timings of <i>repayments</i> set out under the <i>regulated credit agreement</i>, or when an amount owed has been discharged by a <i>security</i> provided by the <i>borrower(s)</i> or at the implied or express request of the <i>borrower(s)</i> to secure the carrying out of the obligations of the <i>borrower(s)</i> under the <i>regulated credit agreement</i>.</p> <p><b>D: Partial settlement – extinguished remaining amount outstanding</b></p> <p>The <i>total amount payable</i> under the <i>regulated credit agreement</i> has not been repaid. The reporting <i>firm</i> has informed the <i>borrower(s)</i> that the amount outstanding under the <i>regulated credit agreement</i> has been extinguished.</p> <p><b>W: Other</b></p> <p>The <i>borrower(s)</i> have discharged their indebtedness to the reporting <i>firm</i> under the <i>regulated credit agreement</i> and the <i>regulated credit agreement</i> has ceased to have any ongoing effect, in a way that is not described by the specific options above.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> is unable to determine which of the specific options above describes the <i>repayment</i> of the <i>regulated credit agreement</i>.</p>

Reference	Data reporting field	Code (where applicable)	Notes
40A	Date of assignment of legal ownership	DD/MM/YYYY	The date on which the legal ownership of the <i>regulated credit agreement</i> was assigned by the reporting <i>firm</i> .
41A	Balance at date of assignment of legal ownership	Numeric £	The total amount outstanding under the <i>regulated credit agreement</i> as on the date of assignment of legal ownership.
42A	Regulatory status of the person to whom the legal ownership was assigned	<p>A1 = Regulated – FRN known</p> <p>A2 = Regulated – FRN unknown</p> <p>X = Not regulated</p> <p>Z1 = Assignee regulatory status unknown</p> <p>Z2 = Assignee unknown</p>	<p>This should reflect the regulatory status of the <i>person</i> who acted as the assignee of the legal ownership of the <i>regulated credit agreement</i>, as on the date of the assignment.</p> <p>Enter the relevant code:</p> <p><b>A1: Regulated – FRN known</b></p> <p>The assignee was an <i>authorised person</i> and/or acting as an <i>appointed representative</i>. The FRN of the assignee is known by the reporting <i>firm</i>.</p> <p><b>A2: Regulated – FRN unknown</b></p> <p>The assignee was an <i>authorised person</i> and/or acting as an <i>appointed representative</i>. The FRN of the assignee is not known by the reporting <i>firm</i>.</p> <p><b>X: Not regulated</b></p> <p>The assignee was not an <i>authorised person</i> and was not acting as an <i>appointed representative</i>.</p> <p><b>Z1: Assignee regulatory status unknown</b></p> <p>The reporting <i>firm</i> cannot determine the regulatory status of the assignee.</p> <p><b>Z2: Assignee unknown</b></p>

Reference	Data reporting field	Code (where applicable)	Notes
43A	FRN of the person to whom the legal ownership was assigned	6 or 7 digit number	The reporting <i>firm</i> cannot determine who the assignee is.  The FRN of the <i>person</i> who acted as the assignee of the legal ownership of the <i>regulated credit agreement</i> . This should reflect the assignee's regulatory status as on the date of the assignment.
44A	Name of the person to whom the legal ownership was assigned	Alphanumeric	The name of the <i>person</i> who acted as the assignee of the legal ownership of the <i>regulated credit agreement</i> , as on the date of the assignment.
45A	Date agreement recorded as statute barred	DD/MM/YYYY	The date on which the <i>regulated credit agreement</i> became a statute barred debt.
46A	Balance at date the agreement was recorded as statute barred	Numeric £	The total amount outstanding under the <i>regulated credit agreement</i> as on the date the <i>regulated credit agreement</i> was recorded as statute barred.

**Beneficial ownership data elements**

These *data elements* identify whether the beneficial ownership of the *regulated credit agreement* was assigned to a *person* (the 'beneficial owner') other than the reporting *firm* as at the end of the reporting period and, if relevant, provide details of the beneficial owner.

47A	Was the beneficial owner of the agreement different from the reporting firm?	<p>A1 = Yes – beneficial owner regulated – FRN known</p> <p>A2 = Yes – beneficial owner regulated – FRN unknown</p> <p>B = Yes – beneficial owner not regulated</p> <p>C = Yes – beneficial owner regulatory status unknown</p> <p>X = No transfer of beneficial ownership</p> <p>Z = Unknown</p>	<p>Whether the beneficial ownership of the <i>regulated credit agreement</i> was assigned to a <i>person</i> other than the reporting <i>firm</i> as at the end of the reporting period.</p> <p>Enter the relevant code:</p> <p><b>A1: Yes – beneficial owner regulated – FRN known</b></p> <p>The beneficial ownership of the <i>regulated credit agreement</i> was assigned to a <i>person</i></p>
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Reference	Data reporting field	Code (where applicable)	Notes
			<p>other than the reporting <i>firm</i>. The beneficial owner was an <i>authorised person</i> or acting as an <i>appointed representative</i>. The FRN of the beneficial owner is known by the reporting <i>firm</i>.</p> <p><b>A2: Yes – beneficial owner regulated – FRN unknown</b></p> <p>The beneficial ownership of the <i>regulated credit agreement</i> was assigned to a <i>person</i> other than the reporting <i>firm</i>. The beneficial owner was an <i>authorised person</i> or acting as an <i>appointed representative</i>. The FRN of the beneficial owner is not known by the reporting <i>firm</i>.</p> <p><b>B: Yes – beneficial owner not regulated</b></p> <p>The beneficial ownership of the <i>regulated credit agreement</i> was assigned to a <i>person</i> other than the reporting <i>firm</i>. The beneficial owner was not an <i>authorised person</i> and was not acting as an <i>appointed representative</i>.</p> <p><b>C: Yes – beneficial owner regulatory status unknown</b></p> <p>The beneficial ownership of the <i>regulated credit agreement</i> was assigned to a <i>person</i> other than the reporting <i>firm</i>. The reporting <i>firm</i> cannot determine the regulatory status of the beneficial owner.</p> <p><b>X: No transfer of beneficial ownership</b></p> <p>The beneficial ownership of the <i>regulated credit agreement</i> was</p>

Reference	Data reporting field	Code (where applicable)	Notes
			not assigned to a <i>person</i> other than the reporting <i>firm</i> . <b>Z: Unknown</b> The reporting <i>firm</i> is unable to determine whether the beneficial ownership of the <i>regulated credit agreement</i> was assigned to a <i>person</i> other than the reporting <i>firm</i> .
48A	FRN of beneficial owner	6 or 7 digit number	The FRN of the beneficial owner.
49A	Name of beneficial owner	Alphanumeric	The name of the beneficial owner.
<b>Third-party debt recovery data elements</b>			
These <i>data elements</i> identify whether a third-party debt collection agency or an enforcement agency had been instructed in relation to the <i>regulated credit agreement</i> at any time during the reporting period and, if relevant, provide details of the agency.			
50A	Was a third-party debt collection agency or enforcement agency instructed in relation to the agreement?	A1 = Yes – agency regulated – FRN known A2 = Yes – agency regulated – FRN unknown B = Yes – agency not regulated C = Yes – agency regulatory status unknown X = No agency Z = Unknown	Whether a third-party debt collection agency or an enforcement agency had been instructed in relation to the <i>regulated credit agreement</i> at any time during the reporting period. This should include where instructions made prior to the start of the reporting period remained in effect during the reporting period. If more than one agency had been instructed in relation to the <i>regulated credit agreement</i> , this should reflect the agency which had most recently been instructed. Enter the relevant code: <b>A1: Yes – agency regulated – FRN known</b> An agency had been instructed in relation to the <i>regulated credit agreement</i> . The agency

Reference	Data reporting field	Code (where applicable)	Notes
			<p>was an <i>authorised person</i> or acting as an <i>appointed representative</i>. The FRN of the agency is known by the reporting <i>firm</i>.</p> <p><b>A2: Yes – agency regulated – FRN unknown</b></p> <p>An agency had been instructed in relation to the <i>regulated credit agreement</i>. The agency was an <i>authorised person</i> or acting as an <i>appointed representative</i>. The FRN of the agency is not known by the reporting <i>firm</i>.</p> <p><b>B: Yes – agency not regulated</b></p> <p>An agency had been instructed in relation to the <i>regulated credit agreement</i>. The agency was not an <i>authorised person</i> and was not acting as an <i>appointed representative</i>.</p> <p><b>C: Yes – agency regulatory status unknown</b></p> <p>An agency had been instructed in relation to the <i>regulated credit agreement</i>. The reporting <i>firm</i> cannot determine the regulatory status of the agency.</p> <p><b>X: No agency</b></p> <p>An agency had not been instructed in relation to the <i>regulated credit agreement</i>.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> is unable to determine whether an agency had been instructed in relation to the <i>regulated credit agreement</i>.</p>

Reference	Data reporting field	Code (where applicable)	Notes
51A	Third-party debt collection agency or enforcement agency FRN	6 or 7 digit number	<p>The FRN of the agency instructed in relation to the <i>regulated credit agreement</i>.</p> <p>If more than one agency had been instructed in relation to the <i>regulated credit agreement</i>, this should reflect the agency which had most recently been instructed.</p>
52A	Third-party debt collection agency or enforcement agency name	Alphanumeric	<p>The name of the agency instructed in relation to the <i>regulated credit agreement</i>.</p> <p>If more than one agency had been instructed in relation to the <i>regulated credit agreement</i>, this should reflect the agency which had most recently been instructed.</p>

**Accounting period repeatable data elements**

References to an ‘accounting period’ have the same meaning as in the Consumer Credit (Running-Account Credit Information) Regulations 1983.

For a *regulated credit agreement* which provides *running-account credit*, certain *data elements* must be provided for each accounting period which ended during the reporting period. The submission method will allow these *data elements* to be repeated.

- *Data element 55A, ‘RA Accounting period end date (the statement date)’*, will be the unique identifier for a set of accounting period *data elements*.
- For a *regulated credit agreement* which is not in default, an ‘accounting period’ should also include any final period ending with the date associated with *data element 4A, ‘Reason for ceasing to submit performance data for this agreement’* – that is:
  - o29A, ‘Date agreement ceased to have effect’;
  - o40A, ‘Date of assignment of legal ownership’; or
  - o45A, ‘Date agreement recorded as statute barred’.
- A separate set of *data elements* are required for any period after a default notice had taken effect for the *regulated credit agreement*. If a default notice took effect during the reporting period, a set of accounting period *data elements* should be provided for any accounting periods which ended during the reporting period prior to the date the default notice took effect.
- A separate set of *data elements* are required if no accounting periods ended during the reporting period.
- If the reporting *firm* is unable to determine whether an accounting period ended during the reporting period, the reporting *firm* should provide a single set of accounting period *data elements* covering the whole reporting period, or, if relevant, the portion of the reporting period from the date the *regulated credit agreement* was executed and until any date associated with *data element 4A, ‘Reason for ceasing to submit performance data for this agreement’*.
- The accounting period end date determines whether the *data elements* for an accounting period must be provided for a reporting period:



Reference	Data reporting field	Code (where applicable)	Notes
			<p>oData provided in respect of an accounting period which ended during the reporting period may include activity which took place before the start of the reporting period.</p> <p>oData should not be provided in respect of an accounting period which started during the reporting period and is ongoing at the end of a reporting period.</p> <ul style="list-style-type: none"> <li>Accounting periods should not overlap.</li> </ul> <p>The data reporting field names for <i>data elements</i> which relate to accounting periods are prefixed by 'RA'.</p> <p>The accounting period <i>data elements</i> cover the status of the <i>regulated credit agreement</i> on the statement date and activity which took place during the accounting period. Certain subsets of these <i>data elements</i>, which relate to different drawdown types and penalty charges, are repeatable within each set of accounting period <i>data elements</i>.</p>
53A	<b>RA</b> Did an accounting period end during the reporting period?	Y = Yes N = No Z = Unknown	<p>If a default notice in relation to the <i>regulated credit agreement</i> took effect during the reporting period, the option chosen should reflect the portion of the reporting period ending on the <i>date</i> associated with the <i>data element</i> 'Date default notice took effect'.</p> <p>Enter the relevant code:</p> <p><b>Y: Yes</b></p> <p>There was at least one accounting period which ended during the reporting period.</p> <p><b>N: No</b></p> <p>No accounting periods ended during the reporting period.</p> <p>This includes:</p> <ul style="list-style-type: none"> <li><i>regulated credit agreements</i> which were <i>executed</i> during the reporting period and the first accounting period had not ended before the end of the reporting period;</li> <li><i>regulated credit agreements</i> for which the accounting periods are longer than the reporting period; and</li> <li><i>regulated credit agreements</i> for which there was no balance,</li> </ul>

Reference	Data reporting field	Code (where applicable)	Notes
			<p>debits, or credits during the reporting period.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> is unable to determine whether an accounting period for the <i>regulated credit agreement</i> ended during the reporting period.</p>
<b>Start of accounting period repeatable data elements</b>			
54A	RA Accounting period start date	DD/MM/YYYY	<p>The start of the accounting period covered by the statement given to the <i>borrower(s)</i>.</p> <p>For any final period ending on the date associated with <i>data element 4A</i>, 'Reason for ceasing to submit performance data for this agreement', this should be the date of the <i>day</i> after the end of the preceding accounting period.</p> <p>This date can be before the start of the reporting period.</p>
55A	RA Accounting period end date (the statement date)	DD/MM/YYYY	<p>The end of the accounting period covered by the statement given to the <i>borrower(s)</i>.</p> <p>For any final period, this should be the date associated with <i>data element 4A</i>, 'Reason for ceasing to submit performance data for this agreement' – that is:</p> <ul style="list-style-type: none"> <li>• 'Date agreement ceased to have effect';</li> <li>• 'Date of assignment of legal ownership'; or</li> <li>• 'Date agreement recorded as statute barred'.</li> </ul>

Reference	Data reporting field	Code (where applicable)	Notes
56A	RA Was a moratorium or payment deferral in effect?	<p>A = Moratorium</p> <p>B = Payment deferral (contractual)</p> <p>C = Payment deferral (forbearance)</p> <p>D = No moratorium or payment deferral in effect</p>	<p>This should reflect whether a moratorium or payment deferral was in effect on the statement date.</p> <p>References to a payment deferral should include any agreement between the reporting <i>firm</i> and the <i>borrower(s)</i> to pause contractual minimum <i>repayments</i>, even if they are not referred to as a 'payment deferral'.</p> <p>Enter the relevant code:</p> <p><b>A: Moratorium</b></p> <p>A <i>Debt Respite moratorium</i> in England and Wales, or a moratorium within the meaning of part 15 of the Bankruptcy (Scotland) Act 2016 in Scotland.</p> <p><b>B: Payment deferral (contractual)</b></p> <p>A payment deferral offered as a term in the <i>regulated credit agreement</i>.</p> <p><b>C: Payment deferral (forbearance)</b></p> <p>A payment deferral which is not offered as a term in the <i>regulated credit agreement</i>.</p> <p><b>D: No moratorium or payment deferral in effect</b></p>
57A	RA Was an arrangement to pay in effect?	<p>Y = Yes</p> <p>N = No</p>	<p>An indicator of whether an arrangement to pay was in effect on the statement date.</p> <p>An arrangement to pay is a structured agreement between the reporting <i>firm</i> and the <i>borrower(s)</i>, or a third party acting on behalf of the <i>borrower(s)</i>, outlining the terms and</p>

Reference	Data reporting field	Code (where applicable)	Notes
58A	RA Is the arrangement to pay part of a debt solution?	<p>A = Debt management plan</p> <p>B = Debt arrangement scheme</p> <p>W = Other</p> <p>Z = Unknown</p>	<p>schedule for making <i>re-payments</i> which are different from the terms of the <i>regulated credit agreement</i>.</p> <p>An arrangement to pay should not include a <i>regulated credit agreement</i> for which the changes to the terms and schedule for <i>repayment</i> have been made using a contractual variation.</p> <p>Enter the relevant code:</p> <p><b>A: Debt management plan</b></p> <p>The arrangement to pay was part of a <i>debt management plan</i>.</p> <p><b>B: Debt arrangement scheme</b></p> <p>The arrangement to pay was part of a debt arrangement scheme, within the meaning of the Debt Arrangement and Attachment (Scotland) Act 2002.</p> <p><b>W: Other</b></p> <p>The arrangement to pay was not part of one of the specific <i>debt solutions</i> above.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> cannot determine whether the arrangement to pay was part of one of the specific <i>debt solutions</i> above.</p>
59A	RA Were any interest, fees or charges not applied during the accounting period?	<p>A = Yes – amount known</p> <p>B = Yes – amount unknown</p> <p>C = No</p> <p>Z = Unknown</p>	<p>This should reflect any contractual interest, fees or charges which should have been added to the total amount outstanding during the accounting period, but the reporting <i>firm</i> chose not to.</p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p>This should not include any interest, fees or charges which were added to the total amount outstanding and then subsequently removed.</p> <p>Enter the relevant code:</p> <p><b>A: Yes – amount known</b></p> <p>During the accounting period there were contractual interest, fees or charges which were not applied, and the reporting <i>firm</i> can provide the value of these.</p> <p><b>B: Yes – amount unknown</b></p> <p>During the accounting period there were contractual interest, fees or charges which were not applied, and the reporting <i>firm</i> cannot provide the value of these.</p> <p><b>C: No</b></p> <p>During the accounting period all contractual interest, fees or charges were applied.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> is unable to determine whether during the accounting period any contractual interest, fees or charges were not applied.</p>
60A	<b>RA</b> Amount of interest, fees or charges not applied during the accounting period	Numeric £	The value of the contractual interest, fees or charges which were not applied during the accounting period.
61A	<b>RA</b> Credit limit	Numeric £	The <i>credit limit</i> for the <i>regulated credit agreement</i> on the statement date.
62A	<b>RA BALANCE:</b> Total	Numeric £	The balance of the account under the <i>regulated credit agreement</i>

Reference	Data reporting field	Code (where applicable)	Notes
63A	<b>RA BALANCE:</b> balance which relates to the principal	Numeric £	<p>for <i>running-account credit</i> on the statement date.</p> <p>The portion of the balance of the account under the <i>regulated credit agreement</i> for <i>running-account credit</i> on the statement date which related to the principal.</p> <p>The 'principal' comprises only the amount of credit drawn down under the <i>regulated credit agreement</i>, and does not include any interest, fees or charges added to the account.</p>
64A	<b>RA BALANCE:</b> balance which is in arrears	Numeric £	<p>The portion of the balance of the account under the <i>regulated credit agreement</i> for <i>running-account credit</i> on the statement date which was in arrears.</p> <p>'Arrears' includes any shortfall in one or more <i>repayments</i> due from the <i>borrower(s)</i> under the <i>regulated credit agreement</i>.</p>
65A	<b>RA Status</b> reported to at least one credit reference agency	A = Not reported B = Up to date C = Arrears D = Default E = Other F = Unknown	<p>If details of the <i>regulated credit agreement</i> are reported to at least one <i>credit reference agency</i>, the payment status reported to the <i>credit reference agency</i> in relation to the <i>month</i> which most closely aligns to the accounting period.</p> <p>Enter the relevant code:</p> <p><b>A: Not reported</b></p> <p>Details of the <i>regulated credit agreement</i> were not reported to a <i>credit reference agency</i>.</p> <p><b>B: Up to date</b></p>

Reference	Data reporting field	Code (where applicable)	Notes
66A	RA Persistent debt 18-month assessment outcome	A = PD18 B = Not PD18 Z = Unknown	<p>The payment status reported to the <i>credit reference agency</i> indicated that the <i>regulated credit agreement</i> was up to date with <i>re-payments</i>.</p> <p><b>C: Arrears</b></p> <p>The payment status reported to the <i>credit reference agency</i> indicated that the <i>regulated credit agreement</i> was in arrears.</p> <p><b>D: Default</b></p> <p>The payment status reported to the <i>credit reference agency</i> indicated that the <i>regulated credit agreement</i> was in default.</p> <p><b>E: Other</b></p> <p>The payment status reported to the <i>credit reference agency</i> indicated that the <i>regulated credit agreement</i> had a status other than up to date, in arrears or in default.</p> <p><b>F: Unknown</b></p> <p>Details of the <i>regulated credit agreement</i> were reported to a <i>credit reference agency</i>, but the payment status reported is unknown.</p> <p>Enter the relevant code:</p> <p><b>A: PD18</b></p> <p>The reporting <i>firm</i> has assessed during the accounting period that the condition in <a href="#">CONC 6.7.27R(1)</a> was met by the <i>regulated credit agreement</i>.</p> <p><b>B: Not PD18</b></p> <p>The reporting <i>firm</i> has assessed during the accounting period that the condition in <a href="#">CONC</a></p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p>6.7.27R(1) was not met by the <i>regulated credit agreement</i>.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> is unable to determine whether the condition in CONC 6.7.27R(1) was met by the <i>regulated credit agreement</i> during the accounting period.</p>
67A	RA Statement minimum repayment due	Numeric £	The minimum <i>repayment</i> the <i>borrower(s)</i> is required to pay in relation to the balance on the statement date.
68A	RA Scheduled arrangement to pay repayment expected	Numeric £	The <i>repayment</i> expected as part of the arrangement to pay during the accounting period.
69A	RA DEBITS: Total	Numeric £	The total value of all debits (drawdowns, interest, fees, charges and any other debit adjustment) during the accounting period.
70A	RA DEBITS: Periodic fees incurred	Numeric £	<p>The total value of all debits during the accounting period for any fees or charges incurred in relation to a membership fee, subscription fee or any other fee payable on a periodic basis.</p> <p>This should include the value of any interest incurred during the accounting period for balances relating to periodic fees.</p>
71A	RA DEBITS: Non-sterling drawdown fees incurred	Numeric £	The total value of all debits during the accounting period for any fees or charges incurred in relation to non-sterling drawdowns.



Reference	Data reporting field	Code (where applicable)	Notes
72A	<b>RA DEBITS:</b> Other fees and charges incurred	Numeric £	<p>This should include the value of any interest incurred during the accounting period for balances relating to non-sterling drawdown fees.</p> <p>The total value of all debits during the accounting period for any fees or charges incurred that have not been reported as one of:</p> <ul style="list-style-type: none"> <li>• <b>RA DEBITS:</b> Interest incurred for drawdown type;</li> <li>• <b>RA DEBITS:</b> Fees and charges incurred for drawdown type;</li> <li>• <b>RA DEBITS:</b> Non-sterling drawdown fees incurred;</li> <li>• <b>RA DEBITS:</b> Periodic fees incurred; or</li> <li>• <b>RA DEBITS:</b> Value of penalty charge type incurred.</li> </ul>
73A	<b>RA DEBITS:</b> Any other debit adjustments	Numeric £	<p>This should include the value of any interest incurred during the accounting period for balances relating to other fees and charges.</p> <p>The total value of all debits during the accounting period that have not been reported as one of:</p> <p><b>RA DEBITS:</b> Total value of drawdowns;</p> <ul style="list-style-type: none"> <li>• <b>RA DEBITS:</b> Interest incurred for drawdown type;</li> <li>• <b>RA DEBITS:</b> Fees and charges incurred for drawdown type;</li> <li>• <b>RA DEBITS:</b> Non-sterling drawdown fees incurred;</li> <li>• <b>RA DEBITS:</b> Periodic fees incurred;</li> </ul>

Reference	Data reporting field	Code (where applicable)	Notes
			<ul style="list-style-type: none"> <li>• <b>RA DEBITS:</b> Value of penalty charge type incurred; or</li> <li>• <b>RA DEBITS:</b> Other fees and charges incurred.</li> </ul>
74A	<b>RA CREDITS:</b> Total	Numeric £	The total value of all credits ( <i>repayments, chargebacks, extinguished balances and any other credit adjustment</i> ) during the accounting period.
75A	<b>RA CREDITS:</b> Total repayments received - from borrower(s)	Numeric £	The total value of all <i>repayments</i> during the accounting period from the <i>borrower(s)</i> .
76A	<b>RA CREDITS:</b> Total repayments received from guarantor	Numeric £	The total value of all <i>repayments</i> during the accounting period from the guarantor.
77A	<b>RA CREDITS:</b> Chargebacks and section 75	Numeric £	The total value of all credits during the accounting period in relation to chargebacks or claims under section 75 of the CCA.
78A	<b>RA CREDITS:</b> Amounts relating to the principal extinguished	Numeric £	<p>The total value of any portion of the principal for which the reporting <i>firm</i> has informed the <i>borrower(s)</i> that the related amount outstanding under the <i>regulated credit agreement</i> has been extinguished during the accounting period.</p> <p>This should not include where the reporting <i>firm</i> has simply made the decision to cease to pursue the related amount outstanding under the <i>regulated credit agreement</i>.</p> <p>The 'principal' comprises only the amount of credit drawn down under the <i>regulated credit agreement</i>, and</p>

Reference	Data reporting field	Code (where applicable)	Notes
79A	<b>RA CREDITS:</b> Amounts relating to interest, fees or charges extinguished	Numeric £	<p>does not include any interest, fees or charges added to the account.</p> <p>The total value of any portion of the balance other than the principal for which the reporting <i>firm</i> has informed the <i>borrower(s)</i> that the related amount outstanding under the <i>regulated credit agreement</i> has been extinguished during the accounting period.</p> <p>This should not include where the reporting <i>firm</i> has simply made the decision to cease to pursue the related amount outstanding under the <i>regulated credit agreement</i>.</p>
80A	<b>RA CREDITS:</b> Any other credit adjustments	Numeric £	<p>The total value of all credits during the accounting period that have not been reported as one of:</p> <ul style="list-style-type: none"> <li>• <b>RA CREDITS:</b> Total <i>repayment</i> received from borrower(s);</li> <li>• <b>RA CREDITS:</b> Total <i>repayment</i> received from guarantor;</li> <li>• <b>RA CREDITS:</b> Chargebacks and section 75;</li> <li>• <b>RA CREDITS:</b> Amounts relating to the principal extinguished; or</li> <li>• <b>RA CREDITS:</b> Amounts relating to interest, fees, or charges extinguished.</li> </ul>

**Drawdown type repeatable data elements**

For each set of accounting period *data elements*, certain *data elements* must be provided for each of the specified drawdown types which the *borrower(s)* can make using *running-account credit* under the *regulated credit agreement*. The submission method will allow these *data elements* to be repeated.

•*Data element 81A, 'RA Drawdown type', will be the unique identifier for a set of drawdown type data elements.*

Reference	Data reporting field	Code (where applicable)	Notes
			<ul style="list-style-type: none"> <li>•No more than one set of drawdown type <i>data elements</i> can be submitted for each specified 'RA Drawdown type'.</li> <li>•A reporting <i>firm</i> should not submit <i>data elements</i> for specified drawdown types which the <i>borrower(s)</i> cannot make using <i>running-account credit</i> under the <i>regulated credit agreement</i>.</li> <li>•Valid values for <i>data element</i> 81A, 'RA Drawdown type', will be determined by the value reported for <i>data element</i> 22A, 'How can the <i>running-account credit</i> be used?'.</li> </ul> <p>These <i>data elements</i> cover the balance outstanding on the statement date for the principal, related interest and related fees as well as the debits and credits during the accounting period associated with each of these. There are also <i>data elements</i> in relation to the interest and charges which applied for making new drawdowns as on the statement date.</p> <p><b>Start of drawdown type repeatable data elements</b></p>
81A	RA Drawdown type	<p>A1 = Purchases treated as BNPL</p> <p>A2 = Purchases treated as instalment plans</p> <p>A3 = All other purchases</p> <p>B = Balance transfers</p> <p>C = Money transfers</p> <p>D = Other cash transactions</p> <p>W = Other drawdown type</p>	<p>Enter the relevant code:</p> <p><b>A1: Purchases treated as BNPL</b></p> <p>Drawdowns which facilitate payment for <i>goods</i> or services which meet the criteria of <i>BNPL credit</i>.</p> <p><b>A2: Purchases treated as instalment plans</b></p> <p>Drawdowns which facilitate payment for <i>goods</i> or services which are repaid with a specified <i>repayment</i> schedule.</p> <p><b>A3: All other purchases</b></p> <p>Drawdowns which facilitate payment for <i>goods</i> or services other than those treated as <i>BNPL credit</i> or instalment plans.</p> <p><b>B: Balance transfers</b></p> <p>Drawdowns which transfer money to a different account with <i>running-account credit</i>, excluding a <i>current account</i> with an <i>overdraft facility</i> or in respect of which there had been an unarranged overdraft within the meaning of CONC 5C.5.1R(6).</p> <p><b>C: Money transfers</b></p> <p>Drawdowns which transfer money to a</p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p>bank account or an <i>electronic money</i> account.</p> <p><b>D: Other cash transactions</b></p> <p>Drawdowns for <i>cash</i> transactions, excluding balance transfers and money transfers. This should include <i>cash</i> advances, direct debits, travellers' cheques, foreign currency and any <i>cash</i> substitutes.</p> <p><b>W: Other drawdown type</b></p> <p>Drawdowns which do not meet any of the specified options above.</p>
81B	<b>RA BALANCE</b> of draw-down type outstanding	Numeric £	<p>The balance outstanding on the statement date, for the principal associated with this drawdown type.</p> <p>The 'principal' comprises only the amount of credit drawn down under the <i>regulated credit agreement</i>, and does not include any interest, fees or charges added to the account.</p>
81C	<b>RA BALANCE</b> of interest incurred for draw-down type outstanding	Numeric £	<p>The balance outstanding on the statement date, for interest incurred for this draw-down type.</p>
81D	<b>RA BALANCE</b> of fees and charges for draw-down type outstanding	Numeric £	<p>The balance outstanding on the statement date, for fees and charges incurred for making drawdowns of this drawdown type.</p> <p>This should not include non-sterling drawdown fees or penalty charges which may have been incurred as a result of making a drawdown of this drawdown type.</p>

Reference	Data reporting field	Code (where applicable)	Notes
81E	<b>RA</b> Number of drawdowns	Numeric	The number of draw-downs made during the accounting period, for this drawdown type.
81F	<b>RA DEBITS:</b> Total value of drawdowns	Numeric £	The value of draw-downs made during the accounting period, for this drawdown type.
81G	<b>RA DEBITS:</b> Interest incurred for drawdown type	Numeric £	The value of interest incurred during the accounting period, for balances relating to this drawdown type.
81H	<b>RA DEBITS:</b> Fees and charges incurred for drawdown type	Numeric £	<p>The value of fees and charges incurred during the accounting period, for making this drawdown type.</p> <p>This should not include non-sterling drawdown fees or penalty charges which may have been incurred as a result of making a drawdown of this drawdown type.</p>
81I	<b>RA CREDITS:</b> Repayment of drawdown type	Numeric £	<p>The value of <i>repayments</i> made during the accounting period assigned to balances for the principal associated with this drawdown type.</p> <p>The 'principal' comprises only the amount of credit drawn down under the <i>regulated credit agreement</i>, and does not include any interest, fees or charges added to the account.</p>
81J	<b>RA CREDITS:</b> Repayment of interest charged on drawdown type	Numeric £	The value of <i>repayments</i> made during the accounting period assigned to balances for interest incurred, for this drawdown type.
81K	<b>RA CREDITS:</b> Repayment of fees and	Numeric £	The value of <i>repayments</i> made during the

Reference	Data reporting field	Code (where applicable)	Notes
	charges incurred for making drawdown type		<p>accounting period assigned to balances for fees and charges incurred for making this drawdown type.</p> <p>This should not include non-sterling drawdown fees or penalty charges which may have been incurred as a result of making a drawdown of this drawdown type.</p>
81L	<b>RA</b> Annual interest rate for new drawdowns of drawdown type	Numeric %	<p>As at the statement date, the annual interest rate payable on balances for new drawdowns made for this drawdown type.</p> <p>This number should be reported as a percentage to 2 decimal places (eg, 3.49 represents 3.49%, not 349%).</p>
81M	<b>RA</b> Percentage fee for new drawdowns of drawdown type	Numeric %	<p>As at the statement date, the percentage value for any fee charged for new drawdowns made for this drawdown type, which is calculated as a percentage of the value of the drawdown.</p> <p>This number should be reported as a percentage to 2 decimal places (eg, 3.49 represents 3.49%, not 349%).</p>
81N	<b>RA</b> Minimum fee per new drawdown of drawdown type	Numeric £	<p>As at the statement date, the minimum fee value per drawdown for this drawdown type, for any fee charged which is calculated as a percentage of the value of the drawdown.</p>
81O	<b>RA</b> Fixed fee per new drawdown of drawdown type	Numeric £	<p>As at the statement date, the value for any fixed fee charged per new drawdown for this drawdown type.</p> <p>This should not consider any promotional fixed fee value which</p>

Reference	Data reporting field	Code (where applicable)	Notes
81P	RA Promotional annual interest rate in effect for new drawdowns of drawdown type	Y = Yes N = No	may apply for qualifying drawdowns.  As at the statement date, whether a promotional annual interest rate was in effect for new drawdowns for this drawdown type.
<b>End of drawdown type repeatable data elements</b>			
<b>Penalty charge type (accounting period) repeatable data elements</b>			
<p>For each set of accounting period <i>data elements</i>, certain <i>data elements</i> must be provided for each of the specified penalty charge types for which there was a balance outstanding on the statement date, a new penalty charge was incurred during the accounting period or part of a <i>repayment</i> made during the accounting period was assigned to the balance outstanding. The submission method will allow these <i>data elements</i> to be repeated.</p> <ul style="list-style-type: none"> <li>• <i>Data element</i> 83A, 'RA Penalty charge type', will be the unique identifier for a set of penalty charge type (accounting period) <i>data elements</i>.</li> <li>• No more than one set of penalty charge type (accounting period) <i>data elements</i> can be submitted for each specified 'RA Penalty charge type'.</li> <li>• A reporting <i>firm</i> should not submit <i>data elements</i> for specified penalty charge types for which there was no relevant information.</li> </ul>			
82A	RA Any penalty charges?	Y = Yes N = No	Whether there was a balance outstanding on the statement date in relation to a penalty charge, a new penalty charge was incurred during the accounting period or part of a <i>repayment</i> made during the accounting period was assigned to the balance outstanding of a penalty charge.
<b>Start of penalty charge type (accounting period) repeatable data elements</b>			
83A	RA Penalty charge type	A = Correspondence B = Over credit limit C = Late payment D = Returned/ failed payment E = Broken arrangement F = Arrears G = Default H = Field agent visit I = Legal fees including solicitor instruction	<p>Enter the relevant code:</p> <p><b>A: Correspondence</b> A charge payable by the <i>borrower(s)</i> for correspondence sent in relation to the <i>regulated credit agreement</i>.</p> <p><b>B: Over credit limit</b> A charge payable by the <i>borrower(s)</i> if the balance of the <i>regulated credit agreement</i> exceeds the assigned <i>credit limit</i>.</p>



Reference	Data reporting field	Code (where applicable)	Notes
		<p>K = Other third-party debt recovery</p> <p>W = Any other penalty charge</p> <p>Z = Unassigned</p>	<p><b>C: Late payment</b></p> <p>A charge payable by the <i>borrower(s)</i> if a <i>repayment</i> is not made to the reporting <i>firm</i> by a scheduled date.</p> <p><b>D: Returned/failed payment</b></p> <p>A charge payable by the <i>borrower(s)</i> if an attempted <i>repayment</i> is returned. This includes, but is not limited to, when there are insufficient funds in the <i>borrower(s)</i> account, the account is closed or the account is frozen.</p> <p><b>E: Broken arrangement</b></p> <p>A charge payable by the <i>borrower(s)</i> if a <i>repayment</i> agreed as part of an arrangement to pay is not made.</p> <p><b>F: Arrears</b></p> <p>A charge payable by the <i>borrower(s)</i> as a result of the <i>regulated credit agreement</i> being in arrears.</p> <p><b>G: Default</b></p> <p>A charge payable by the <i>borrower(s)</i> as a result of the <i>regulated credit agreement</i> being in default.</p> <p><b>H: Field agent visit</b></p> <p>A charge payable by the <i>borrower(s)</i> if a field agent visit takes place to enforce <i>repayment</i> of the <i>regulated credit agreement</i>.</p> <p><b>I: Legal fees including solicitor instruction</b></p> <p>A charge payable by the <i>borrower(s)</i> in relation to legal fees associated with action to enforce <i>repayment</i> of the</p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p><i>regulated credit agreement.</i></p> <p><b>K: Other third-party debt recovery</b></p> <p>A charge payable by the <i>borrower(s)</i> in relation to action to enforce <i>repayment</i> of the <i>regulated credit agreement</i> which is not one of the specified options above.</p> <p><b>W: Any other penalty charge</b></p> <p>A penalty charge payable which is not one of the specified options above.</p> <p><b>Z: Unassigned</b></p> <p>The reporting <i>firm</i> is unable to determine if the penalty charge is one of the specified options above.</p>
83B	<b>RA BALANCE</b> of penalty charge type outstanding	Numeric £	The balance outstanding on the statement date for this penalty charge type.
83C	<b>RA DEBITS:</b> Value of penalty charge type incurred	Numeric £	<p>The value of new charges incurred during the accounting period for this penalty charge type.</p> <p>This should include the value of any interest incurred during the accounting period for balances relating to this penalty charge type.</p>
83D	<b>RA CREDITS:</b> Repayments of penalty charge type	Numeric £	The value of <i>repayments</i> made during the accounting period assigned to balances for this penalty charge type.
End of penalty charge type (accounting period) repeatable data elements			
End of accounting period repeatable data elements			
Scheduled repayment period data elements			

Reference	Data reporting field	Code (where applicable)	Notes
			<p>For a <i>regulated credit agreement</i> which includes <i>fixed-sum credit</i> with specified scheduled <i>repayment</i> dates, a 'scheduled <i>repayment</i> period' means a period starting on the <i>day</i> after the preceding scheduled <i>repayment</i> date and ending on the scheduled <i>repayment</i> date. For the first scheduled <i>repayment</i> the 'scheduled <i>repayment</i> period' means the period starting on the <i>day</i> the <i>regulated credit agreement</i> was executed and ending on the first scheduled <i>repayment</i> date.</p> <p>For a <i>regulated credit agreement</i> which includes <i>fixed-sum credit</i> with specified scheduled <i>repayment</i> dates, certain <i>data elements</i> must be provided for each scheduled <i>repayment</i> period which ended during the reporting period. The submission method will allow these <i>data elements</i> to be repeated.</p> <ul style="list-style-type: none"> <li>• <i>Data element</i> 86A, 'FS Scheduled <i>repayment</i> date', will be the unique identifier for a set of scheduled <i>repayment</i> period <i>data elements</i>.</li> <li>• For a <i>regulated credit agreement</i> which is not in default, a 'scheduled <i>repayment</i> period' should also include any final period ending with the date associated with 4A, 'Reason for ceasing to submit performance data for this agreement' – that is: <ul style="list-style-type: none"> <li>o 29A, 'Date agreement ceased to have effect';</li> <li>o 40A, 'Date of assignment of legal ownership'; or</li> <li>o 45A, 'Date agreement recorded as statute barred'.</li> </ul> </li> <li>• A separate set of <i>data elements</i> are required for any period after a default notice had taken effect for the <i>regulated credit agreement</i>. If a default notice took effect during the reporting period, a set of scheduled <i>repayment</i> period <i>data elements</i> should be provided for any scheduled <i>repayment</i> periods which ended during the reporting period prior to the date the default notice took effect.</li> <li>• A separate set of <i>data elements</i> are required if the <i>regulated credit agreement</i> has specified scheduled <i>repayment</i> dates but no scheduled <i>repayment</i> periods ended during the reporting period.</li> <li>• If the <i>regulated credit agreement</i> provides <i>fixed-sum credit</i> but does not have specified scheduled <i>repayment</i> dates, or the reporting <i>firm</i> is unable to determine whether a scheduled <i>repayment</i> period ended during the reporting period, the reporting <i>firm</i> should provide a single set of scheduled <i>repayment</i> period <i>data elements</i> covering the whole reporting period, or, if relevant, the portion of the reporting period from the date the <i>regulated credit agreement</i> was executed and until any date associated with <i>data element</i> 4A, 'Reason for ceasing to submit performance data for this agreement'.</li> <li>• The scheduled <i>repayment</i> date determines whether the <i>data elements</i> for a scheduled <i>repayment</i> period must be provided for a reporting period: <ul style="list-style-type: none"> <li>o Data provided in respect of a scheduled <i>repayment</i> period which ended during the reporting period may include activity which took place before the start of the reporting period.</li> <li>o Data should not be provided in respect of a scheduled <i>repayment</i> period which started during the reporting period and is ongoing at the end of a reporting period.</li> </ul> </li> <li>• Scheduled <i>repayment</i> periods should not overlap.</li> </ul> <p>The data reporting field names for <i>data elements</i> which relate to scheduled <i>repayment</i> periods are prefixed by 'FS'.</p> <p>The scheduled <i>repayment</i> period <i>data elements</i> cover the status of the <i>regulated credit agreement</i> on the scheduled <i>repayment</i> date and activity which took place during the scheduled <i>repayment</i> period. Certain subsets of these <i>data elements</i>, which relate to penalty charges, are repeatable within each set of scheduled <i>repayment</i> period <i>data elements</i>.</p>

Reference	Data reporting field	Code (where applicable)	Notes
84A	<p><b>FS</b> Was a repayment scheduled for a date during the reporting period?</p>	<p>A = Yes                      B = No scheduled repayments during reporting period                      C = Agreement has no scheduled repayments                      Z = Unknown</p>	<p>If a default notice in relation to the <i>regulated credit agreement</i> took effect during the reporting period, the option chosen should reflect the portion of the reporting period ending on the <i>date</i> associated with the <i>data element</i> 'Date default notice took effect'.</p> <p>Enter the relevant code:</p> <p><b>A: Yes</b></p> <p>There was at least one scheduled <i>repayment</i> during the reporting period.</p> <p><b>B: No scheduled repayments during reporting period</b></p> <p>The <i>regulated credit agreement</i> includes specified scheduled <i>repayments</i> but there were no scheduled <i>repayments</i> during the reporting period.</p> <p>This includes:</p> <ul style="list-style-type: none"> <li>• <i>regulated credit agreements</i> which were <i>executed</i> during the reporting period and for which the first scheduled <i>repayment</i> was after the end of the reporting period; and</li> <li>• <i>regulated credit agreements</i> for which a scheduled <i>repayment</i> period is longer than the reporting period.</li> </ul> <p><b>C: Agreement has no scheduled repayments</b></p> <p>The <i>regulated credit agreement</i> does not include specified scheduled <i>repayment</i> dates.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> is unable to determine whether the <i>regulated</i></p>

Reference	Data reporting field	Code (where applicable)	Notes
<b>Start of scheduled repayment period repeatable data elements</b>			<i>credit agreement</i> includes specified scheduled <i>repayment</i> dates.
85A	FS Scheduled repayment period start date	DD/MM/YYYY	<p>The date of the <i>day</i> after the previous scheduled <i>repayment</i> date.</p> <p>For the first scheduled <i>repayment</i> period, the date of the <i>day</i> the <i>regulated credit agreement</i> was executed.</p> <p>This date can be before the start of the reporting period.</p>
86A	FS Scheduled repayment date	DD/MM/YYYY	<p>The scheduled <i>repayment</i> date.</p> <p>For any final period, this should be the date associated with <i>data element 4A</i>, 'Reason for ceasing to submit performance data for this agreement' – that is:</p> <ul style="list-style-type: none"> <li>• 'Date agreement ceased to have effect';</li> <li>• 'Date of assignment of legal ownership'; or</li> <li>• 'Date agreement recorded as statute barred'.</li> </ul>
87A	FS Was a moratorium or payment deferral in effect?	<p>A = Moratorium</p> <p>B = Payment deferral (contractual)</p> <p>C = Payment deferral (forbearance)</p> <p>D = No moratorium or payment deferral in effect</p>	<p>This should reflect whether a moratorium or payment deferral was in effect on the scheduled <i>repayment</i> date.</p> <p>References to a payment deferral should include any agreement between the reporting <i>firm</i> and the <i>borrower(s)</i> to pause scheduled <i>repayments</i>, even if they are not referred to as a 'payment deferral'.</p> <p>Enter the relevant code:</p> <p><b>A: Moratorium</b></p>

Reference	Data reporting field	Code (where applicable)	Notes
88A	FS Was an arrangement to pay in effect?	Y = Yes N = No	<p>A <i>Debt Respite moratorium</i> in England and Wales, or a moratorium within the meaning of part 15 of the Bankruptcy (Scotland) Act 2016 in Scotland.</p> <p><b>B: Payment deferral (contractual)</b> A payment deferral offered as a term in the <i>regulated credit agreement</i>.</p> <p><b>C: Payment deferral (forbearance)</b> A payment deferral which is not offered as a term in the <i>regulated credit agreement</i>.</p> <p><b>D: No moratorium or payment deferral in effect</b></p> <p>This should indicate whether an arrangement to pay was in effect on the scheduled <i>repayment date</i>.</p> <p>An arrangement to pay is a structured agreement between the reporting <i>firm</i> and <i>borrower(s)</i>, or a third party acting on behalf of the <i>borrower(s)</i>, outlining the terms and schedule for making <i>repayment</i> which are different from the terms of the <i>regulated credit agreement</i>.</p> <p>An arrangement to pay should not include a <i>regulated credit agreement</i> for which the changes to the terms and schedule for <i>repayment</i> have been made using a contractual variation.</p>

Reference	Data reporting field	Code (where applicable)	Notes
89A	FS Is the arrangement to pay part of a debt solution?	<p>A = Debt management plan</p> <p>B = Debt arrangement scheme</p> <p>W = Other</p> <p>Z = Unknown</p>	<p>This should indicate whether an arrangement to pay was part of a <i>debt solution</i>.</p> <p>Enter the relevant code:</p> <p><b>A: Debt management plan</b></p> <p>The arrangement to pay was part of a <i>debt management plan</i>.</p> <p><b>B: Debt arrangement scheme</b></p> <p>The arrangement to pay was part of a debt arrangement scheme, within the meaning of the Debt Arrangement and Attachment (Scotland) Act 2002.</p> <p><b>W: Other</b></p> <p>The arrangement to pay was not part of one of the specific <i>debt solutions</i> above.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> cannot determine whether the arrangement to pay was part of one of the specific <i>debt solutions</i> above.</p>
90A	FS Were any interest, fees or charges not applied during the scheduled repayment period?	<p>A = Yes – amount known</p> <p>B = Yes – amount unknown</p> <p>C = No</p> <p>Z = Unknown</p>	<p>This should reflect any contractual interest, fees or charges which should have been added to the total amount outstanding during the scheduled <i>repayment</i> period, but the reporting <i>firm</i> chose not to.</p> <p>This should not include any interest, fees or charges which were added to the total amount outstanding and then subsequently removed.</p> <p>Enter the relevant code:</p> <p><b>A: Yes – amount known</b></p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p>During the scheduled <i>repayment</i> period, there were contractual interest, fees or charges which were not applied, and the reporting <i>firm</i> can provide the value of these.</p> <p><b>B: Yes – amount unknown</b></p> <p>During the scheduled <i>repayment</i> period there were contractual interest, fees or charges which were not applied, and the reporting <i>firm</i> cannot provide the value of these.</p> <p><b>C: No</b></p> <p>During the scheduled <i>repayment</i> period, all contractual interest, fees or charges were applied.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> is unable to determine whether during the scheduled <i>repayment</i> period any contractual interest, fees or charges were not applied.</p>
91A	FS Amount of interest, fees or charges not applied during the scheduled repayment period	Numeric £	The value of the contractual interest, fees or charges which were not applied during the scheduled <i>repayment</i> period.
92A	FS BALANCE Total amount outstanding after repayments made	Numeric £	<p>The total amount outstanding at the end of the scheduled <i>repayment</i> date.</p> <p>This should account for any <i>repayments</i> made up to and including the scheduled <i>repayment</i> date.</p>
93A	FS BALANCE Total amount of principal	Numeric £	The total amount outstanding at the end of



Reference	Data reporting field	Code (where applicable)	Notes
	borrowed outstanding after repayments made		<p>the scheduled <i>repayment</i> date which related to the principal borrowed.</p> <p>The 'principal' comprises only the <i>total amount of credit</i> which has been advanced to the <i>borrower(s)</i> under the <i>regulated credit agreement</i>, and does not include any interest, fees or charges added to the account.</p> <p>This should account for any <i>repayments</i> made up to and including the scheduled <i>repayment</i> date.</p>
94A	<b>FS BALANCE</b> Total amount outstanding in arrears after repayments made	Numeric £	<p>The total amount outstanding at the end of the scheduled <i>repayment</i> date which was in arrears.</p> <p>This should account for any <i>repayments</i> made up to and including the scheduled <i>repayment</i> date.</p> <p>'Arrears' includes any shortfall in one or more <i>repayments</i> due from the <i>borrower(s)</i> under the <i>regulated credit agreement</i>.</p>
95A	<b>FS</b> Status reported to at least one credit reference agency	<p>A = Not reported</p> <p>B = Up to date</p> <p>C = Arrears</p> <p>D = Default</p> <p>E = Other</p> <p>F = Unknown</p>	<p>If details of the <i>regulated credit agreement</i> are reported to at least one <i>credit reference agency</i>, the payment status reported to the <i>credit reference agency</i> in relation to the <i>month</i> which most closely aligns to the scheduled <i>repayment</i> period.</p> <p>Enter the relevant code:</p> <p><b>A: Not reported</b></p> <p>Details of the <i>regulated credit agreement</i> were not reported to a <i>credit reference agency</i>.</p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p><b>B: Up to date</b></p> <p>The payment status reported to the <i>credit reference agency</i> indicated that the <i>regulated credit agreement</i> was up to date with <i>repayments</i>.</p> <p><b>C: Arrears</b></p> <p>The payment status reported to the <i>credit reference agency</i> indicated that the <i>regulated credit agreement</i> was in arrears.</p> <p><b>D: Default</b></p> <p>The payment status reported to the <i>credit reference agency</i> indicated that the <i>regulated credit agreement</i> was in default.</p> <p><b>E: Other</b></p> <p>The payment status reported to the <i>credit reference agency</i> indicated that the <i>regulated credit agreement</i> had a status other than up to date, in arrears, or in default.</p> <p><b>F: Unknown</b></p> <p>Details of the <i>regulated credit agreement</i> were reported to a <i>credit reference agency</i>, but the payment status reported is unknown.</p>
96A	FS Scheduled contractual repayment expected	Numeric £	The contractual <i>repayment</i> expected on the scheduled <i>repayment</i> date.
97A	FS Scheduled arrangement to pay repayment expected	Numeric £	The <i>repayment</i> expected as part of the arrangement to pay on the scheduled <i>repayment</i> date.
98A	FS DEBITS: Total	Numeric £	The total value of all debits (drawdowns, interest, fees charges and any other debit adjustment) during the

Reference	Data reporting field	Code (where applicable)	Notes
99A	FS Number of drawdowns	Numeric	<p>scheduled <i>repayment</i> period.</p> <p>The number of draw-downs made during the scheduled <i>repayment</i> period of any part of the <i>total amount of credit</i> which was not advanced to the <i>borrower(s)</i> when the <i>regulated credit agreement</i> was executed.</p>
100A	FS DEBITS: Total value of drawdowns	Numeric £	<p>The value of draw-downs made during the scheduled <i>repayment</i> period of any part of the <i>total amount of credit</i> which was not advanced to the <i>borrower(s)</i> when the <i>regulated credit agreement</i> was executed.</p>
101A	FS DEBITS: Interest incurred for the principal	Numeric £	<p>The total value of all debits during the scheduled <i>repayment</i> period for any interest incurred for the balance of the principal.</p> <p>The 'principal' comprises only the <i>total amount of credit</i> which has been advanced to the <i>borrower(s)</i> under the <i>regulated credit agreement</i>, and does not include any interest, fees or charges added to the account.</p>
102A	FS DEBITS: Periodic fees incurred	Numeric £	<p>The total value of all debits during the scheduled <i>repayment</i> period for any fees or charges incurred in relation to a membership fee, subscription fee or any other fee payable on a periodic basis.</p> <p>This should include the value of any interest incurred during the scheduled <i>repayment</i> period for balances relating to periodic fees.</p>

Reference	Data reporting field	Code (where applicable)	Notes
103A	<b>FS DEBITS:</b> Early settlement compensatory amounts	Numeric £	The total value of all debits during the scheduled <i>repayment</i> period for any compensatory amounts claimed by the reporting <i>firm</i> under section 95A or section 95B of the CCA following early <i>repayment</i> by the <i>borrower(s)</i> under section 94 of the CCA.
104A	<b>FS DEBITS:</b> Other fees and charges incurred	Numeric £	<p>The total value of all debits during the scheduled <i>repayment</i> period for any fees or charges incurred that have not been reported as one of:</p> <ul style="list-style-type: none"> <li>• <b>FS DEBITS:</b> Interest incurred for the principal;</li> <li>• <b>FS DEBITS:</b> Periodic fees incurred;</li> <li>• <b>FS DEBITS:</b> Early settlement compensatory amounts; or</li> <li>• <b>FS DEBITS:</b> Value of penalty charge type incurred.</li> </ul> <p>This should include the value of any interest incurred during the scheduled <i>repayment</i> period for balances relating to other fees and charges.</p>
105A	<b>FS DEBITS:</b> Any other debit adjustments	Numeric £	<p>The total value of all debits during the scheduled <i>repayment</i> period that have not been reported as one of:</p> <ul style="list-style-type: none"> <li>• <b>FS DEBITS:</b> Total value of drawdowns;</li> <li>• <b>FS DEBITS:</b> Interest incurred for the principal;</li> <li>• <b>FS DEBITS:</b> Periodic fees incurred;</li> <li>• <b>FS DEBITS:</b> Early settlement compensatory amounts;</li> </ul>

Reference	Data reporting field	Code (where applicable)	Notes
			<ul style="list-style-type: none"> <li>• <b>FS DEBITS:</b> Value of penalty charge type incurred; or</li> <li>• <b>FS DEBITS:</b> Other fees and charges incurred.</li> </ul>
106A	<b>FS CREDITS:</b> Total	Numeric £	The total value of all credits ( <i>repayments</i> , extinguished balances, and any other credit adjustment) during the scheduled <i>repayment</i> period
107A	<b>FS CREDITS:</b> Total repayments received from borrower(s)	Numeric £	The total value of all <i>repayments</i> during the scheduled <i>repayment</i> period from the <i>borrower(s)</i> .
108A	<b>FS CREDITS:</b> Total repayments received from guarantor	Numeric £	The total value of all <i>repayments</i> during the scheduled <i>repayment</i> period from the guarantor.
109A	<b>FS CREDITS:</b> Early settlement rebates	Numeric £	The total value of all credits during the scheduled <i>repayment</i> period for any rebates on early settlement allowed under the Consumer Credit (Early Settlement) Regulations 2004, following early <i>repayment</i> by the <i>borrower(s)</i> under section 94 of the CCA.
110A	<b>FS CREDITS:</b> Amounts relating to the principal extinguished	Numeric £	<p>The total value of any portion of the principal for which the reporting <i>firm</i> has informed the <i>borrower(s)</i> that the related amount outstanding under the <i>regulated credit agreement</i> has been extinguished during the scheduled <i>repayment</i> period.</p> <p>This should not include where the reporting <i>firm</i> has simply made the decision to cease to pursue the related amount outstanding under the <i>regulated credit agreement</i>.</p>

Reference	Data reporting field	Code (where applicable)	Notes
111A	<b>FS CREDITS:</b> Amounts relating to interest, fees, or charges extinguished	Numeric £	<p>The 'principal' comprises only the <i>total amount of credit</i> which has been advanced to the <i>borrower(s)</i> under the <i>regulated credit agreement</i>, and does not include any interest, fees or charges added to the account.</p> <p>The total value of any portion of the balance other than the principal for which the reporting <i>firm</i> has informed the <i>borrower(s)</i> that the related amount outstanding under the <i>regulated credit agreement</i> has been extinguished during the scheduled <i>repayment</i> period.</p> <p>This should not include where the reporting <i>firm</i> has simply made the decision to cease to pursue the related amount outstanding under the <i>regulated credit agreement</i>.</p>
112A	<b>FS CREDITS:</b> Any other credit adjustments	Numeric £	<p>The total value of all credits during the scheduled <i>repayment</i> period that have not been reported as one of:</p> <ul style="list-style-type: none"> <li>• <b>FS CREDITS:</b> Total <i>repayments</i> received from <i>borrower(s)</i>;</li> <li>• <b>FS CREDITS:</b> Total <i>repayments</i> received from guarantor;</li> <li>• <b>FS CREDITS:</b> Early settlement rebates;</li> <li>• <b>FS CREDITS:</b> Amounts relating to the principal extinguished; or</li> <li>• <b>FS CREDITS:</b> Amounts relating to interest, fees, or charges extinguished.</li> </ul>

Reference	Data reporting field	Code (where applicable)	Notes
113A	FS Annual interest rate	Numeric %	<p>For <i>regulated credit agreements</i> with an initial promotional period for a lower annual interest rate which is in effect on the scheduled <i>repayment</i> date, this should reflect the annual interest rate which will apply following this initial promotional period.</p> <p>A 'promotional period' means a set initial period of the agreement when no, or reduced, interest or charges are payable by the <i>borrower(s)</i>.</p> <p>For all other <i>regulated credit agreements</i>, this should reflect the annual interest rate on the scheduled <i>repayment</i> date.</p> <p>This number should be reported as a percentage to 2 decimal places (eg, 3.49 represents 3.49%, not 349%).</p>
114A	FS BNPL payment condition in effect	Y = Yes N = No	<p>Whether the <i>BNPL credit</i> promotional period is in effect as on the scheduled <i>repayment</i> date.</p> <p>A 'promotional period' means a set initial period of the agreement when no, or reduced, interest or charges are payable by the <i>borrower(s)</i>.</p>

**Penalty charge type (scheduled repayment period) repeatable data element**

For each set of scheduled *repayment period data elements*, certain *data elements* must be provided for each of the specified penalty charge types for which there was a balance outstanding on the scheduled *repayment* date, a new penalty charge was incurred during the scheduled *repayment* period, or part of a *repayment* made during the scheduled *repayment* period was assigned to the balance outstanding. The submission method will allow these *data elements* to be repeated.

- *Data element 116A, 'FS Penalty charge type'*, will be the unique identifier for a set of penalty charge type (scheduled *repayment period*) *data elements*.
- No more than one set of penalty charge type (scheduled *repayment period*) *data elements* can be submitted for each specified 'FS Penalty charge type'.

A reporting *firm* should not submit *data elements* for specified penalty charge types for which there was no relevant information.

Reference	Data reporting field	Code (where applicable)	Notes
115A	FS Any penalty charges?	Y = Yes N = No	Whether there was a balance outstanding on the scheduled <i>repayment</i> date in relation to a penalty charge, a new penalty charge was incurred during the scheduled <i>repayment</i> period or part of a <i>repayment</i> made during the scheduled <i>repayment</i> period was assigned to the balance outstanding of a penalty charge.
<b>Start of penalty charge type (scheduled repayment period) repeatable data elements</b>			
116A	FS Penalty charge type	A = Correspondence C = Late payment D = Returned/ failed payment E = Broken arrangement F = Arrears G = Default H = Field agent visit I = Legal fees including solicitor instruction J = Repossession K = Other third-party debt recovery L = Excess mileage, and wear and tear W = Other Z = Unassigned	<p>Enter the relevant code:</p> <p><b>A: Correspondence</b> A charge payable by the <i>borrower(s)</i> for correspondence sent in relation to the <i>regulated credit agreement</i>.</p> <p><b>C: Late payment</b> A charge payable by the <i>borrower(s)</i> if a <i>repayment</i> is not made to the reporting <i>firm</i> by a scheduled date.</p> <p><b>D: Returned/failed payment</b> A charge payable by the <i>borrower(s)</i> if an attempted <i>repayment</i> is returned. This includes, but is not limited to, when there are insufficient funds in the <i>borrower(s)</i> account, the account is closed or the account is frozen.</p> <p><b>E: Broken arrangement</b> A charge payable by the <i>borrower(s)</i> if a <i>repayment</i> agreed as part of an arrangement to pay is not made.</p> <p><b>F: Arrears</b> A charge payable by the <i>borrower(s)</i> as a result of the <i>regulated</i></p>



Reference	Data reporting field	Code (where applicable)	Notes
			<p><i>credit agreement</i> being in arrears.</p> <p><b>G: Default</b></p> <p>A charge payable by the <i>borrower(s)</i> as a result of the <i>regulated credit agreement</i> being in default.</p> <p><b>H: Field agent visit</b></p> <p>A charge payable by the <i>borrower(s)</i> if a field agent visit takes place to enforce <i>repayment</i> of the <i>regulated credit agreement</i>.</p> <p><b>I: Legal fees including solicitor instruction</b></p> <p>A charge payable by the <i>borrower(s)</i> in relation to legal fees associated with action to enforce <i>repayment</i> of the <i>regulated credit agreement</i>.</p> <p><b>J: Repossession</b></p> <p>A charge payable by the <i>borrower(s)</i> in relation to action to repossess <i>goods</i> financed by the <i>regulated credit agreement</i> or <i>goods</i> provided as <i>security</i> under the <i>regulated credit agreement</i>.</p> <p><b>K: Other third-party debt recovery</b></p> <p>A charge payable by the <i>borrower(s)</i> in relation to action to enforce <i>repayment</i> of the <i>regulated credit agreement</i> which is not one of the specified options above.</p> <p><b>L: Excess mileage, and wear and tear</b></p> <p>A charge payable by the <i>borrower(s)</i> in relation to:</p> <p>a)the condition of <i>goods</i> financed by a <i>hire-purchase agreement</i> or <i>conditional</i></p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p><i>sale agreement</i> which were returned to the reporting <i>firm</i> after the <i>borrower(s)</i> had exercised their right under section 99 of the CCA to terminate the <i>regulated credit agreement</i>;</p> <p>b)the condition of a motor vehicle returned at the end of a personal contract purchase agreement; or</p> <p>c)an annual mileage of a motor vehicle returned at the end of a personal contract purchase agreement which is in excess of the anticipated annual mileage which was set under the <i>regulated credit agreement</i>.</p> <p><b>W: Any other penalty charge</b></p> <p>A penalty charge payable which is not one of the specified options above.</p> <p><b>Z: Unassigned</b></p> <p>The reporting <i>firm</i> is unable to determine if the penalty charge is one of the specified options above.</p>
116B	<b>FS BALANCE</b> of penalty charge type outstanding after repayments made	Numeric £	<p>The balance outstanding on the scheduled <i>repayment</i> date, for this penalty charge type.</p> <p>This should account for any <i>repayments</i> made up to and including the scheduled <i>repayment</i> date.</p>
116C	<b>FS DEBITS:</b> Value of penalty charge type incurred	Numeric £	<p>The value of new charges incurred during the scheduled <i>repayment</i> period for this penalty charge type.</p>

Reference	Data reporting field	Code (where applicable)	Notes
			This should include the value of any interest incurred during the scheduled <i>repayment</i> period for balances relating to this penalty charge type.
116D	<b>FS CREDITS:</b> Repayments of penalty charge type	Numeric £	The value of <i>repayments</i> made during the scheduled <i>repayment</i> period assigned to balances for this penalty charge type.
<b>End of penalty charge type (scheduled repayment period) repeatable data elements</b>			
<b>End of scheduled repayment period repeatable data elements</b>			
<b>No accounting period or scheduled repayment period data elements</b>			
If a default notice had not taken effect for the <i>regulated credit agreement</i> , and:			
<ul style="list-style-type: none"> <li>• <i>running-account credit</i> is included under the <i>regulated credit agreement</i> and no accounting periods ended during the reporting period; or</li> <li>• <i>fixed-sum credit</i> is included under the <i>regulated credit agreement</i> with specified scheduled <i>repayment</i> dates but no scheduled <i>repayment</i> periods ended during the reporting period,</li> </ul>			
the following <i>data elements</i> must be provided in relation to the <i>regulated credit agreement</i> .			
The data reporting field names for these <i>data elements</i> are prefixed by 'NO'.			
117A	<b>NO</b> Credit limit	Numeric £	The <i>credit limit</i> for the <i>regulated credit agreement</i> at the end of the reporting period.
118A	<b>NO BALANCE:</b> Total	Numeric £	The total amount outstanding at the end of the reporting period.
119A	<b>NO BALANCE:</b> balance which relates to the principal	Numeric £	The portion of the total amount outstanding at the end of the reporting period which related to the principal.  If <i>running-account credit</i> is included under the <i>regulated credit agreement</i> , the 'principal' comprises only the amount of credit drawn down under the <i>regulated credit agreement</i> , and does not include any interest, fees or charges added to the account.

Reference	Data reporting field	Code (where applicable)	Notes
120A	<b>NO BALANCE:</b> balance which is in arrears	Numeric £	<p>If <i>fixed-sum credit</i> is included under the <i>regulated credit agreement</i>, the 'principal' comprises only the <i>total amount of credit</i> which has been advanced to the <i>borrower(s)</i> under the <i>regulated credit agreement</i>, and does not include any interest, fees or charges added to the account.</p> <p>The portion of the total amount outstanding at the end of the reporting period which was in arrears.</p> <p>'Arrears' includes any shortfall in one or more <i>repayments</i> due from the <i>borrower(s)</i> under the <i>regulated credit agreement</i>.</p>

**Defaulted agreements activity data elements**

If a default notice had taken effect for the *regulated credit agreement* before the start of the reporting period, these *data elements* must be provided in relation to the entire reporting period.

Where:

- a default notice had taken effect for the *regulated credit agreement* during the reporting period; and
- an accounting period or a scheduled *repayment* period ended during the reporting period prior to the date of the default notice taking effect,

these *data elements* must be provided in relation to the portion of the reporting period after the latest of these accounting periods or scheduled *repayment* periods.

In all other cases, these *data elements* must be provided in relation to the entire reporting period.

For the final performance reporting period for the *regulated credit agreement* the defaulted agreements activity *data elements* should be provided in relation to the period ending with the date associated with *data element* 4A, 'Reason for ceasing to submit performance data for this agreement' – that is:

- 29A, 'Date agreement ceased to have effect';
- 40A, 'Date of assignment of legal ownership'; or
- 45A, 'Date agreement recorded as statute barred'.

The data reporting field names for *data elements* which relate to defaulted agreements activity are prefixed by 'DF'.

The defaulted agreements activity *data elements* cover the status of the *regulated credit agreement* at the end of the reporting period, or the date associated with *data element* 4A, 'Reason for ceasing to submit performance data for this agreement', and activity which took place during the relevant portion of the reporting period.

Reference	Data reporting field	Code (where applicable)	Notes
121A	<b>DF</b> Was a moratorium in effect?	A = Moratorium D = No moratorium in effect	This should reflect whether a moratorium was in effect at the end of the reporting period.  Enter the relevant code: <b>A: Moratorium</b> <i>A Debt Respite moratorium in England and Wales, or a moratorium within the meaning of part 15 of the Bankruptcy (Scotland) Act 2016 in Scotland.</i> <b>D: No moratorium in effect</b>
122A	<b>DF</b> Was an arrangement to pay in effect?	Y = Yes N = No	An indicator of whether an arrangement to pay was in effect at the end of the reporting period.  An arrangement to pay is a structured agreement between the reporting <i>firm</i> and the <i>borrower(s)</i> , or a third party acting on behalf of the <i>borrower(s)</i> , outlining the terms and schedule for making <i>repayments</i> which are different from the terms of the <i>regulated credit agreement</i> .  An arrangement to pay should not include a <i>regulated credit agreement</i> for which the changes to the terms and schedule for <i>repayment</i> have been made using a contractual variation.
123A	<b>DF</b> Is the arrangement to pay part of a debt solution?	A = Debt management plan B = Debt arrangement scheme W = Other Z = Unknown	Enter the relevant code: <b>A: Debt management plan</b>  The arrangement to pay was part of a <i>debt management plan</i> . <b>B: Debt arrangement scheme</b>

Reference	Data reporting field	Code (where applicable)	Notes
124A	DF Were any interest, fees or charges not applied during the reporting period?	<p>A = Yes – amount known</p> <p>B = Yes – amount unknown</p> <p>C = No</p> <p>Z = Unknown</p>	<p>The arrangement to pay was part of a debt arrangement scheme, within the meaning of the Debt Arrangement and Attachment (Scotland) Act 2002.</p> <p><b>W: Other</b></p> <p>The arrangement to pay was not part of one of the specific <i>debt solutions</i> above.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> cannot determine whether the arrangement to pay was part of one of the specific <i>debt solutions</i> above.</p> <p>This should reflect any contractual interest, fees or charges which should have been added to the total amount outstanding during the reporting period, but the reporting <i>firm</i> chose not to.</p> <p>This should not include any interest, fees or charges which were added to the total amount outstanding and then subsequently removed.</p> <p>Enter the relevant code:</p> <p><b>A: Yes – amount known</b></p> <p>During the reporting period there were contractual interest, fees or charges which were not applied, and the reporting <i>firm</i> can provide the value of these.</p> <p><b>B: Yes – amount unknown</b></p> <p>During the reporting period there were contractual interest, fees or charges which were</p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p>not applied, and the reporting <i>firm</i> cannot provide the value of these.</p> <p><b>C: No</b></p> <p>During the reporting period all contractual interest, fees or charges were applied.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> is unable to determine whether during the reporting period any contractual interest, fees or charges were not applied.</p>
125A	<b>DF</b> Amount of interest, fees or charges not applied during the reporting period	Numeric £	The value of the contractual interest, fees or charges which were not applied during the reporting period.
126A	<b>DF BALANCE:</b> Total	Numeric £	The total amount outstanding at the end of the reporting period.
127A	<b>DF BALANCE:</b> balance which relates to the principal	Numeric £	<p>The portion of the total amount outstanding at the end of the reporting period which relates to the principal.</p> <p>If <i>running-account credit</i> is included under the <i>regulated credit agreement</i>, the 'principal' comprises only the amount of credit drawn down under the <i>regulated credit agreement</i>, and does not include any interest, fees or charges added to the account.</p> <p>If <i>fixed-sum credit</i> is included under the <i>regulated credit agreement</i>, the 'principal' comprises only the <i>total amount of credit</i> which has been advanced to the <i>borrower(s)</i> under the <i>regulated credit agreement</i>, and does</p>

Reference	Data reporting field	Code (where applicable)	Notes
128A	DF Scheduled arrangement to pay repayment expected	Numeric £	not include any interest, fees or charges added to the account.  The <i>repayment</i> expected as part of the arrangement to pay during the reporting period.
129A	DF DEBITS: Total	Numeric £	The total value of all debits (interest, charges and any other debit adjustment) during the reporting period.
130A	DF DEBITS: Interest incurred	Numeric £	The total value of all debits during the reporting period for any interest incurred.
131A	DF DEBITS: Any other debit adjustments	Numeric £	The total value of all debits during the reporting period that have not been reported as one of: <ul style="list-style-type: none"> <li>• DF DEBITS: Interest incurred; or</li> <li>• DF DEBITS: Value of penalty charge type incurred.</li> </ul>
132A	DF CREDITS: Total	Numeric £	The total value of all credits ( <i>repayments</i> , extinguished balances, and any other credit adjustment) during the reporting period.
133A	DF CREDITS: Total repayments received from borrower(s)	Numeric £	The total value of all <i>repayments</i> during the reporting period from the <i>borrower(s)</i> .
134A	DF CREDITS: Total repayments received from guarantor	Numeric £	The total value of all <i>repayments</i> during the reporting period from the guarantor.
135A	DF CREDITS: Amounts relating to the principal extinguished	Numeric £	The total value of any portion of the principal for which the reporting <i>firm</i> has informed the <i>borrower(s)</i> that the related amount outstanding under the <i>regulated credit agreement</i> has



Reference	Data reporting field	Code (where applicable)	Notes
136A	<b>DF CREDITS:</b> Amounts relating to interest, fees, or charges extinguished	Numeric £	<p>been extinguished during the reporting period.</p> <p>This should not include where the reporting <i>firm</i> has simply made the decision to cease to pursue the related amount outstanding under the <i>regulated credit agreement</i>.</p> <p>If <i>running-account credit</i> is included under the <i>regulated credit agreement</i>, the 'principal' comprises only the amount of credit drawn down under the <i>regulated credit agreement</i>, and does not include any interest, fees or charges added to the account.</p> <p>If <i>fixed-sum credit</i> is included under the <i>regulated credit agreement</i>, the 'principal' comprises only the <i>total amount of credit</i> which has been advanced to the <i>borrower(s)</i> under the <i>regulated credit agreement</i>, and does not include any interest, fees or charges added to the account.</p> <p>The total value of any portion of the balance other than the principal for which the reporting <i>firm</i> has informed the <i>borrower(s)</i> that the related amount outstanding under the <i>regulated credit agreement</i> has been extinguished during the reporting period.</p> <p>This should not include where the reporting <i>firm</i> has simply made the decision to cease to pursue the related amount outstanding under the <i>regulated credit agreement</i>.</p>

Reference	Data reporting field	Code (where applicable)	Notes
137A	<b>DF CREDITS:</b> Any other credit adjustments	Numeric £	<p>The total value of all credits during the reporting period that have not been reported as one of:</p> <ul style="list-style-type: none"> <li>• <b>DF CREDITS:</b> Total repayments received from <i>borrower(s)</i>;</li> <li>• <b>DF CREDITS:</b> Total repayments received from guarantor;</li> <li>• <b>DF CREDITS:</b> Amounts relating to the principal extinguished; or</li> <li>• <b>DF CREDITS</b> Amounts relating to interest, fees, or charges extinguished.</li> </ul>
<p><b>Penalty charge type (default) repeatable data elements</b></p> <p>Certain <i>data elements</i> must be provided for each of the specified penalty charge types for which there was a balance outstanding at the end of the reporting period, a new penalty charge was incurred during the reporting period or part of a <i>repayment</i> made during the reporting period was assigned to the balance outstanding. The submission method will allow these <i>data elements</i> to be repeated.</p> <ul style="list-style-type: none"> <li>• <i>Data element</i> 139A, 'DF Penalty charge type', will be the unique identifier for a set of penalty charge type (default) <i>data elements</i>.</li> <li>• No more than one set of penalty charge type (default) <i>data elements</i> can be submitted for each specified 'DF Penalty charge type'.</li> </ul> <p>A reporting <i>firm</i> should not submit <i>data elements</i> for specified penalty charge types for which there was no relevant information.</p>			
138A	<b>DF</b> Any penalty charges?	Y = Yes N = No	Whether a new penalty charge was incurred during the reporting period.
<p><b>Start of penalty charge type (default) repeatable data elements</b></p>			
139A	<b>DF</b> Penalty charge type	A = Correspondence B = Over credit limit C = Late payment D = Returned /failed payment E = Broken arrangement F = Arrears G = Default H = Field agent visit I = Legal fees including solicitor instruction	<p>Enter the relevant code:</p> <p><b>A: Correspondence</b> A charge payable by the <i>borrower(s)</i> for correspondence sent in relation to the <i>regulated credit agreement</i>.</p> <p><b>B: Over credit limit</b> A charge payable by the <i>borrower(s)</i> if the balance of the <i>regulated credit agreement</i> exceeds the assigned <i>credit limit</i>.</p>

Reference	Data reporting field	Code (where applicable)	Notes
		<p>J = Repossession</p> <p>K = Other third-party debt recovery</p> <p>L = Excess mileage, and wear and tear</p> <p>W = Any other penalty charge</p> <p>Z = Unassigned</p>	<p><b>C: Late payment</b></p> <p>A charge payable by the <i>borrower(s)</i> if a <i>repayment</i> is not made to the reporting <i>firm</i> by a scheduled date.</p> <p><b>D: Returned/failed payment</b></p> <p>A charge payable by the <i>borrower(s)</i> if an attempted <i>repayment</i> is returned. This includes, but is not limited to, when there are insufficient funds in the <i>borrower(s)</i> account, the account is closed or the account is frozen.</p> <p><b>E: Broken arrangement</b></p> <p>A charge payable by the <i>borrower(s)</i> if a <i>repayment</i> agreed as part of an arrangement to pay is not made.</p> <p><b>F: Arrears</b></p> <p>A charge payable by the <i>borrower(s)</i> as a result of the <i>regulated credit agreement</i> being in arrears.</p> <p><b>G: Default</b></p> <p>A charge payable by the <i>borrower(s)</i> as a result of the <i>regulated credit agreement</i> being in default.</p> <p><b>H: Field agent visit</b></p> <p>A charge payable by the <i>borrower(s)</i> if a field agent visit takes place to enforce <i>repayment</i> of the <i>regulated credit agreement</i>.</p> <p><b>I: Legal fees including solicitor instruction</b></p> <p>A charge payable by the <i>borrower(s)</i> in relation to legal fees associated with action to enforce <i>repayment</i> of the</p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p><i>regulated credit agreement.</i></p> <p><b>J: Repossession</b></p> <p>A charge payable by the <i>borrower(s)</i> in relation to action to repossess <i>goods</i> financed by the <i>regulated credit agreement</i> or <i>goods</i> provided as <i>security</i> under the <i>regulated credit agreement.</i></p> <p><b>K: Other third-party debt recovery</b></p> <p>A charge payable by the <i>borrower(s)</i> in relation to action to enforce <i>repayment</i> of the <i>regulated credit agreement</i> which is not one of the specified options above.</p> <p><b>L: Excess mileage, and wear and tear</b></p> <p>A charge payable by the <i>borrower(s)</i> in relation to:</p> <ul style="list-style-type: none"> <li>• the condition of <i>goods</i> financed by a <i>hire-purchase agreement</i> or <i>conditional sale agreement</i> which were returned to the reporting <i>firm</i> after the <i>borrower(s)</i> had exercised their right under section 99 of the CCA to terminate the <i>regulated credit agreement</i>;</li> <li>• the condition of a motor vehicle returned at the end of a personal contract purchase agreement; or</li> <li>• an annual mileage of a motor vehicle returned at the end of a personal contract purchase agreement which is in excess of the anticipated annual mileage which was set under the <i>regulated credit agreement.</i></li> </ul>

Reference	Data reporting field	Code (where applicable)	Notes
			<p><b>W: Any other penalty charge</b></p> <p>A penalty charge payable which is not one of the specified options above.</p> <p><b>Z: Unassigned</b></p> <p>The reporting <i>firm</i> is unable to determine if the penalty charge is one of the specified options above.</p>
139B	<b>DF DEBITS:</b> Value of penalty charge type incurred	Numeric £	The value of new charges incurred during the reporting period for this penalty charge type.
<b>End of penalty charge type (default) repeatable data elements</b>			
<b>Back-book data</b>			
<p>A single set of consumer credit product sales data is required to be submitted in a back-book data report. The same deadline applies to providing both the back-book data report and the performance data report at the end of the <i>firm's</i> first reporting period.</p> <p>The back-book data report must include data in respect of all relevant <i>regulated credit agreements</i> which:</p> <ul style="list-style-type: none"> <li>•will be included in the performance data report for the reporting <i>firm's</i> first reporting period; and</li> <li>•will not be included in the sales data report for the reporting <i>firm's</i> first reporting period.</li> </ul> <p>Data in respect of a relevant <i>regulated credit agreement executed</i> before the start of a reporting <i>firm's</i> first reporting period must not be included in a back-book data report if:</p> <ul style="list-style-type: none"> <li>•the agreement was cancelled;</li> <li>•no amount remains to be paid by the <i>borrower</i> under the <i>regulated credit agreement</i>;</li> <li>•the <i>firm</i> is no longer the legal owner of the <i>lender's</i> rights and duties under the agreement; or</li> <li>•enforcement of the agreement became statute barred;</li> </ul>			
<b>Purpose of the back-book data report</b>			
<p>The back-book data report is intended to provide contextualising information for the performance data report in relation to relevant <i>regulated credit agreements</i> which have not been included in a sales data report.</p> <p>The transaction reference reported for each relevant <i>regulated credit agreement</i> in a back-book data report must be unique in that report. Any transaction reference reported for a relevant <i>regulated credit agreement</i> in a back-book data report must not be reported for another relevant <i>regulated credit agreement</i> in any sales data reports.</p> <p>The same transaction reference reported for each relevant <i>regulated credit agreement</i> in a back-book data report must be used for the same relevant <i>regulated credit agreement</i> in all performance data reports which include data in respect of that relevant <i>regulated credit agreement</i>.</p>			
<b>Interpreting the data elements</b>			
<p>Most of the <i>data elements</i> included in the back-book data report are a subset of the <i>data elements</i> included in the sales data report.</p>			

Reference	Data reporting field	Code (where applicable)	Notes
<p>Some <i>data elements</i> have additional 'Unknown' options to account for information a reporting <i>firm</i> may not hold for relevant <i>regulated credit agreements</i> executed prior to the <i>firm's</i> first reporting period.</p> <p>Not all <i>data elements</i> must be reported for all relevant <i>regulated credit agreements</i>. The validations for when <i>data elements</i> must, or must not, be reported are detailed in the data reference guide for the back-book data report. The <i>data element</i> reference codes can be used to cross-refer between the <i>Handbook</i> and the data reference guide, as well as other supporting documentation.</p> <p>These validations often relate to <i>data elements</i> specific to certain types of relevant <i>regulated credit agreements</i>. Most notably, the difference between relevant <i>regulated credit agreements</i> under which the facility is <i>fixed-sum credit</i> or <i>running-account credit</i>. Many <i>data elements</i> do not need to be reported for relevant <i>regulated credit agreements</i> in respect of which a default notice has taken effect.</p> <p>Some <i>data elements</i> relate to information which may have changed after a relevant <i>regulated credit agreement</i> was executed. The notes will indicate whether the information should be reported to reflect the status on:</p> <ul style="list-style-type: none"> <li>•the <i>day</i> that the relevant <i>regulated credit agreement</i> was executed;</li> <li>•the <i>day</i> that the reporting <i>firm</i> was assigned the legal ownership of the relevant <i>regulated credit agreement</i>; or</li> <li>•the <i>day</i> before the start of the reporting <i>firm's</i> first reporting period for the performance data report ('the back-book reporting date').</li> </ul>			
Reference	Data reporting field	Code (where applicable)	Notes
2A	Is the reporting firm the original lender?	Y = Yes N = No	Whether the reporting <i>firm</i> was the <i>lender</i> who entered into the <i>regulated credit agreement</i> .
3A	Credit for business or personal use	B = Business P = Personal Z = Unknown	<p>Enter the relevant code:</p> <p><b>B: Business</b></p> <p>For where the <i>borrower(s)</i> entered into the <i>regulated credit agreement</i> wholly or predominantly for the purpose of business carried on, or intended to be carried on, by the <i>borrower(s)</i>.</p> <p><b>P: Personal</b></p> <p>All other <i>regulated credit agreements</i>.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> cannot determine whether or not the <i>borrower</i> entered into the <i>regulated credit agreement</i> wholly or predominantly for the purpose of business carried on,</p>

Reference	Data reporting field	Code (where applicable)	Notes
4A	Has a default notice taken effect in relation to this agreement?	Y = Yes N = No	<p>or intended to be carried on, by the <i>borrower</i>.</p> <p>Whether the <i>borrower(s)</i> had been issued with a default notice in relation to the <i>regulated credit agreement</i> and:</p> <p>(a) the <i>borrower(s)</i> had not taken the action required to remedy the breaches by the date specified in the default notice (see section 88(1)(b) of the CCA); or</p> <p>(b) the <i>borrower(s)</i> had not paid the compensation for the breach by the date specified in the default notice (see section 88(1)(c) of the CCA).</p> <p>This should reflect the status of the <i>regulated credit agreement</i> on the back-book reporting date.</p>
5A	Agreement execution date	DD/MM/YYYY	Date on which the <i>regulated credit agreement</i> was executed.
6A	Is the agreement an open-end agreement?	Y = Yes N = No	Whether the <i>regulated credit agreement</i> meets the criteria of an <i>open-end agreement</i> .
7A	Agreement end date	DD/MM/YYYY	<p>Date on which the <i>regulated credit agreement</i> is scheduled to end.</p> <p>This should reflect the end date set out in the <i>regulated credit agreement</i> as on the back-book reporting date.</p>
8A	Is the facility under the credit agreement fixed-sum or running-account?	FS = Fixed-sum credit RA = Running-account credit	<p>Enter the relevant code:</p> <p><b>FS: Fixed-sum credit</b></p> <p>The <i>regulated credit agreement</i> includes a facility whereby the <i>borrower</i> is enabled to receive <i>credit</i> (whether</p>

Reference	Data reporting field	Code (where applicable)	Notes
9A	How can the running-account credit be used?	<p>A = Linked to a payment network</p> <p>B = Retail revolving credit to pay for periodic premiums or fees only</p> <p>C = Any other retail revolving credit</p> <p>D = Money transfers only</p> <p>W = Other</p> <p>Z = Unknown</p>	<p>in one amount or by instalments) but which is not <i>running-account credit</i>.</p> <p><b>RA: Running-account credit</b></p> <p>The <i>regulated credit agreement</i> includes a facility under which the <i>borrower</i> or another <i>person</i> is enabled to receive from time to time from the <i>lender</i> or a third party <i>cash, goods</i> or services to an amount or value such that, taking into account <i>payments</i> made by or to the credit of the <i>borrower</i>, the <i>credit limit</i> (if any) is not at any time exceeded.</p> <p>Enter the relevant code:</p> <p><b>A: Linked to a payment network</b></p> <p>A <i>regulated credit agreement</i> with a facility which allows drawdowns for transactions with any <i>person</i> in a payment network, such as <i>Mastercard</i> and <i>Visa</i>.</p> <p>This includes credit cards. This should include a <i>regulated credit agreement</i> which also allows other types of drawdowns.</p> <p><b>B: Retail revolving credit to pay for periodic premiums or fees only</b></p> <p>A <i>regulated credit agreement</i> which meets the criteria of <i>retail revolving credit</i>, and which only allows the <i>borrower(s)</i> to finance a single periodic premium or fee at any one time.</p> <p><b>C: Any other retail revolving credit</b></p>



Reference	Data reporting field	Code (where applicable)	Notes
10A	Type of periodic premiums or fees	<p>A = Insurance premiums only</p> <p>B = Any other combination of premiums and fees</p> <p>Z = Unknown</p>	<p><i>A regulated credit agreement</i> which meets the criteria of <i>retail revolving credit</i>, other than a <i>regulated credit agreement</i> which only allows the <i>borrower(s)</i> to finance a single periodic premium or fee at any one time.</p> <p><b>D: Money transfers only</b></p> <p><i>A regulated credit agreement</i> which only allows drawdowns to transfer money to a bank account or an <i>electronic money</i> account.</p> <p><b>W: Other</b></p> <p><i>A regulated credit agreement</i> which is not one of any of the specific options above.</p> <p><b>Z: Unknown</b></p> <p><i>A regulated credit agreement</i> which the reporting <i>firm</i> cannot determine to be one of the specific options above.</p> <p>Enter the relevant code:</p> <p><b>A: Insurance premiums only</b></p> <p>The <i>regulated credit agreement</i> is intended to be used to finance premiums for <i>general insurance contracts</i> only.</p> <p><b>B: Any other combination of premiums and fees</b></p> <p>The <i>regulated credit agreement</i> is not limited to finance premiums for <i>general insurance contracts</i> only.</p> <p><b>Z: Unknown</b></p> <p><i>A regulated credit agreement</i> which the</p>

Reference	Data reporting field	Code (where applicable)	Notes
11A	Is the agreement a borrower-lender agreement or a borrower-lender-supplier agreement?	A = Borrower-lender B = Borrower-lender-supplier	<p>reporting <i>firm</i> cannot determine to be one of the specific options above.</p> <p>Enter the relevant code:</p> <p><b>A: Borrower-lender</b> <i>A regulated credit agreement which meets the criteria of a borrower-lender agreement.</i></p> <p><b>B: Borrower-lender-supplier</b> <i>A regulated credit agreement which meets the criteria of a borrower-lender-supplier agreement.</i></p>
12A	Supplier regulatory status	A1 = Regulated – FRN known A2 = Regulated – FRN unknown X = Not regulated Z1 = Supplier regulatory status unknown Z2 = Supplier unknown	<p>This should reflect the regulatory status of the <i>person</i> who acted as ‘the <i>supplier</i>’ in the <i>borrower-lender-supplier agreement</i> when the <i>regulated credit agreement</i> was executed.</p> <p>Enter the relevant code:</p> <p><b>A1: Regulated – FRN known</b> <i>The supplier was an authorised person and/or acting as an appointed representative. The associated FRN of the supplier is known.</i></p> <p><b>A2: Regulated – FRN unknown</b> <i>The supplier was an authorised person and/or acting as an appointed representative. The associated FRN of the supplier is unknown.</i></p> <p><b>X: Not regulated</b> <i>The supplier was not an authorised person and was not acting as an appointed representative.</i></p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p><b>Z1: Supplier regulatory status unknown</b></p> <p>The reporting <i>firm</i> cannot determine the regulatory status of the <i>supplier</i>.</p> <p><b>Z2: Supplier unknown</b></p> <p>The reporting <i>firm</i> cannot determine who the <i>supplier</i> was.</p>
13A	Supplier FRN	6 or 7 digit number	The FRN of the <i>person</i> who acted as 'the <i>supplier</i> ' in the <i>borrower-lender-supplier agreement</i> . This should reflect the <i>supplier's</i> regulatory status when the <i>regulated credit agreement</i> was executed.
14A	Supplier name	Alphanumeric	<p>The name of the <i>person</i> who acted as 'the <i>supplier</i>' in the <i>borrower-lender-supplier agreement</i>.</p> <p>This should reflect the name recorded by the reporting <i>firm</i> as on the back-book reporting date.</p>
15A	Is the agreement one of these specific contract types?	<p>A = Hire-purchase agreement</p> <p>B = Conditional sale agreement</p> <p>C = Pawn agreement</p> <p>D = Bill of sale loan agreement</p> <p>E = Green deal plan</p> <p>X = None of these contract types</p> <p>Z = Unknown</p>	<p>Enter the relevant code:</p> <p><b>A: Hire-purchase agreement</b></p> <p>A <i>regulated credit agreement</i> which meets the criteria of a <i>hire-purchase agreement</i>.</p> <p><b>B: Conditional sale agreement</b></p> <p>A <i>regulated credit agreement</i> which meets the criteria of a <i>conditional sale agreement</i>.</p> <p><b>C: Pawn agreement</b></p> <p>A <i>regulated credit agreement</i> for which the <i>lender</i> takes any article in <i>pawn</i>.</p>

Reference	Data reporting field	Code (where applicable)	Notes
16A	Does the agreement meet the criteria of one of these agreement types as defined in the FCA Handbook?	<p>A = High-cost short-term credit</p> <p>B = Home credit loan agreement</p> <p>C = RTO agreement</p> <p>D = BNPL agreement</p> <p>X = None of these FCA Handbook definitions</p> <p>Z = Unknown</p>	<p><b>D: Bill of sale loan agreement</b>  <i>A regulated credit agreement which meets the criteria of a bill of sale loan agreement.</i></p> <p><b>E: Green deal plan</b>  <i>A regulated credit agreement which also meets the criteria of a green deal plan.</i></p> <p><b>X: None of these contract types</b>  <i>A regulated credit agreement which is not one of any of the above contract types.</i></p> <p><b>Z: Unknown</b>  <i>A regulated credit agreement which the reporting firm cannot determine to be one of the above contract types.</i></p> <p>Enter the relevant code:</p> <p><b>A: High-cost short-term credit</b>  <i>A regulated credit agreement which meets the criteria of high-cost short-term credit.</i></p> <p><b>B: Home credit loan agreement</b>  <i>A regulated credit agreement which meets the criteria of a home credit loan agreement.</i></p> <p><b>C: RTO agreement</b>  <i>A regulated credit agreement which meets the criteria of an RTO agreement as set out in CONC 5B.7.1R(7). Note that, while similar, this is not the same as the criteria for a rent-to-own agreement.</i></p>

Reference	Data reporting field	Code (where applicable)	Notes
17A	Type of goods or services provided by the supplier financed by the agreement	<p>A = Motor vehicles</p> <p>B = Mobility aids</p> <p>C = Home improvement</p> <p>D = Mobile phones</p> <p>E = Jewellery and watches</p> <p>F = Household goods</p> <p>G = Sports and leisure goods</p> <p>H = Mobile homes</p> <p>I = Agriculture equipment and supplies</p> <p>J = Other plant machinery</p> <p>K = Office equipment</p> <p>L = Tools</p> <p>M = Health care and medical care</p> <p>N = Education and training</p> <p>O = Travel</p> <p>P = Legal services</p> <p>Q = Insurance premiums</p>	<p><b>D: BNPL agreement</b> A regulated credit agreement which meets the criteria of a BNPL agreement.</p> <p><b>X: None of these FCA Handbook definitions</b> A regulated credit agreement which is not one of any of the specific options above.</p> <p><b>Z: Unknown</b> A regulated credit agreement which the reporting firm cannot determine to be one of the specific options above.</p> <p>If more than one type of goods or services are financed by the regulated credit agreement, the reporting firm should select the type of goods or services which accounted for the greatest portion of the total amount of credit.</p> <p>The reporting firm should select the option which best aligns to the information, if any, it holds. The reporting firm is not required to collect additional information in order to be able to better determine the application of any of the specified options.</p> <p>Enter the relevant code:</p> <p><b>A: Motor vehicles</b> A wheeled, mechanically propelled vehicle intended or adapted for use on roads.</p> <p><b>B: Mobility aids</b></p>

Reference	Data reporting field	Code (where applicable)	Notes
		<p>R = Membership and subscription fees</p> <p>W1 = Other goods</p> <p>W2 = Other services</p> <p>Z = Unknown</p>	<p>A device designed to assist walking or otherwise improve the mobility of people with a mobility impairment.</p> <p>This should not include <i>goods</i> covered by 'A: Motor vehicles'.</p> <p><b>C: Home improvement</b></p> <p>Additions to, renovations of or repair of a residential property which involves professional services, including but not limited to installation.</p> <p>This should not include <i>goods</i> covered by 'B: Mobility aids', even if they involved professional installation.</p> <p><b>D: Mobile phones</b></p> <p>Mobile phone handsets, smart watches and associated accessories.</p> <p><b>E: Jewellery and watches</b></p> <p>This should not include <i>goods</i> covered by 'D: Mobile phones'.</p> <p><b>F: Household goods</b></p> <p><i>Goods</i> which are normally found in a residential home, including but not limited to furniture, kitchen appliances (such as cookers, washing machines and dryers, microwaves, refrigerators, and freezers), electronic and technological <i>goods</i> (such as vacuum cleaners, televisions and accessories, music systems and accessories, games consoles and accessories, computers, and tablets and accessories).</p> <p>This should not include <i>goods</i> covered by 'B:</p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p>Mobility aids', 'D: Mobile phones', or 'E: Jewellery and watches'.</p> <p><b>G: Sports and leisure goods</b></p> <p><i>Goods</i> used primarily for sports or leisure.</p> <p><b>H: Mobile homes</b></p> <p>Static caravans, park homes and lodges which can be transported from place to place.</p> <p><b>I: Agriculture equipment and supplies</b></p> <p><i>Goods</i> intended to be used for agricultural purposes.</p> <p><b>J: Other plant machinery</b></p> <p>This should not include <i>goods</i> covered by 'I: Agriculture equipment and supplies'.</p> <p><b>K: Office equipment</b></p> <p><i>Goods</i> with are normally found in a commercial office.</p> <p><b>L: Tools</b></p> <p>Handheld tools.</p> <p>This should not include <i>goods</i> covered by 'I: Agriculture equipment and supplies', 'J: Other plant machinery', or 'K: Office equipment'.</p> <p><b>M: Health care and medical care</b></p> <p>Health care and medical care procedures, and equipment associated with health care and medical care.</p> <p>This should include procedures carried out for cosmetic purposes.</p> <p><b>N: Education and training</b></p> <p>Fees for education and training, and any living</p>

Reference	Data reporting field	Code (where applicable)	Notes
18A	Is the hire-purchase agreement a personal contract purchase agreement?	Y = Yes N = No	<p>costs associated with education and training</p> <p><b>O: Travel</b></p> <p>Services related to travelling or the making of travel arrangements.</p> <p><b>P: Legal services</b></p> <p>Legal services associated with litigation.</p> <p><b>Q: Insurance premiums</b></p> <p><i>Premiums for general insurance contracts.</i></p> <p><b>R: Membership and subscription fees</b></p> <p>Fees to cover memberships and subscriptions.</p> <p>This should not include services covered by 'N: Education and training'.</p> <p><b>W1: Other goods</b></p> <p><i>Goods</i> which are not any of the specific options above.</p> <p><b>W2: Other services</b></p> <p>Services which are not any of the specific options above.</p> <p><b>Z: Unknown</b></p> <p><i>Goods</i> or services which the reporting <i>firm</i> cannot determine to be one of the specific options above.</p> <p>Does the <i>hire-purchase agreement</i> include a guaranteed minimum future value of the motor vehicle which is set out as an optional additional payment at the end of the <i>regulated credit agreement</i>, with the option for the <i>borrower(s)</i> to return the motor vehicle instead of making that payment?</p>



Reference	Data reporting field	Code (where applicable)	Notes
19A	Guaranteed minimum future value	Numeric £	The guaranteed minimum future value of the <i>goods</i> which is set out as an optional additional payment at the end of the <i>regulated credit agreement</i> , with the option for the <i>borrower(s)</i> to return the <i>goods</i> instead of making that payment.
20A	Was a brand name used other than the firm's name?	Y = Yes N = No Z = Unknown	<p>This should reflect the brand name that was used in relation to the <i>regulated credit agreement</i> when the <i>regulated credit agreement</i> was executed.</p> <p>If the reporting <i>firm</i> is not the original <i>lender</i> for the <i>regulated credit agreement</i>, this should reflect as relevant the brand name used in relation to the <i>regulated credit agreement</i> by the reporting <i>firm</i> when the legal ownership of the <i>regulated credit agreement</i> was assigned to the reporting <i>firm</i>.</p> <p>Enter the relevant code:</p> <p><b>Y: Yes</b></p> <p>A brand name other than the name of the reporting <i>firm</i> was used in relation to the <i>regulated credit agreement</i>.</p> <p><b>N: No</b></p> <p>Only the name of the reporting <i>firm</i> was used in relation to the <i>regulated credit agreement</i>.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> is unable to determine whether a brand name other than the name of the reporting <i>firm</i> was used in relation to</p>

Reference	Data reporting field	Code (where applicable)	Notes
21A	Brand name used for the agreement	Alphanumeric	<p>the <i>regulated credit agreement</i>.</p> <p>This should be the brand name that was used in relation to the <i>regulated credit agreement</i> when the <i>regulated credit agreement</i> was executed. If the reporting <i>firm</i> is not the original <i>lender</i> for the <i>regulated credit agreement</i>, this should be the brand name that was used in relation to the <i>regulated credit agreement</i> by the reporting <i>firm</i> when the legal ownership of the <i>regulated credit agreement</i> was assigned to the reporting <i>firm</i>.</p>
22A	Is the credit agreement also a P2P agreement?	Y = Yes N = No Z = Unknown	<p>Whether the <i>regulated credit agreement</i> meets the criteria of a <i>P2P agreement</i>.</p> <p>Enter the relevant code:</p> <p><b>Y: Yes</b></p> <p>The <i>regulated credit agreement</i> meets the criteria of a <i>P2P agreement</i>.</p> <p><b>N: No</b></p> <p>The <i>regulated credit agreement</i> does not meet the criteria of a <i>P2P agreement</i>.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> is unable to determine whether the <i>regulated credit agreement</i> meets the criteria of a <i>P2P agreement</i>.</p>
23A	Is the borrower a natural person acting as a sole trader or a relevant recipient of credit?	A = Natural person B = Relevant recipient of credit	<p>Enter the relevant code:</p> <p><b>A: Natural person</b></p> <p>A natural <i>person</i> acting as a sole trader.</p> <p><b>B: Relevant recipient of credit</b></p>

Reference	Data reporting field	Code (where applicable)	Notes
24A	Lender's unique reference for relevant recipient of credit	Alphanumeric	<p>A relevant recipient of credit means:</p> <p>(a) a <i>partnership</i> consisting of 2 or 3 <i>persons</i> not all of whom are <i>bodies corporate</i>; or</p> <p>(b) an unincorporated body of <i>persons</i> which does not consist entirely of <i>bodies corporate</i> and is not a <i>partnership</i>.</p> <p>The unique reference used by the reporting <i>firm</i> in its records to identify the relevant recipient of credit acting as the <i>borrower</i> under the <i>regulated credit agreement</i>.</p> <p>This unique reference must be used consistently for the same <i>borrower</i> in any performance data report for the <i>regulated credit agreement</i>.</p> <p>All attempts should be made to use the same unique reference for the same relevant recipient of credit, across all relevant <i>regulated credit agreements</i> included in the reporting <i>firm's</i> back-book, sales and performance data reports.</p>
25A	Name of relevant recipient of credit	Alphanumeric	<p>The name of the relevant recipient of credit acting as the <i>borrower</i> under the <i>regulated credit agreement</i>.</p>
26A	Number of borrowers named in the agreement	Numeric	<p>The number of natural <i>persons</i> who are named as a <i>borrower</i> in the <i>regulated credit agreement</i>.</p> <p>This should not include natural <i>persons</i> who are not named in the <i>regulated credit agreement</i> but have access to the facility, such as</p>

Reference	Data reporting field	Code (where applicable)	Notes
			additional card holders.
	<p>Certain <i>data elements</i> must be provided for each natural <i>person</i> who is named as a <i>borrower</i> under the <i>regulated credit agreement</i>. The submission method will allow these <i>data elements</i> to be repeated.</p> <ul style="list-style-type: none"> <li>•<i>Data element 27A</i>, 'Lender's unique reference for natural <i>person</i> acting as borrower', will be the unique identifier for a set of <i>borrower natural person data elements</i>.</li> <li>•Only one set of <i>borrower natural person data elements</i> will be allowable if <i>data element 23A</i>, 'Is the borrower a natural person acting as a sole trader or a relevant recipient of credit?' is answered 'A = Natural person'.</li> <li>•For all other relevant <i>regulated credit agreements</i> with <i>borrowers</i> who are natural <i>persons</i>, <i>data element 26A</i>, 'Number of borrowers named in the agreement', will validate the number of sets of <i>borrower natural person data elements</i> expected.</li> </ul> <p><b>Start of borrower natural person repeatable data elements</b></p>		
27A	Lender's unique reference for natural person acting as borrower	Alphanumeric	<p>The unique reference used by the reporting <i>firm</i> in its records to identify the natural <i>person</i> acting as a <i>borrower</i> under the <i>regulated credit agreement</i>.</p> <p>This should not include the natural <i>person's</i> name or a derivation of their name.</p> <p>This unique reference must be used consistently for the same <i>borrower</i> in any performance data reports for the <i>regulated credit agreement</i>.</p> <p>All attempts should be made to use the same unique reference for the same natural <i>person</i>, across all relevant <i>regulated credit agreements</i> included in the reporting <i>firm's</i> back-book, sales and performance data reports. This includes unique references for any natural <i>persons</i> who have provided the guarantee or the indemnity (or both) in relation to a relevant <i>regulated credit agreement</i>.</p>

Reference	Data reporting field	Code (where applicable)	Notes
27B	Borrower's date of birth	DD/MM/YYYY	The date of birth of the natural person acting as a <i>borrower</i> under the <i>regulated credit agreement</i> .
<b>End of borrower natural person repeatable data elements</b>			
28A	Type of security provided by borrower in relation to agreement	<p>A = Guarantee or indemnity</p> <p>B = Motor vehicle/ logbook</p> <p>C = Any other physical asset</p> <p>D = Future lump sum</p> <p>E = Financial product</p> <p>F = Title restriction</p> <p>W = Other security</p> <p>X = No security</p> <p>Z = Unknown</p>	<p>This relates to any security provided by the <i>borrower(s)</i> under the <i>regulated credit agreement</i>.</p> <p>This should not include any <i>goods</i> which have been financed by the <i>regulated credit agreement</i> as a <i>borrower-lender-supplier agreement</i>, including <i>hire-purchase agreements</i> and <i>conditional sale agreements</i>.</p> <p>Enter the relevant code:</p> <p><b>A: Guarantee or indemnity</b></p> <p>A <i>person</i> other than the <i>borrower</i> has provided a guarantee or an indemnity (or both) in relation to the <i>regulated credit agreement</i>.</p> <p><b>B: Motor vehicle/ logbook</b></p> <p>The <i>regulated credit agreement</i> has taken a motor vehicle as security.</p> <p>This includes, but is not limited to, a <i>bill of sale loan agreement</i> for which ownership of a motor vehicle is the good transferred, or a <i>regulated credit agreement</i> which has taken a motor vehicle as an article in pawn.</p> <p><b>C: Any other physical asset</b></p> <p>The <i>regulated credit agreement</i> has taken a physical asset other than a motor vehicle as security.</p>

Reference	Data reporting field	Code (where applicable)	Notes
			<p>This includes, but is not limited to, a <i>bill of sale loan agreement</i> for which ownership of a physical asset other than motor vehicle is the good transferred, or a <i>regulated credit agreement</i> has taken a physical asset other than a motor vehicle as an article in pawn.</p> <p><b>D: Future lump sum</b></p> <p>The <i>regulated credit agreement</i> is secured on a future lump sum expected to be received by the <i>borrower(s)</i> such as, but not limited to, an inheritance, a pension lump sum, a claims pay-out or a settlement following litigation.</p> <p><b>E: Financial product</b></p> <p>The <i>regulated credit agreement</i> is secured on another financial product such as, but not limited to, an investment portfolio or a life insurance policy.</p> <p><b>F: Title restriction</b></p> <p>The <i>regulated credit agreement</i> is secured by a Title Restriction at the Land Registry.</p> <p><b>W: Other security</b></p> <p>Any other <i>security</i> which is not covered by the specified options which has been provided in relation to the <i>regulated credit agreement</i>.</p> <p><b>X: No security</b></p> <p>No <i>security</i> was provided in relation to the <i>regulated credit agreement</i>.</p> <p><b>Z: Unknown</b></p> <p>The reporting <i>firm</i> is unable to determine whether a <i>security</i> has</p>

Reference	Data reporting field	Code (where applicable)	Notes
29A	Is the person who has provided the guarantee or the indemnity (or both) a natural person?	Y = Yes N = No	<p>been provided in relation to the <i>regulated credit agreement</i>.</p> <p>Whether the <i>person</i> who has provided the guarantee or the indemnity (or both) as <i>security</i> in relation to the <i>regulated credit agreement</i> is a natural <i>person</i>.</p>
30A	Lender's unique reference for natural person acting as guarantor	Alphanumeric	<p>The unique reference used by the reporting <i>firm</i> in its records to identify the natural <i>person</i> who has provided a guarantee or an indemnity (or both) in relation to the <i>regulated credit agreement</i>.</p> <p>This should not include the natural <i>person's</i> name or a derivation of their name.</p> <p>This unique reference must be used consistently for the same natural <i>person</i> who has provided a guarantee or an indemnity (or both) in any performance data reports for the <i>regulated credit agreement</i>.</p> <p>All attempts should be made to use the same unique reference for the same natural <i>person</i>, across all relevant <i>regulated credit agreements</i> included in the reporting <i>firm's</i> backbook, sales and performance data reports. This includes a unique reference for any natural <i>person</i> who is a <i>borrower</i> under a relevant <i>regulated credit agreement</i>.</p>

Reference	Data reporting field	Code (where applicable)	Notes
31A	Guarantor's date of birth	DD/MM/YYYY	The date of birth of the natural <i>person</i> who has provided a guarantee or an indemnity (or both) in relation to the <i>regulated credit agreement</i> .
32A	Total amount of credit	Numeric £	The total sums made available under the <i>regulated credit agreement</i> , when the <i>regulated credit agreement</i> was executed.
33A	Total charge for credit	Numeric £	The true cost to the <i>borrower</i> of the <i>credit</i> provided, or to be provided, under the <i>regulated credit agreement</i> calculated in accordance with <a href="#">CONC App 1.2</a> , when the <i>regulated credit agreement</i> was executed.
34A	APR	Numeric %	<p>In relation to the <i>regulated credit agreement</i>, the annual percentage rate of charge for credit as determined in accordance with <a href="#">CONC App 1.2</a> when the <i>regulated credit agreement</i> was executed.</p> <p>This number should be reported as a percentage to 2 decimal places (eg, 3.49 represents 3.49%, not 349%).</p>