

Policy Statement

PS24/3

Consumer Credit – Product Sales Data
Reporting

April 2024

This relates to

Consultation Paper 23/21
which is available on our website at
www.fca.org.uk/publications

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Chapter 1

Summary

- 1.1** In Consultation Paper (CP) 23/21 we proposed introducing three new Product Sales Data (PSD) returns into Chapter 16 of the Supervision manual (SUP 16). These returns will allow us to collect more detailed data about the consumer credit market from providers of consumer credit products. With this additional data, we will be able to supervise firms and monitor markets more effectively, enabling us to identify and prevent significant harm in the consumer credit market.
- 1.2** This policy statement (PS) summarises the feedback we received on our proposals and our response, as well as setting out our final rules and guidance for incorporating the three new PSD returns into SUP 16.

Who this affects

- 1.3** The rules in this policy statement will be of interest to:
- a firm engaged in consumer credit lending
 - a firm that advises, represents, or provides software to support compliance with regulatory reporting for any of the above firms

Context

- 1.4** We took over responsibility for consumer credit regulation from the Office of Fair Trading in 2014. Since then, we have required consumer credit firms to provide us with periodic regulatory returns on their regulated consumer credit activities. From these returns, we have mainly collected aggregated data for those activities. Where we have required further information, we have acquired ad hoc data from firms via separate information requests supplemented by external sources of data.
- 1.5** CP23/21 proposed to introduce three new PSD returns requiring firms to provide detailed information on the initial sale, and ongoing performance, of individual agreements. With this enhanced data, we will be able to better understand how firms operate and gain further insight into the market. This will allow us to authorise and supervise firms more effectively. It will mean we can intervene more quickly and boldly where we have identified risk of harm in the consumer credit market.
- 1.6** This additional data will also reduce our reliance on ad hoc requests for more information from firms; thereby, reducing operational burden and costs to those firms over time and to our supervisory resource.

How it links to our objectives

- 1.7** Our proposals advance our operational objectives to:
- secure an appropriate degree of protection for consumers (by informing our identification and assessment of risks to them and prevent harm);
 - protect and enhance market integrity (by allowing us to make quicker and bolder decisions so the market keeps functioning well); and
 - promote effective competition in the interests of consumers through enhancing our ability to monitor the market
- 1.8** We consider these proposals are compatible with our secondary international competitiveness and growth objective. While we do not expect our proposals to materially affect the international competitiveness of the UK economy, our proposals aim to improve market integrity and prevent consumer harm, which should encourage consumer trust and confidence in the UK's consumer credit market resulting in long-term sustainable economic growth. This also supports our aim to facilitate the Government's objective of medium to long-term economic growth as set out in the Treasury's December 2022 remit letter.

What we are changing

- 1.9** We are introducing three new PSD returns to collect more granular information about the sale and ongoing performance of consumer credit products, including:
- Sales PSD
 - Performance PSD
 - Back book PSD
- 1.10** Lenders will submit sales and performance data on a quarterly basis so we can monitor the ongoing performance of agreements through the full life of the agreements. For agreements entered into prior to the firms' first reporting period, lenders will submit back book data as a one-off submission.
- 1.11** We will collect the following data as part of the Sales and Performance PSD returns, including limited agreement and borrower data in the Back book collection:
- Core agreement data
 - Borrower and affordability data
 - Charges and fees
 - Arrears and forbearance
- 1.12** Firms will also need to comply with the complete and accurate reporting provisions as set out in SUP 16.3.11R and SUP 16.3.12G.
- 1.13** Chapters 2 and 3 of this policy statement explain in more detail our rules, how they will operate, and the timeframes for their application.

Outcome we are seeking

- 1.14** In line with our ambition to become a data-led regulator, we want to deliver a data-led supervision approach for the consumer credit market. PSD data will help us monitor whether firms are acting to deliver good customer outcomes in line with the Consumer Duty.
- 1.15** It will allow us to monitor and inform our supervision of compliance against our Handbook standards, specifically the rules and guidance in our Consumer Credit Sourcebook (CONC), Senior Management Arrangements, Systems and Controls (SYSC), as well as our Vulnerable Customer Guidance (VCG).
- 1.16** Collecting PSD data will allow us to analyse and monitor the consumer credit market and the competitiveness of its firms and products. This will enable us to identify and act against problem firms and outliers, to reduce and prevent serious harm in the consumer credit market.
- 1.17** The new rules and guidance should mean that firms will spend less time dealing with reporting queries. We believe that the experience for firms will improve as the need for unscheduled data collections will significantly reduce.

Measuring success

- 1.18** The new PSD returns aim to improve the information we receive to help us achieve our objective of reducing and preventing consumer harm. To measure this, we will continually assess the quality of the information we receive through internal feedback from colleagues across supervision, enforcement, and policy. In addition, we expect to see quantitative improvements in:
- the time taken between identification of issues and mitigating actions from firms
 - the proportion of supervisory interactions with firms which lead to mitigating actions
 - reduction in the average value of redress over time due to earlier identification of harm
- 1.19** We also aim to reduce our supervisory resource and operational burden on firms for providing transactional data by issuing these new comprehensive returns. To measure this, we expect to see a reduction in the number of ad hoc information requests we issue to firms both in terms of multi-firm data collections and those we make to individual lenders for data as part of Supervisory interactions.
- 1.20** We will continue to consider any queries or concerns from firms regarding the new data reporting requirements as they arise. This will help ensure that changes are appropriately understood, and any misunderstandings regarding the data reporting will be addressed in a timely manner.

Summary of feedback and our response

- 1.21** We received 42 consultation responses to CP23/21 including from the main trade associations which responded on behalf of their members. Our final measures have been informed by the feedback. They have also been informed by extensive engagement with lenders and trade associations throughout the process, including via an interactive webinar with 168 attendees and workshop sessions following the consultation period.
- 1.22** We have made some changes in response to consultation feedback to make our rules clearer or more effective. These include:
- **Thresholds to report PSD returns:** following feedback from firms and subsequent analysis, we have decided to raise the threshold for firms to report PSD to us from £500K in outstanding balances and/or new advances to £2m. This will reduce the heightened burden of reporting on smaller firms, while in our view maintaining sufficient coverage of the markets we regulate (See relevant sections in Chapters 2 and 3).
 - **Implementation period:** respondents were concerned that the proposed timelines for the introduction of PSD reporting were too short and would be difficult to meet. Following this feedback and additional analysis, we have increased the implementation period as follows:
 - We have extended the implementation period so that large firms (£20m plus) have 14 months and small firms (£2 - £20m) have 20 months, to make the impact more proportionate (See relevant sections in Chapters 2 and 3).
 - **Improvements to the structure and content of the data elements:** we have provided more clarity around data definitions to address the points raised in the responses and by the industry working group. We have removed some data elements from the return and provided additional guidance to support understanding (See relevant sections in Chapters 2 and 3).
- 1.23** Based on the feedback received we have increased the overall number of data elements across the three returns to better align with the range of practice across industry and particularly the different type of products offered. Some of these additions allow for certain data elements to be provided in different ways (eg gross or net income) while others will be used to validate whether one, or many, other data elements are required to be provided.

Equality and diversity considerations

- 1.24** Under the Equality Act 2010 we are required by the public sector equality duty to have due regard to the need to eliminate discrimination and other conduct prohibited by that Act, to promote equality of opportunity in carrying out our policies, services and functions and to foster good relations between persons who share a relevant protected characteristic and persons who do not.

- 1.25** Prior to consulting we considered the equality and diversity issues that may arise from the proposals and did not think they gave rise to any concerns. The data collected will help us identify harm and take appropriate action in the future, which will benefit consumers in general.
- 1.26** We did not receive any feedback on these considerations, and our assessment remains unchanged. We do not consider that these rules and guidance materially negatively impact the groups with protected characteristics under the Equality Act 2010.

Next steps

What you need to do next

- 1.27** If your firm is affected by these changes, you need to ensure you meet the requirements of the new rules so that your reporting is in line with the changes set out in this policy statement. You will need to implement the changes within the timescales as set out in Appendix 1 Handbook Text and highlighted in Chapter 3 Thresholds section.

What we will we do next

- 1.28** We will continue to engage with industry throughout the implementation period and provide additional supporting information where appropriate.
- 1.29** In addition to the implementation of the PSD returns we will also be proposing changes to the activity-based regulatory returns, looking at these activities in a phased approach. We anticipate further consultations on the data we collect on the consumer credit market over the next two years.

Chapter 2

Key issues raised through consultation

- 2.1** In this chapter, we discuss key issues raised through the consultation and where we are changing our proposals in response to that feedback.
- 2.2** Overall, firms and their representatives recognised the potential benefits from collecting the new data but some raised concerns that the scope and timings would be challenging, particularly for smaller firms and considering legacy systems.
- 2.3** In response to those concerns, we set out in this chapter the proposals where we have made important changes intending to reduce the burden on firms and improve their ability to provide the data.
- 2.4** We provide full details on the feedback we received to our proposals and our response in Chapter 3.

Threshold for reporting

- 2.5** In CP23/21, we proposed requiring firms to report once they reached thresholds of £500k in outstanding balances and/or more than £500k in new advances for relevant regulated consumer credit agreements.
- 2.6** Following feedback that our thresholds were too low, we undertook further analysis looking at the comparative revenues of firms in scope based on potential changes to the level of the threshold. We also considered the impact of changing the threshold level on the benefits we expect from receiving overall market level data as well as data across different individual products.
- 2.7** Our analysis indicated that firms just above the threshold in the consultation would, on average, see expected implementation costs of over 50% of relevant annual revenue. We have decided to increase the threshold on which firms start reporting the information to £2m in outstanding balances and/or £2m in new advances for relevant regulated consumer credit agreements. This new threshold significantly reduces the average proportion of revenue that implementation costs would make up and therefore reduces the impact of the proposals on industry to a more proportionate level.
- 2.8** Since market share is concentrated to the largest lenders, we anticipate that raising the threshold will still enable us to collect data on the majority of new lending across all significant consumer credit lending products. However, we will see a reduction in the number of firms who will provide us with data for certain products, most notably in the high-cost lending sector and firms offering regulated loans for business purposes.
- 2.9** We are concerned by the lack of data we would have available for high-cost lending products given the increased risk of financial difficulty and harm to consumers of these products. To mitigate this, we intend to retain PSD006 (Short Term Loans) for those firms offering High-Cost Short Term Credit or Home Collected Credit products that fall

below the threshold for completing the new PSD returns. This will enable us to maintain some visibility of these products without increasing the cost to these firms who are already reporting the information. Firms no longer in scope of the proposed returns should anticipate that some ad hoc collections will continue to be required.

Implementation timelines

- 2.10** We proposed firms would need to submit their back book and sales data by 31 March 2025 followed by performance data due 30 June 2025. However, many respondents were concerned these timelines would be too short and difficult to meet. As with the threshold feedback, this was most pronounced among smaller firms.
- 2.11** In addition to our analysis of firm revenues across different potential thresholds, we also used survey data to better understand the firms who were likely to rely on third party providers or have limited numbers of people dedicated to data and compliance. This analysis highlighted that firms with between £2-20m in outstanding balances and/or between £2-20m in new advances for relevant regulated consumer credit agreements were significantly more impacted in both financial, and non-financial, resources than those firms over £20m.
- 2.12** Based on this analysis, we have increased the implementation period so that large firms (£20m plus) have 14 months and small firms (£2 - £20m) have 20 months to prepare. There are changes for firms in scope when this Policy Statement is released and those firms who will come in scope at some point in the future.

Examples

Example 1 (small firm currently in scope)

A firm's most recent CCR003 submission covering an annual reporting period ending on 31 January 2024 stated that they have £4m in outstanding lending and £3m in new lending. This firm's first reporting period will be Quarter 1 2026. The sales data will be due by the 30/04/26, the performance and back book data will be due by the 15/05/26. Back book data will cover the period up to Quarter 1 2026.

Example 2 (large firm currently in scope)

A firm's most recent CCR003 submission covering an annual reporting period ending on 31 January 2024 stated that they have £110m in outstanding lending and £39m in new lending. This firm's first reporting period will be Quarter 3 2025. The sales data will be due by the 28/10/25, the performance and back book data will be due by the 11/11/25. Back book data will cover the period up to Quarter 3 2025.

Example 3 (small firm in scope at a later date)

When this policy statement is issued a firm is under the threshold and out of scope. A CCR003 submission covering an annual reporting period ending on 31 December 2025 states that they have £4m in outstanding lending and £3m in new lending. This firm's first reporting period will be Quarter 3 2027. The sales data will be due by the 28/10/27, the performance and back book data will be due by the 11/11/27. Back book data will cover the period up to Quarter 3 2027.

Example 4 (large firm in scope at a later date)

When this policy statement is issued a firm is not undertaking any lending activities. They start lending to consumers and purchase a large book of loans from an existing firm. A CCR003 submission covering an annual reporting period ending on 31 December 2025 states that they have £110m in outstanding lending and £19m in new lending. This firm's first reporting period will be Quarter 1 2027. The sales data will be due by the 28/04/27, the performance and back book data will be due by the 13/05/27. Back book data will cover the period up to Quarter 1 2027.

Benefits

- 2.13** We received feedback asking for more clarity around the benefits of the new PSD returns.
- 2.14** Collecting this data and the level of detail it provides will enable us to better understand the sector, the range of consumer credit lending products available and how they are performing in the interests of consumers. With this information, we can more efficiently target our supervisory and policy work to where the risk of harm is heightened and act more quickly to protect consumers.
- 2.15** Using this detailed information, we can link lending products' features to better understand how consumer outcomes differ between firms, products or even within the same firm. This will help us determine whether poor outcomes are due to substandard product features and help identify consumer outcomes through the implementation of our Consumer Duty rules. Where these issues are the same across firms offering similar products, we will be able to develop evidence-based policy or competition remedies.
- 2.16** The new returns will also enable us to break down agreements by a range of characteristics so we can undertake detailed analysis in a much more targeted way. This will enable us to identify issues quicker and ascertain the scale of those issues, including identifying other firms and agreements which show similar characteristics. This improved understanding will enable us to target our firm engagement more precisely and intervene more quickly to prevent or reduce potential harm.
- 2.17** Collecting such detailed data also means we are not limited to pre-defined categories which can fail to capture innovative new products entering the market and associated risks to consumers.

- 2.18** More than 3,500 firms have permission to offer lending products and more than 30,000 firms have permission to introduce customers to these lenders. The PSD return will allow us to have a much clearer understanding of those lenders who offer more than 99% of credit products to customers and the tens of thousands of firms who form part of the customer journey. Combining this data with the analytical tools we already use, we will be able to avoid significant manual and time-consuming work allowing us to be more efficient in how we target our interventions to mitigate harm to consumers.
- 2.19** Regulated consumer credit firms should also benefit from these returns. Analysing aggregate data collected from a range of different products often means that data can be misinterpreted, or insights are drawn from limited information. Detailed data throughout the agreement lifecycle provides clarity on outcomes and leaves less room for misinterpretation. This clarity should reduce the need for regulatory interactions where firms are seeing good consumer outcomes and limit the need for extended engagement to understand what is happening.
- 2.20** As we will be able to identify and assess emerging issues more accurately, we will be able to target our work more effectively and reduce the need for Supervisory engagement during the diagnostic stage of our work. It will also lead to a reduction in the number, and complexity, of ad hoc data requests we issue.
- 2.21** In the medium term, we intend to publish a high-level view of the market in line with our publications of other PSD Returns. We expect this information to be a valuable resource for industry in terms of understanding the wider market and their position within it as well as identifying areas for growth and improving competition.

Data Elements

- 2.22** Through our engagement, and the feedback received, we identified a range of areas where:
- particular data elements would not be relevant for some products
 - information firms held did not align with the way we proposed to collect the data
 - the information, as set out in the consultation, would require significant changes to firms' systems, or customer interactions, to provide it
 - there was potential for ambiguity in what should be reported
- 2.23** Changes have been made to data elements in each of the 3 returns to mitigate the challenges raised and increase the likelihood of receiving high quality and consistent data, while reducing the burden on firms which would be felt from forcing them to align their systems and processes with the proposed data elements.
- 2.24** These changes have had the effect of increasing the total number of data elements, compared to those consulted on, by 68. However, these changes will improve the alignment of the returns with industry practice and have a positive effect in reducing the impact of implementing the returns for most firms.

2.25 Examples of changes to data elements include:

- borrower's residential and employment status – to enable firms to report at the level of granularity they hold this information
- income and expenditure information held in relation to the creditworthiness assessment – to enable firms to declare the extent of the assessment undertaken and only supply the data held, removing the need to make changes to their existing processes
- net or gross income values – to enable firms to submit data in the format they currently have it and avoid making changes to existing processes
- has a default notice taken effect – to reduce data elements for agreements which have defaulted

2.26 As well as these additional data elements, more options have been included in the codes available for submission throughout the 3 returns to allow firms to report in line with their existing categorisations of data. We have also provided the opportunity for firms to select 'unknown' where they don't currently collect the data in the format of the other options available.

2.27 The cost benefit analysis (CBA) has been updated to reflect the increased familiarisation/gap analysis costs. A significant proportion of the additions to the instrument are clearer and more detailed guidance, so while it may take longer to read, it should reduce the time taken to understand and interpret the fields based on feedback from firms.

2.28 The outcome of these additions and amendments should improve the ability of firms to submit the reports to us on an ongoing basis and reduce the need for systems and process changes as a result of these new returns.

GDPR/Personal Data

2.29 Questions were raised around the need to collect personal data. Guidance was requested on the implications of the PSD return in terms of GDPR impact and how the FCA can provide assurance to firms on the safeguarding of the data.

2.30 We are mindful of our obligations under the UK GDPR and Data Protection Act 2018, to observe the principles of purpose limitation and data minimisation and all data reported to us is processed in line with our [privacy notice](#). Our proposed requirements on data collection, reporting and disclosure have been reviewed against the UK GDPR and we consider our proposals to be consistent with our obligations under the legislation. We have also consulted with the Information Commissioner's Office (ICO) in line with Article 36(4) of the UK GDPR on this matter. They have raised no concerns with our approach. Firms are not required to make disclosures that breach any laws applicable in the UK or the laws of another jurisdiction, including the UK GDPR. Firms should comply with data protection legislation where personal data is processed for the purpose of being shared with the regulators.

- 2.31** Where possible we have limited the personal data to be collected. Some feedback raised concerns about the need to collect the customer's postcode and date of birth and whether collecting the customer's age would be sufficient. In response to this query, it is important to note that date of birth is not exclusively used to understand levels of lending, or agreement outcomes, for different age ranges. The combination of the date of birth and postcode is important to enable us to match the data between sales records and those relating to the performance, help us understand cross product holdings where customers have multiple loan products and how these are used in combination. It will also help us match the PSD data with other data sets including those used for Mortgage sales and the data we collect through our Financial Lives Survey, which will enable us to better understand things like potential vulnerability or customer sentiment.
- 2.32** We received 9 consultation responses with specific feedback on collecting information where a lender had flagged the customer as vulnerable and the increased risk of this sensitive data. This was also raised by firms as part of ongoing engagement. We considered the risk against the potential benefit we may see from collecting this information, especially where there are a range of ways that firms identify customer vulnerability. We agree that the risks potentially outweigh the benefits and have removed this data element from the return.

Chapter 3

Detailed consultation feedback

- 3.1** This Chapter summarises all the feedback received on the proposals we set out in CP23/21 to introduce 3 new Product Sales Data (PSD) returns into Chapter 16 of the Supervision manual (SUP 16).

Reporting thresholds

Question 1: What are your views on our proposals for reporting thresholds?

Feedback received:

- 3.2** While some responses noted that our proposed thresholds of £500,000 in outstanding balances and/or more than £500,000 in new advances are proportionate, the majority indicated that these thresholds are too low and should be set higher given the resource implications to firms due to the sheer volume of data required.
- 3.3** Respondents acknowledged the need for the FCA to have supervisory oversight of sales and performance of credit agreements. However, they raised concerns that proposed thresholds do not achieve an appropriate balance between the requested data for the FCA to supervise effectively without placing a considerable reporting burden on firms, driving costs upwards.
- 3.4** Moreover, respondents noted that our proposed threshold would include many smaller firms that do not have the staff or financial resources to comply with the suggested reporting requirements. Some respondents were therefore also concerned that smaller firms would consider not reporting and opting for non-compliance, delivering poor outcomes to consumers.

Our response:

We understand firms' concerns about the proposed thresholds and the potential burden for smaller firms. Following consultation, and further engagement and analysis of different threshold levels as noted in Chapter 2, we have made changes to the thresholds from the proposed £500,000 in outstanding balances and/or more than £500,000 in new advances for relevant regulated consumer credit agreements to £2m, respectively.

To inform our decision, we also undertook analysis to compare firms reported regulated revenue compared to the value of their lending. We also used survey data we held which identified whether firms' compliance or data functions were resourced by an individual, a team or third party providers which not only identified where third party support was likely to be required but also to act as a proxy for the resource impact these returns

would be likely to have. This analysis identified that firms with lending lower than a £2m threshold were more likely to be significantly impacted and the cost of implementation would make up a higher proportion of firms' revenue which would increase the prudential risk to these firms.

In light of this we considered the impact on our objectives and the potential decrease in the benefits anticipated from these returns. We estimated that while we may lose up to 300 individual firms compared to the threshold consulted on, the overall market coverage, as well as within individual products, would remain over 90% and we would still get detailed insights on the most impactful firms across the range of products we regulate. The biggest losses would be in the Home Collected Credit (HCC) and small business lending markets. These estimates are set out below.

Market coverage of firms in scope

Threshold £2m	Credit Cards	Cash Loans	Motor Finance	Retail Finance	Pawn broking	HCSTC	HCC	Asset Finance	SME Lending
Firms in scope	90%	56%	51%	23%	11%	33%	3%	21%	18%
Reduction from £500,000 threshold	3%	14%	20%	36%	59%	34%	80%	52%	58%
Value of outstanding lending	100%	100%	100%	100%	85%	93%	71%	95%	95%
Volume of outstanding lending	100%	100%	100%	98%	81%	92%	65%	91%	98%
Value of new lending	100%	100%	100%	100%	91%	97%	69%	96%	96%

- 3.5** We were also mindful of the retraction in HCC lending over the last few years and the potential impact this has on access to credit to customers who may need it the most. The evidence provided in support of the potential financial impact these returns would have on HCC firms indicated that for over a third of firms the projected cost of implementation would be greater than 75% of their annual profit, including some where it was over 100%. In others the money to pay for the changes would come at a cost of reducing their ability to lend to new or existing customers.
- 3.6** While we consider it important to collect data on these firms, and the reduction in the number of firms submitting the data will reduce our ability to use the data for the widest supervisory work possible, our intention is for these new returns to balance the proportionality of the burden on firms in providing it with the benefits to consumers from us receiving it. The scale of lending offered by the smallest firms and the propensity for these firms to offer single, or lower complexity, product offerings means that alternative approaches to collecting information (such as through PSD006 or ad hoc collections at an aggregate level) may provide a more proportionate option.
- 3.7** Based on these findings we have made changes to the thresholds from the proposed £500,000 in outstanding balances and/or more than £500,000 in new advances for relevant regulated consumer credit agreements to £2m, respectively. Of the eight responses we received proposing alternative thresholds, six of these are at, or lower than, the £2m we now propose.
- 3.8** This information is reported to the FCA every 6 or 12 months via a CCR003 return. Firms that breach the threshold will be characterised in one of two categories, either 'Threshold 1' or 'Threshold 2'.
- 3.9** The section below outlines the thresholds:
- 3.10** To be characterised within the Threshold 1 or 2, a CCR003 (in which the reporting period ended on or after the 01 April 2023) must meet the following criteria:

An annual total value between £2m-£20m for:	
Threshold 1	Outstanding relevant regulated credit agreements. (This corresponds to column A Total Value and will exclude row 11 which relates to Overdrafts.)
	And/or New advances for relevant regulated credit agreements (This corresponds to column E Value of new advances in period and will exclude row 11 which relates to Overdrafts.)

Threshold 2	An annual total value of £20m+ for:
	Outstanding relevant regulated credit agreements. (This corresponds to column A Total Value and will exclude row 11 which relates to Overdrafts.)
	And/or New advances for relevant regulated credit agreements (This corresponds to column E Value of new advances in period and will exclude row 11 which relates to Overdrafts.)

Thresholds will be used to phase the implementation timelines for Threshold 1 or 2 firms. Any CCR003 returns provided prior to 01 April 2023 will not be used.

3.11 Threshold 1 and 2 firms will be further categorised into:

- Category A - reported in accordance with SUP 16.12.29CR in respect of an annual period ending on a date between 1 April 2023 and 31 March 2024
- Category B - reported in accordance with SUP 16.12.29CR in respect of an annual period ending on a date after 31 March 2024

3.12 Based on the above thresholds and categorisation, the significant milestones are:

Threshold	Category	Reporting period	Due date sales	Due date performance and back book
1	A	01/01/26-31/03/26	30/04/2026	15/05/2026
1	B	Seventh calendar quarter following the quarter in which the firm first reported in accordance with SUP 16.12.29CR	+ 20 business days from end of reporting period	+ 30 business days from end of reporting period
2	A	01/07/2025 - 30/09/2025	28/10/2025	11/11/2025
2	B	Fifth calendar quarter following the quarter in which the firm first reported in accordance with SUP 16.12.29CR	+ 20 business days from end of reporting period	+ 30 business days from end of reporting period

3.13 Where the first PSD returns have been submitted, a firm is required to continue providing PSD data for sales and performance, on a quarterly basis, every year.

3.14 A firm reporting annual total value under £2m in both outstanding and new advances for relevant regulated credit agreements is not required to submit PSD data.

3.15 Based on these details, you should now:

- check which threshold your firm falls within
- check which category you are in, based on when you first reported within threshold 1 or 2
- identify the reporting periods and due dates applicable to your firm
- prepare for submission of PSD data

Data items

Question 2: Do you agree with the proposed data items set out in Appendix 1? If not, which items don't you agree with and why?

Question 3: Will any of the proposed data items cause practical issues (eg the proposed format of the data, the timelines of the proposed back book data collection)? If so, please provide details

Feedback received:

- 3.16** As noted in the 'Data elements' section of Chapter 2, most respondents commented that the extent of the data elements is too broad and it is difficult to understand how this quantity of data will produce better outcomes for consumers.
- 3.17** While some respondents acknowledged that the proposed returns are designed to cover a wide range of credit options, they pointed out that a significant amount of the data fields are not relevant for certain products. Respondents requested an updated document with a description for each point so that firms could better understand each question, including how to approach sections that are not applicable.
- 3.18** One respondent advised that the proposed quarterly sales and performance data submissions do not cause any significant practical issues; but given the requested application-level data structure, the volume of data will be significant.
- 3.19** Other respondents asserted that the majority of the proposed data items will cause severe practical and operational issues. They argued that the time required to collate this information will be too burdensome to make some loans worthwhile, thereby excluding some potential customers. They also pointed out that IT systems would require extensive upgrading to handle this level of data, and this would be a substantial cost, disproportionately for smaller businesses. For example, one smaller firm noted it currently manages data requests via spreadsheets. Our proposals would require them to implement an extensive IT system in addition to our Consumer Duty requirements.
- 3.20** We were asked to consider how this data will be transferred to the FCA and whether quarterly is too frequently for accurate and effective analysis of the data once received.
- 3.21** Regarding performance data collection, the majority of respondents support performance collection through accounting periods/scheduled payment, though some

respondents were concerned about the practicality of being able to provide this data. We have also received requests to clarify the following:

- what this reporting should look like and more clarity around what potential output of the analysis is expected
- as not all products have a monthly statement, more clarity on what is meant by 'end of accounting period' 'across accounting period' and 'end of statement period'.
- provide greater clarity in respect of a number of data points included to the PSD return requirements

- 3.22** We were asked to explicitly define and clarify what we mean when referring to 'terminated' accounts because this language can often be used to describe an account that has been 'charged off' by a lender and the account is defaulted.
- 3.23** Feedback has suggested that agreements in default would not require a large amount of performance data to be provided so we should consider having a streamlined version of the return for these agreements. Likewise, debt purchase firms noted the return may be problematic for them given the large books they hold with often limited information.
- 3.24** We received a request from one firm to clarify whether we expect the data submission at each quarterly reporting period to include reporting on the account performance at the end of each monthly accounting period / scheduled repayment period within the quarter.
- 3.25** Respondents advised that the data request may drive firms to collect additional data from their customers. There were concerns that asking for additional information could make the application process longer and add unnecessary sludge to the process, which would be at odds with the Consumer Duty principles.

Our response:

We understand firms' concerns about some of the proposed detail. However, for the majority of data elements we propose to collect, we expect most firms to collect this, or something closely aligned to it, already. To reduce the burden on firms, we have amended a number of the data items to provide for a range of response options. This will allow firms to align their response to what is already collected as closely as possible. We do not expect firms to collect data covering every option or significantly increase the information required in applications from consumers.

We have made a range of amendments, by addition or omission, to the data elements based on the feedback we have received. These amendments will have the benefit of improving the ability of firms to provide data, to the level of granularity expected, in line with the way they currently collect and store it. To allow this flexibility additional questions have been included for firms to confirm how their data is held - in order to then provide the data in the most meaningful way for them.

The full extent of data elements in the return is required to capture meaningful data on all agreements across the wide range of different products that make up consumer credit. While this appears to create large volumes of data, each firm will only provide data that is relevant for the types of agreements that they hold. For each individual firm, this will be a subset of the overall data elements set out in the broader return. More information on this, including the validation required for individual data elements, can be found in the Data Definitions and XML Schemas that are published as part of our Data Reference Guides. The table below sets out our estimate for the number of unique data elements we expect to be submitted for the most common agreements.

Number of Unique Data Elements

Report	Back-book	Sales	Performance
Total	35	148	164
Fixed sum (standard)	20	56	43
Fixed sum (maximum)	28	83	58
Running account (standard)	13	30	48
Running account (maximum)	16	90	71

- 3.26** For defaulted agreements which remain active the number of unique data elements is even further reduced. We estimate that a total of 41 unique data elements would be required with 8 provided as part of the one off back-book submission and 33 for the ongoing performance submission.
- 3.27** We considered the feedback around the practical and operational issues the implementation of these returns would raise. In the short term we understand that there will be an impact in the set up required to begin reporting but in the long term the automated nature of the reporting will reduce the ongoing burden on firms associated with manually providing a range of ad hoc requests across the multitude of areas these returns will provide data on. The changes made to both the threshold and implementation period will completely remove this burden from the smallest firms and spread the burden across a longer time period for all but the largest firms in scope.
- 3.28** As part of the design of the returns we considered the range of potential frequencies of reporting including annual, twice yearly, quarterly or monthly, which some firms suggested to align with Credit Reference Agency reporting. We concluded that the balance quarterly reporting provided between the requirements on firms, the ability to see meaningful changes in products that are often short term and the ability to meaningfully monitor changes in the event of fast-moving crises was the right option.
- 3.29** We have amended some of the data elements and provided more clarity around data definitions to address the points raised in the feedback responses and our work with

the industry working group. We intend these changes to reduce issues for firms, enable more accurate data to be submitted and reduce the burden where certain elements are less relevant for particular products or situations. Amendments to the data elements include:

- New data elements which separate the information in relation to borrowers from the information in relation to guarantors,
- Separate performance data elements for defaulted agreements.
- Additional validation of certain sections or data elements to disapply them where appropriate – for example details of the income and expenditure of the borrower where the firm deemed it disproportionate to collect this, in line with CONC 5.2A.15(1) and make a statement in the submission to this effect. These validations are particularly relevant for agreements which have defaulted, with significant parts of the returns no longer relevant.
- Complete removal of some data elements where challenges in providing the information outweighed the intended benefit from collecting it. These include whether the borrower was recorded as vulnerable, whether a third-party debt advice firm was acting on behalf of the customer and, for the back book report, the residential postcode of the borrower when the agreement was executed.
- Additional guidance to reduce ambiguity and avoid misinterpretation of the data elements being requested.
- Additions to the lists of options to enable a wider range of firms to report accurately in line with their existing categorisations.

3.30 The performance data being requested is a combination of information that is fixed during the quarterly reporting period (eg customer or agreement details) and information linked to the accounting / scheduled repayment periods within the quarter (eg payments received from customers or penalty charges incurred). Collecting the data in this format aligns more closely with the way information is recorded by firms and avoids additional calculations and aggregation of data.

3.31 It is important to note that the intention of creating lists of options is to allow all firms to be able to submit data in line with the categories they already use as much as possible. It is not our expectation that all firms start collecting this range of information from all customers to submit the data.

Back book collection

Question 4: Do you have any comments on our proposals for back book agreement data collection?

Feedback received:

3.32 One of the main concerns from respondents is the relevance of the back book data request. Feedback noted that the more historic the request, the less likely it is that the seller will be able to provide the information. Respondents have asked us to reconsider the benefit to the FCA and to industry as this information would be limited and has little relevance to the ongoing management of the account. Other feedback also stated that it would make sense for the FCA to reconsider the data it requires from debt purchasers

as part of the back book return to focus on that which is more readily available and relevant to the ongoing understanding of the market and activity of the debt purchasers.

- 3.33** We also received feedback that back book data could be linked to multiple previous accounts for a customer which could have been novated or amended over time. The current view of such accounts will likely not reflect the true performance and purpose of such agreements as they evolved over time. It was noted that this could lead to double counting potentially impacting the integrity of the data.
- 3.34** Respondents raised concerns around the feasibility of collecting back book data, particularly around the capability of some firms and the availability and access to the information. Legacy data captured on older systems or migrated systems may no longer be available and will create significant challenges for the automated retrieval of such a large amount of data.
- 3.35** Some respondents suggested that the FCA put in place a historic cut-off point for the provision of back book information of 5 years or a period within its own regulatory timeframe as appropriate and proportionate to ensure the data is relevant.
- 3.36** Clarification has been requested around the collection of back book data and how this could potentially generate extensive remediation and supervision by the FCA for past performance.

Our response:

The back book PSD is intended to collect sales data as a 'one off' PSD return for all relevant regulated credit agreements that are active at the beginning of a firm's first reporting period. It is not intended to collect information on historic agreements that are no longer active, and we will not be collecting information on the performance of agreements concluded prior to these rules coming into force. This is a subset of sales data which we expect a firm to hold for an active agreement, much of the data contained in the back book report is similar to the information provided by firms to consumers in statements and notices already. Reporting this information in a standalone, one off, return avoids this type of information being submitted for all ongoing performance submissions relating to that agreement. All consumer credit firms in scope from day one will be required to provide a back book PSD return, as will any firm entering the scope of PSD in the future. The due date of the back book PSD has been aligned with the first Performance PSD, increasing the amount of time a firm has to prepare.

Following the consultation, the back book data fields have been amended, limiting the potential burden, while still gathering enough information for an agreement to be contextualised against the performance PSD. Specific data items have been changed to allow for a bypass and 'not relevant' or 'unknown' options have been included for data items that may have posed genuine challenges as identified by firms through the consultation process. Some information around the agreement and the

point of origination was highlighted as potentially difficult for defaulted agreements, especially those later purchased by a third party, and therefore the information now required for these types of agreements has been substantially reduced.

A historic cut-off point for the provision of back book PSDs was considered and while we appreciate that some sales information could date back many years, having large gaps in the data and being unable to contextualise the performance PSD would lead to inadequate analysis and understanding of the data. We estimate that almost 20% of active consumer credit agreements were entered into prior to 2010 and somewhere between 3-4 million active credit cards opened prior to 2000.

As we have increased the implementation timelines, aligned the due date for back book PSD to the performance PSD and amended the data items requested in the back book collection, we are satisfied that a suitable amount of time has been provided for locating and extracting this subset of sales data for active agreements.

As we only expect 'active' back book agreements to be reported, where an agreement has been superseded, replaced or multiple agreements combined into a new agreement, we only require back book data for the new agreement. The feedback provided in relation to modified and novated agreements suggest that generally, a new agreement is created in these scenarios, leading us to conclude that collecting the reduced data set for back book will not be as challenging as first anticipated by respondents. Where there is a genuine, modified or novated agreement, we would not expect the back book to contain data from the original sale.

Any new agreement captured in the sales PSD should never be a duplicate of an agreement already submitted in the back book PSD.

Question 5: What will be the impact of potentially providing this data in the future on smaller firms who may meet the threshold at a later date?

Feedback received:

- 3.37** We have received a considerable amount of feedback on the impact this may have on smaller firms.
- 3.38** Multiple respondents advised that it would require substantive investment in systems and staff to collate data and that the burden of reporting could increase costs to unacceptable levels and put smaller firms out of business.
- 3.39** One piece of feedback also commented that this could potentially discourage smaller companies from entering the market or trying to grow their businesses as they will need to take account of the material resourcing and cost requirements of stepping over the threshold.

- 3.40** One firm suggested that if a firm reaches the threshold at a later date, they should only report from the period at which they meet the threshold.

Our response:

We have addressed the feedback in both thresholds and implementation timelines sections of the policy statement. Smaller firms entering the market should be aware of the expectations should they cross the threshold and ensure that their systems and data can provide this information as part of natural upgrades and development. Data on sales and performance will only be required on agreements after the implementation period but back book data will be required in relation to active agreements entered into prior to that.

Changes to the data elements should limit the need for firms to collect new information they don't already hold and limit any increase in data risk.

Practical issues with request

Question 6: Will this proposal cause practical issues (eg availability of data, difficulty in provision of particular data elements, potential risks of breaching FCA rules)? If so, please provide details.

Question 7: Will this proposal cause practical issues? If so, please provide details.

Feedback received:

- 3.41** We have received a considerable amount of feedback regarding the practical issues of implementing the proposed data request.
- 3.42** Some respondents raised concerns regarding the availability of data and providing particular data elements. It was noted that most of these data items are not readily available on some existing IT systems and would need to be collated manually. The staff time and IT costs required to collate all this information could result in some businesses no longer being viable.
- 3.43** Some firms commented that business lending regulated agreements should not be included as assessments undertaken for business lending will differ greatly for business lending than it does for personal lending.
- 3.44** Respondents expressed concerns regarding the practicality of providing this data, with specific mention of staff time and resourcing and the amount of data that is being requested.

- 3.45** Some firms commented that there are certain parts of their business that equal a small fraction of their portfolio and would require substantial development to incorporate these into their main PSD returns.
- 3.46** Some respondents have requested that the FCA provide assurances that the data transfer mechanisms currently relied upon are sufficiently tested to provide confidence that they are secure, capable and efficient enough to process large volumes of data.
- 3.47** We have received feedback from respondents to reconsider requesting the same data for all product types. Some respondents also requested a more tailored approach for premium finance. Given that it is a very different type of lending activity compared to the other products covered by these returns, it has been requested that the FCA consider introducing a sales data return specific to premium finance products and information requests more tailored to insurance premium finance arrangements to help it monitor this market more effectively.

Our response:

We have systems and controls in place that enable us to collect data in a secure way. The RegData system has been used for collecting PSD data for mortgages, retail investments, pure protection contracts and short-term loans since it replaced Gabriel in 2021.

Where firms believe that providing data on particular segments of their agreements which make up a small part of their business would be unduly burdensome there are regulatory options available to them. We would need to be satisfied that providing them would not adversely affect the advancement of the FCA's operational objectives.

Premium finance: We considered the feedback received and have made some minor changes to the data elements to be collected to make it easier for firms offering premium finance to submit their returns. Taking into consideration the size of the market, including the amount of outstanding lending, and the potential impact on both consumers and the wider economy we believe it is important that these agreements remain in scope of the return.

Business lending: We considered the feedback relating to regulated lending for business purposes and held workshops with a representative group of business lenders to help us consider this carefully. The data elements required in relation to lending for business purposes are less than for other lending, especially in relation to data relating to individuals and the assessments around affordability of lending. Due to the currently limited information available around this type of lending and the importance it plays in the economy we consider that it is necessary and important to collect this data and it remains in scope of the returns.

We consider the feedback on the availability of, and practicality of providing, the data has been taken into account in the changes to the data elements set out earlier.

Timelines

Question 8: Do you agree with the proposed timelines?

Question 9: Do you foresee any challenges in your ability to implement changes and submit the sales, performance or back book data? If so, please describe them.

Feedback received:

- 3.48** Most respondents were concerned that our proposed deadlines of 31 March 2025 (for back book and sales data) and 30 June 2025 (for performance data) are too short to implement such a big change in reporting requirements. Some further argued that the timelines are unrealistic based upon their previous experience of submitting mortgage Product Sales Data.
- 3.49** Multiple respondents argued that the implementation timelines were too short as the proposed reports contain many data items not routinely collected through their existing reporting systems. Therefore, firms will need to dedicate a substantial amount of time and resource to source new data items and build robust processes to verify, collect and collate the new reports.
- 3.50** Smaller firms also cited their smaller profit margins and increased costs, lack of competition for development resources, and smaller teams with competing projects as to why it would be particularly difficult for them to meet the implementation timelines.
- 3.51** Some firms suggested that a phased, prioritised implementation would support firms to implement the requirements and allow them to test the resilience of the systems used to submit the volume of data.
- 3.52** We received varying feedback from respondents on what they consider to be a more appropriate timeline. One respondent requested a 5-year implementation period; one requested a 12–24 month transition period; two requested a two-year implementation period; one suggested implementing 12 months from the final version of this proposal being issued as well as the general sentiment from multiple respondents on the timeframe provided being too tight to successfully implement.
- 3.53** We also received requests to clarify the scope of PSD reporting, further context on the intended use of the data, as well understanding the detailed data definitions and formatting including which data points are mandatory.

Our Response: implementation timelines

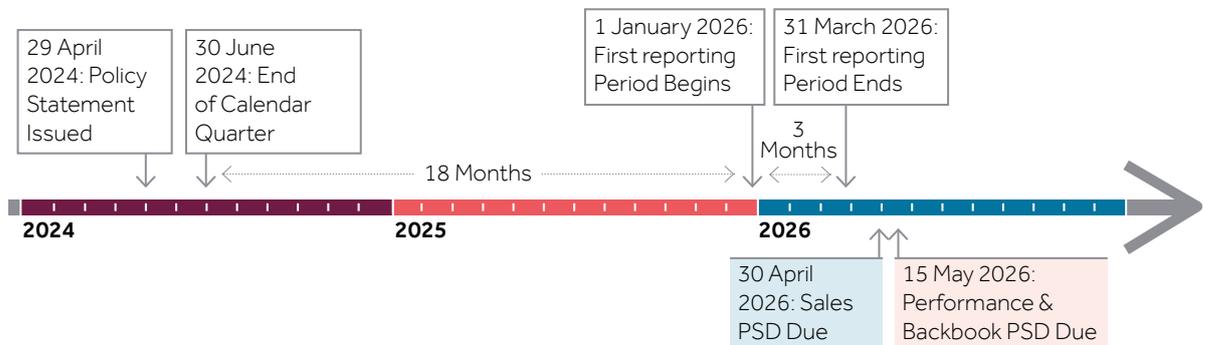
As per our response in Chapter 2, large firms (£20m plus) have 14 months and small firms (£2 - £20m) have 20 months to make the impact more proportionate. These changes impact both firms in scope when this Policy Statement is released and those who will come in scope at some point in the future.

Alongside the changes to the data elements, which will reduce the need for firms to adapt the way they hold the data in the first place, we consider that these changes will address the feedback we received by providing all firms with additional time to review, plan and implement the proposals. By providing longer still, for the smallest firms still in scope, we consider that these timelines provide a more proportionate approach where firms will have more limited resource available for implementation and extending the period over which third party suppliers services are most likely to be in demand.

Where a firm has been deemed as in scope for PSD, the following implementation timeline must be followed:

Threshold 1 Category A Firm

3.54 Where the relevant values reported in the firm's CCR003 exceeded Threshold 1, but not Threshold 2, in respect of an annual period ending on a date between 1 April 2023 and 31 March 2024, the first reporting period to which the requirement applies is the calendar quarter beginning on 1 January 2026. The first submission of PSD data is due in Q2 2026.

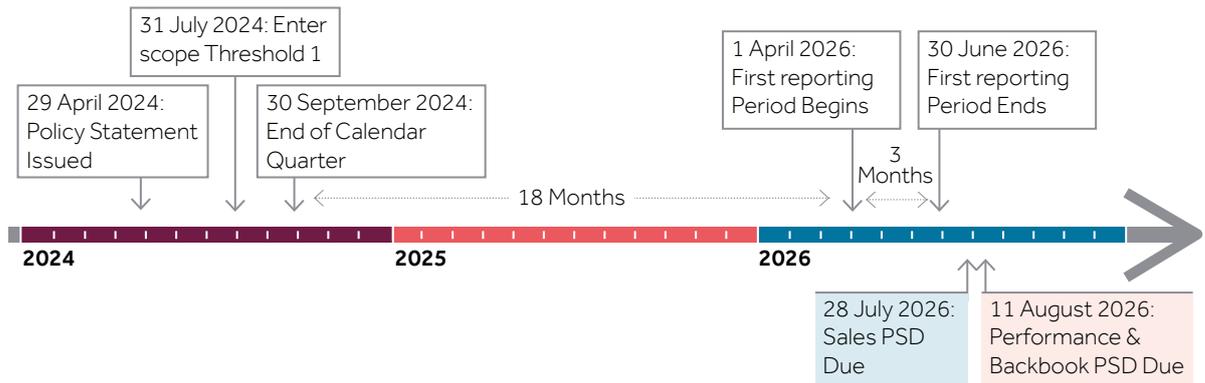


Threshold 1 Category B Firm

3.55 Where the relevant values reported in the firm's CCR003 exceeded Threshold 1, but not Threshold 2, in respect of an annual period ending on a date after 31 March 2024, the first reporting period to which the requirement applies is the seventh calendar quarter following the quarter in which the relevant annual period ended.

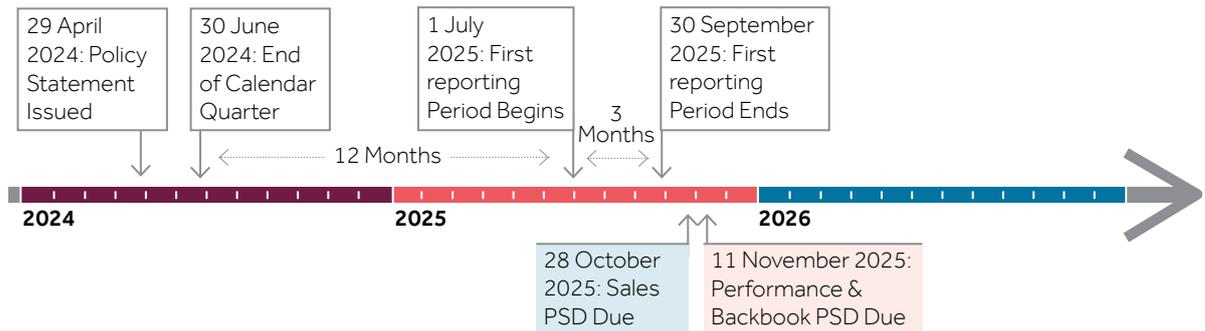
Example:

3.56 Value reported by firm's CCR003 for an annual period ending in Q3 2024 (e.g., 31/07/2024) exceeded threshold 1. The first reporting period to which the requirement applies is the seventh calendar quarter following Q3 2024. The first reporting period is Q2 2026, the first submission of PSD is due in Q3 2026.



Threshold 2 Category A Firm

- 3.57** Where the relevant values reported by the firm’s CCR003 exceeded Threshold 2 in respect of an annual period ending on a date between 1 April 2023 and 31 March 2024, the first reporting period to which the requirement applies is the calendar quarter beginning on 1 July 2025. The first submission of PSD data is due in Q4 2025.

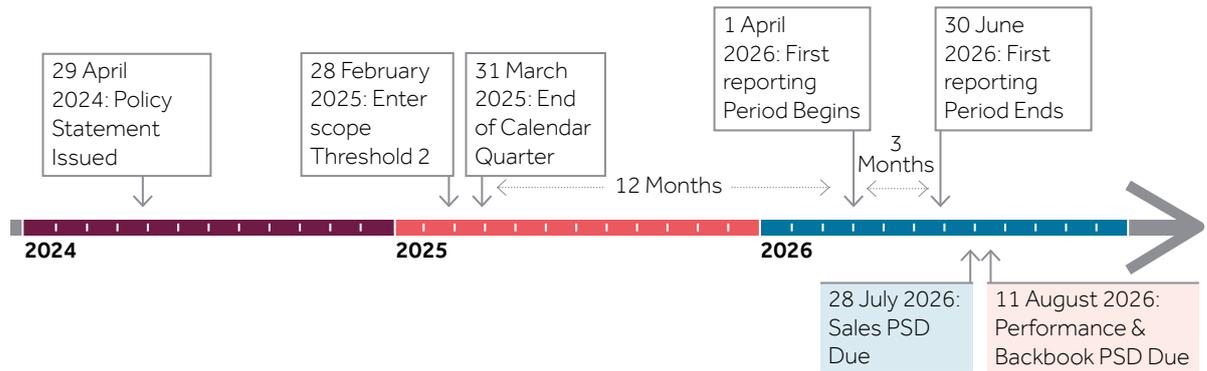


Threshold 2 Category B Firm

- 3.58** Where the relevant values reported by the firm’s CCR003 exceeded Threshold 2 in respect of an annual period ending on a date after 31 March 2024, the first reporting period to which the requirement applies is fifth calendar quarter following the quarter in which the relevant annual period ended.

Example:

- 3.59** Value reported by firm’s CCR003 for an annual period ending in Q1 2025 (e.g., 28/02/2025) exceeded threshold 2. The first reporting period to which the requirement applies is fifth calendar quarter following Q1 2025. The reporting period is Q2 2026, the first submission of PSD is in Q3 2026.



- 3.60** For either threshold, there is no ongoing requirement to provide back book PSD after the first submission.
- 3.61** Where the initial implementation period has passed and PSD data has been provided, the firm will be required to submit Sales and Performance PSD following the end of every calendar quarter.

Chapter 4

Cost benefit analysis update

- 4.1** We have updated our estimates from those published in the cost benefit analysis (CBA) that accompanied CP23/21 based on our revised figures for the population of firms in scope and an updated assumption regarding the ongoing costs for small firms. Please see Appendix 1 of [How we analyse the costs and benefits of our policies - 2024 \(fca.org.uk\)](#) for our methodology in classifying firm size. In CP23/21, 749 firms were in scope. We have changed our thresholds for firms affected which now means 444 firms are in scope. We previously estimated ongoing costs to small firms of £1k per annum which we have now updated to £3k per annum. We have also updated our estimate for familiarisation and gap analysis costs due to the size of the legal instrument increasing from 60 pages to 240 pages. The main driver of this additional content is to reflect the feedback we received from firms. The instrument now contains a wider range of data options (to align with firms' existing data) and clearer guidance to support industry understanding of the requirements. We previously estimated this cost to be £0.5m which has now been updated to £1.2m.
- 4.2** We previously estimated one-off costs of £60m to £104m and ongoing costs of £1.55m per annum. Our updated estimates are one-off costs of £44m to £77m and ongoing costs of £1.9m per annum. We discuss the feedback we received on our CBA and these updated figures in more detail below.

Feedback received on our cost benefit analysis:

- 4.3** In CP23/21, we asked firms to respond to the following questions on our CBA:

Question 14: Do you have any general comments on our cost benefit analysis

Question 15: What changes do you envisage needing to make to implement our proposals? Do you have an early indication of the likely scale of the costs involved and how they would compare to the ongoing costs of continued ad-hoc collections?

Question 16: Once you have the new systems in place, what resource would you allocate to the collation and reporting of this data? Do you have an early indication of the likely scale of the costs involved?

- 4.4** The firms provided varied feedback on the cost benefit analysis provided by the FCA. Some firms were very supportive of our proposal to introduce new systematic reporting to reduce the regulatory burden of the current ad hoc requests. These firms made it clear that they want us to ensure we have thoughtfully designed and defined the reporting requirements. This is to make sure we do not need ad hoc collections in the future.

- 4.5** Other firms, especially smaller ones, expressed scepticism about the cost estimates provided, and thought the FCA was not being proportionate for these smaller firms. Firms highlighted this was due to the significant resource needs associated with implementing the proposed changes. This included the allocation of personnel with a need for potential outsourcing, particularly for smaller firms with limited staff capacity. The costs associated with hiring additional staff or outsourcing IT support were cited as potential burdens, impacting both expenses and operational efficiency.
- 4.6** Firms expressed worries about the potential repercussions of increased costs to consumers. They highlighted concerns that additional expenses could ultimately be passed on to consumers through higher prices or reduced products available to consumers. There were further concerns about the strain of regulatory compliance on business operations with resources diverted away from core activities to meet the new reporting requirements.
- 4.7** Many firms highlighted the challenge posed by the short notice for implementing the proposed changes. They emphasised the difficulty of meeting unexpected and significant costs, especially in the context of recent disruptions such as the pandemic. Some suggested that providing more flexibility in timelines could provide firms with the necessary breathing room to adjust their budgets and operations accordingly.
- 4.8** Some firms thought that our estimates for ongoing costs were too low. However the large majority were unable to provide us with updated figures or evidence supporting this claim. Other firms thought our estimates were broadly in line as they expect the ongoing costs to be manageable within other reporting requirements. One medium-sized firm explicitly stated the burden is expected to be minimal once the process had been set up. This is due the process of data production being automatic and taking less than a day to run with a further day needed for existing subject matter experts to review and sense check the data before it is submitted.

Our response:

We understand firms' concerns about the potentially disproportionate impact on the smallest firms. This is why we have taken the feedback we received on board and amended who is in scope of the policy.

As mentioned previously in the PS, following consultation and engagement with the industry working groups we have changed the thresholds from the proposed £500,000 in outstanding balances and/or more than £500,000 in new advances for relevant regulated consumer credit agreements to £2m, respectively. We have extended the implementation period so that large firms (£20m plus) have 14 months and small firms (£2 - £20m) have 20 months, in order to make the impact more proportionate.

We believe that raising the threshold now means the smallest firms are no longer in scope and are no longer disproportionately affected by the policy. For the small firms who are still in scope, they now have additional time to implement our changes which also reduces the regulatory burden.

Based on feedback received, we've made some minor adjustments to our assumptions from CP23/21. We've increased our estimate of ongoing costs for small firms from £1k to £3k, reflecting the insights gained. Additionally, the size of the legal instrument has increased, which we have reflected in the familiarisation and gap analysis costs. This has increased from £0.5m to £1.2m. The context for these changes is described in the Data Elements response in section 3. The increase in length is, in part, due to the additional guidance provided to support firms interpretation and understanding of the required data which should make it easier for firms. The changes also have the effect of reducing the need to supply particular data elements or, alternatively, making systems changes in order to provide the data in particular circumstances which should reduce the overall cost of implementation for many firms. We have also changed our expectations around the population in scope which has had an impact on the overall costs. The rest of the CBA remains unchanged so please refer to CP23/21 for the problem and rationale for intervention, case study and causal chain, baseline and key assumptions, and benefits.

Updated costs

Population in scope

- 4.9** In CP23/21, 749 firms were in scope when the threshold was set to £500,000. Following our updated £2m threshold, we anticipate 444 firms will be impacted. This includes 33 large, 97 medium, and 314 small firms. We have used the same methodology as in CP23/21 to classify firms into these three categories. We use the underlying tariff base data to give each firm a rank among all firms that use the same tariff base (annual income, gross premium income etc). We then take each firm's maximum rank (many firms use multiple tariff bases) to order firms. The top 250 firms are classified as large, firms from 251 to 1750 classified as medium, and all the rest as small.

Summary of costs

- 4.10** We estimate total one-off costs to firms of between £43m and £76m across the full population of 444 firms in scope of this policy. This is an average cost per firm of between £95k and £170k. We estimate total ongoing costs (per annum) of £1.9m across the full population of firms for collating and reporting this data to us, which is an average of £4k per firm. The estimates vary significantly by the size of firm which is discussed in more detail in the cost sections below.
- 4.11** Despite using the same estimated cost per firm for each size of firm as we did in CP23/21, our estimate of the overall average cost per firm has increased in the PS. This is because there are fewer small firms bringing the average cost down. Despite this, we now estimate a lower overall burden to industry in the PS.

Table 1: Summary of costs and Benefits

Costs		Estimated direct costs and benefits	
		One-off	Ongoing
Firms	Familiarisation and gap analysis	£1.2m	
Firms	Change and IT costs	£43m - £76m	
Firms	Collating and reporting data		£1.9m

4.12 The proposals set out in this Policy Statement will have both one-off and ongoing costs to firms. There will be one-off costs of familiarising with the new rules and conducting gap analysis to determine where their current practices will need to change (£1.2m). There will be additional one-off costs of implementing the new IT systems required to provide the data returns (£43m-£76m). There will also be ongoing costs of collating data and reporting to the FCA (£1.9m).

4.13 We have used our Standardised Cost Model (SCM) to analyse and estimate the familiarisation and gap analysis costs. The SCM is a framework for estimating common types of compliance costs based on our understanding of how certain compliance costs are structured, drawing on a 'core' set of assumptions. It is based on data we have for salaries for a range of occupations in financial services.

4.14 For the one-off implementation costs, we draw upon information firms have provided us in meetings and workshops as part of our early engagement process. We held individual meetings with four firms which included two small/medium firms and two medium firms. We had additional workshops with a greater number of firms which also included large firms. We believe these are still the most informed estimates to use as we did not receive any further substantial evidence in response to CP23/21.

4.15 We expect the bulk of the costs of this proposal to be incurred on a one-off basis, in implementing the technology to allow firms to give us the data on Consumer Credit consistently. We have provided lower and upper bound estimates due to each firm having its own resourcing and cost structures.

Familiarisation and gap analysis

4.16 Familiarisation and gap analysis refers to firms reading and familiarising themselves with the detailed requirements of new rules, guidance, or good and bad practice, and checking their current practices against these expectations. Familiarisation estimates are based on the length of FCA publications such as CPs, and gap analysis estimates are based on the length of the legal instrument or good/bad practice text. Our legal instrument is now 240 pages compared to the 60 pages we estimated in CP23/21. This is down to a combination of additional data elements to improve the ability of firms to submit data as well as additional guidance to help firms understand and interpret what is required. All other assumptions have remained the same. Please refer back to CP23/21

paragraphs 34 to 36 for these. Applying these assumptions to the new population in scope, we estimate the figures as shown in Table 2.

Table 2: Familiarisation and gap analysis cost estimates

Familiarisation and gap analysis	Small	Medium	Large	All firms
Cost per firm	£1.3k	£4.0k	£11.6k	£2.6k
Number of firms affected	314	97	33	444
Total cost	£397.8k	£388.0k	£382.5k	£1.2m

IT and Change costs

- 4.17** We assume the implementation of this proposal would necessitate IT projects and change costs across firms affected. Please refer to CP23/21 paragraphs 37 to 39 where we explain this in more detail. Our assumptions for the per firm costs have remained the same. Table 3 reflects the updated total costs for the new population in scope with our lower bound and upper bound estimates.

Table 3: One-off change cost estimates

	Small		Medium		Large		Average across all	
	LB	UB	LB	UB	LB	UB	LB	UB
One-off cost per firm	£50k	£80k	£175k	£350k	£300k	£500k	£95k	£170k
Number of firms affected	314		97		33		444	
Total cost	£15.7m	£25.1m	£17.0m	£34.0m	£9.9m	£16.5m	£42.6m	£75.6m

Ongoing costs

- 4.18** There will be ongoing costs of collating and reporting data to the FCA. Please refer to CP23/21 paragraph 40 where we discuss this in more detail. Our assumptions for medium and large firms remain the same however we have updated our assumption for small firms.
- 4.19** As we received further support of our assumption from medium firms that our estimates are broadly in line with expectations, we have updated our assumption for the ongoing cost per firm to small firms to be the same as medium firms. This is due to some small firms being hesitant of our estimates being too low in our consultation. We have therefore increased our estimates of ongoing costs to £3k per annum for small firms compared to £1k per annum in the CP. Ongoing costs for medium and large firms

remain unchanged at £3k and £20k respectively. We predict this is an upper bound estimate for small firms.

Table 4: Ongoing cost estimates

	Small	Medium	Large	Average across all
Ongoing cost per firm	£3k	£3k	£20k	£4.2k
Total cost	£942k	£291k	£660k	£1.89m

Costs to consumers

4.20 As noted in the CP23/21 CBA paragraph 41, we do not expect our proposed intervention will give rise to direct costs to consumers.

Annex 1

List of non-confidential respondents

We are obliged to include a list of the names of respondents to our consultation who have consented to the publication of their name. That list is as follows:

The Association of British Insurers

AFS Compliance

Aldermore Group/MotoNovo

APFin Ltd

Aviva

Careys Personal Credit

Consumer Credit Trade Association

Credit Services Association

Debt Managers Standards Association

Easy Buy Ltd

FCA Smaller Business Practitioner Panel

Finance & Leasing Association

Guardian Finance Limited

Hafod Finance Co Ltd

JD Williams & Company Limited

Lloyds Banking Group

National Pawnbrokers Association

Nationwide Building Society

NewDay

Northern Transport Finance Limited

Pamela Thresh Finance Ltd

RSA

SimplyBiz Services Limited

UK Finance

Vanquis Banking Group

Annex 2

Abbreviations used in this paper

Abbreviation	Description
CBA	Cost Benefit Analysis
CONC	Consumer Credit Sourcebook
CP	Consultation Paper
FSMA	Financial Services and Markets Act 2000
HCC	Home Collected Credit
HCSTC	High-cost short-term credit
ICO	Information Commissioner's Office
LRRA	Legislative and Regulatory Reform Act
PRA	Prudential Regulatory Authority
PS	Policy Statement
PSD	Product Sales Data
SCM	Standardised Cost Model
SUP 16	Supervision Manual
SYSC	Senior Management Arrangements, Systems and Controls
TDC	Transforming Data Collections
VCG	Vulnerable Customer Guidance

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Appendix 1

Made rules (legal instrument)

CONSUMER CREDIT (REGULATORY REPORTING) INSTRUMENT 2024

Powers exercised

- A. The Financial Conduct Authority (“the FCA”) makes this instrument in the exercise of the following powers and related provisions in the Financial Services and Markets Act 2000 (“the Act”):
- (1) section 137A (The FCA’s general rules);
 - (2) section 137T (General supplementary powers); and
 - (3) section 139A (Power of the FCA to give guidance).
- B. The rule-making provisions listed above are specified for the purposes of section 138G(2) (Rule-making instruments) of the Act.

Commencement

- C. This instrument comes into force on 1 May 2024.

Amendments to the Handbook

- D. The Glossary of definitions is amended in accordance with Annex A to this instrument.
- E. The Supervision manual (SUP) is amended in accordance with Annex B to this instrument.

Notes

- F. In the Annexes to this instrument, the notes (indicated by “**Note:**”) are included for the convenience of readers but do not form part of the legislative text.

Citation

- G. This instrument may be cited as the Consumer Credit (Regulatory Reporting) Instrument 2024.

By order of the Board
25 April 2024

Annex A

Amendments to the Glossary of definitions

In this Annex, underlining indicates new text and striking through indicates deleted text, unless otherwise specified.

Insert the following new definitions in the appropriate alphabetical position. The text is not underlined.

- non-threshold short-term loan firm* a firm which:
- (a) has *permission to enter into a regulated credit agreement as lender* in respect of:
 - (i) *high-cost short-term credit*;
 - (ii) *home credit loan agreements*; or
 - (iii) both *high-cost short-term credit* and *home credit loan agreements*; and
 - (b) is not:
 - (i) a *threshold 1 category A firm*;
 - (ii) a *threshold 1 category B firm*;
 - (iii) a *threshold 2 category A firm*; or
 - (iv) a *threshold 2 category B firm*.
- threshold 1 category A firm* a firm which has *permission to engage in consumer credit lending* and which has, in respect of an annual period ending on a date between 1 April 2023 and 31 March 2024, reported in accordance with SUP 16.12.29CR:
- (a) an annual total value of £2,000,000 or more, but less than £20,000,000, outstanding for relevant *regulated credit agreements*; or
 - (b) an annual total value of £2,000,000 or more, but less than £20,000,000, of new advances for relevant *regulated credit agreements*.
- threshold 1 category B firm* a firm which has *permission to engage in consumer credit lending* and which has, in respect of an annual period ending on a date after 31 March 2024, reported in accordance with SUP 16.12.29CR:

- (a) an annual total value of £2,000,000 or more, but less than £20,000,000, outstanding for relevant *regulated credit agreements*; or
- (b) an annual total value of £2,000,000 or more, but less than £20,000,000, of new advances for relevant *regulated credit agreements*.

threshold 2 category A firm a firm which has *permission* to engage in *consumer credit lending* and which has, in respect of an annual period ending on a date between 1 April 2023 and 31 March 2024, reported in accordance with SUP 16.12.29CR:

- (a) an annual total value of £20,000,000 or more outstanding for relevant *regulated credit agreements*; or
- (b) an annual total value of £20,000,000 or more of new advances for relevant *regulated credit agreements*.

threshold 2 category B firm a firm which has *permission* to engage in *consumer credit lending* and which has, in respect of an annual period ending on a date after 31 March 2024, reported in accordance with SUP 16.12.29CR:

- (a) an annual total value of £20,000,000 or more outstanding for relevant *regulated credit agreements*; or
- (b) an annual total value of £20,000,000 or more of new advances for relevant *regulated credit agreements*.

Amend the following definitions as shown.

current account (in *CONC* App 1 and *SUP 16 Annex 21R*) an account under which the customer may, by means of cheques or similar orders payable to the customer or to any other *person* or by any other means, obtain or have the use of money held or made available by the *person* with whom the account is kept and which records alterations in the financial relationship between the said *person* and the customer.

execute

- (1) (in relation to a transaction) carry into effect or perform the transaction, whether as *principal* or as agent, including instructing another *person* to execute the transaction.
- (2) (in SUP 16.11.5BR, SUP 16 Annex 20G and SUP 16 Annex 21R) (in accordance with section 189(1) of the CCA and, within the meaning of that Act, in relation to a document embodying the terms of a regulated agreement, or such of those terms as have been reduced to writing) means a document signed by or on behalf of the parties.

- fixed-sum credit*
- (1) (except in *CONC* and *SUP 16 Annex 21R*) (in accordance with section 10(1)(b) of the Consumer Credit Act 1974) any facility under a contract, other than *running-account credit*, by which the *customer* is enabled to receive credit (whether in one amount or by instalments).
 - (2) (in *CONC* and *SUP 16 Annex 21R*) a facility under a *credit agreement* whereby the *borrower* is enabled to receive *credit* (whether in one amount or by instalments) but which is not *running-account credit*.
- overdraft facility*
- (1) (in *CONC* App 1.2 and *SUP 16 Annex 21R*) an explicit agreement whereby a *lender* makes available to a *borrower* funds which exceed the current balance in the *borrower's current account*.
- ...
- running-account credit*
- (1) (except in *CONC* and *SUP 16 Annex 21R*) (in accordance with section 10(1)(a) of the Consumer Credit Act 1974) a facility under a contract by which the *customer* is enabled to receive from time to time (whether in ~~his~~ their own person, or by another person) from the *firm* or a third party cash, goods and services (or any of them) to an amount or value such that, taking into account payments made by or to the credit of the customer, the credit limit (if any) is not at any time exceeded.
 - (2) (in *CONC* and *SUP 16 Annex 21R*) a facility under a *credit agreement* under which the *borrower* or another *person* is enabled to receive from time to time from the *lender* or a third party *cash, goods* or services to an amount or value such that, taking into account *payments* made by or to the credit of the *borrower*, the *credit limit* (if any) is not at any time exceeded.
- security*
- (1) (except in *LR*, ~~and~~ *CONC* and *SUP 16 Annex 21R*) (in accordance with article 3(1) of the *Regulated Activities Order* (Interpretation)) any of the following *investments* specified in that *Order*:
- ...
- ...
- (3) (in *CONC* and *SUP 16 Annex 21R*) in accordance with article 60L of the *Regulated Activities Order*, in relation to a *credit agreement* or a *consumer hire agreement*, a mortgage, charge, pledge, bond, debenture, indemnity, guarantee, bill, note or other right provided by the *borrower* or *hirer* or at the implied or express request of the *borrower* or *hirer* to secure the

carrying out of the obligations of the *borrower* or *hirer* under the agreement.

...

total amount of credit (1) (in *CONC* and *SUP 16 Annex 21R*) the *credit limit* or the total sums made available under a *regulated credit agreement*.

...

total amount payable (1) (except in *CONC*, *SUP 16 Annex 21R* or *MCOB*) the *total charge for credit* plus the total amount of credit advanced.

(2) (in *CONC* and *SUP 16 Annex 21R*) the sum of the *total charge for credit* and the *total amount of credit* payable under the *credit agreement*, as well as any *advance payment*.

...

total charge for credit (1) (except in *CONC* and *SUP 16 Annex 21R*) the total of the charges (determined as at the date of making the contract) specified in *MCOB 10.4.2R* as applying in relation to the *secured lending* but excluding the charges specified in *MCOB 10.4.4R*.

(2) (in *CONC* and *SUP 16 Annex 21R*) the true cost to the *borrower* of the *credit* provided, or to be provided, under an actual or prospective *credit agreement* calculated in accordance with *CONC App 1*.

...

Annex B

Amendments to the Supervision manual (SUP)

In this Annex, underlining indicates new text and striking through indicates deleted text, unless otherwise specified.

16 Reporting requirements

16.1 Application

...

16.1.3 R Application of different sections of SUP 16 (excluding SUP 16.13, SUP 16.15, SUP 16.22 and SUP 16.26)

(1) Section(s)	(2) Categories of firm to which section applies		(3) Applicable rules and guidance	
...				
SUP 16.11	(1)	A firm, other than a managing agent, which is:		
		...		
		(e) a firm with permission to enter into a regulated credit agreement as lender in respect of high-cost short-term credit or home credit loan agreements; or one of the following:	Entire section	
		(i)	a non-threshold short-term loan firm;	<u>SUP 16.11.1R(1), SUP 16.11.3R(1), SUP 16.11.5R, SUP 16 Annex 20R and SUP 16 Annex 21R.</u>
		(ii)	a threshold 1 category A firm;	Entire section
		(iii)	a threshold 1 category B firm;	Entire section

			(iv)	<u>a threshold 2 category A firm; or</u>	<u>Entire section</u>
			(v)	<u>a threshold 2 category B firm.</u>	<u>Entire section</u>
	...				
...					

...

16.11 Product Sales, Performance and Back-book Data Reporting

Application

16.11.1 R This section applies:

(1) in relation to sales data reports, to a *firm*:

...

(b) which ~~has permission to enter into a regulated credit agreement as lender in respect of high cost short term credit or home credit loan agreements; or is:~~

(i) a threshold 1 category A firm;

(ii) a threshold 1 category B firm;

(iii) a threshold 2 category A firm;

(iv) a threshold 2 category B firm; or

(v) a non-threshold short-term loan firm; or

...

(2) in relation to performance data reports:

(a) to the *firm* (“A”) which entered into the *regulated mortgage contract*; ~~or~~

(b) ...

...

(ii) where B is not a *firm* with *permission* for *administering a regulated mortgage contract* and B enters into an agreement with a *firm* (“C”) to administer the contract, *firm* C (it is immaterial for this

purpose whether *firm C* is *firm A*, or whether *firm C* enters into an arrangement with another *person* to outsource or delegate the performance of some of those administration activities); or

- (c) to a *firm* which is:
 - (i) a *threshold 1 category A firm*;
 - (ii) a *threshold 1 category B firm*;
 - (iii) a *threshold 2 category A firm*; or
 - (iv) a *threshold 2 category B firm*.

(3) in relation to back-book data reports, to a *firm* which is:

- (a) a *threshold 1 category A firm*;
- (b) a *threshold 1 category B firm*;
- (c) a *threshold 2 category A firm*; or
- (d) a *threshold 2 category B firm*.

16.11.1A G ...

16.11.1B G This section will continue to apply to a *threshold 1 category A firm*, a *threshold 1 category B firm*, a *threshold 2 category A firm* or a *threshold 2 category B firm* regardless of the annual total value reported for relevant *regulated credit agreements* in subsequent reporting periods.

Purpose

16.11.2 G (1) The purpose of this section is to set out the requirements for *firms* in the retail mortgage, investment, *consumer credit lending* and *pure protection contract* markets specified in SUP 16.11.1R to report individual product sales data, ~~and~~ to report individual performance data on *regulated mortgage contracts*; and relevant *regulated credit agreements*, and to report historic back-book data to the FCA. In the case of *firms* in the sale and rent back market, there is a requirement to record, but not to submit, sales data. These requirements apply whether the *regulated activity* has been carried out by the *firm*, or through an intermediary which has dealt directly with the *firm*.

...

Reporting requirement

16.11.3 R (1) A *firm* must submit a report (a ‘data report’) containing the information required by:

- (a) *SUP 16.11.5R* (a ‘sales data report’) within 20 *business days* of the end of the reporting period; ~~and~~
- (b) for *regulated mortgage contracts* and relevant regulated credit agreements, *SUP 16.11.5AR* (a ‘performance data report’), within 30 *business days* of the end of the reporting period; and
- (c) *SUP 16.11.5BR* (a ‘back-book data report’), within 30 business days of the end of the firm’s first reporting period.

unless (3A) or (4) applies.

- (2) The reporting periods are;
 - (a) for sales data reports, the four calendar quarters of each year beginning on 1 January; ~~and~~
 - (b) for performance data reports for regulated mortgage contracts, the six month periods beginning on 1 January and 1 July in each calendar year; and
 - (c) for performance data reports for relevant regulated credit agreements, the four calendar quarters of each year beginning on 1 January.

(2A) The requirement set out in *SUP 16.11.3R* applies as follows:

- (a) in relation to a threshold 1 category A firm, the first reporting period to which the requirement applies is the calendar quarter beginning on 1 January 2026;
- (b) in relation to a threshold 1 category B firm:
 - (i) the first reporting period to which the requirement applies is calculated by reference to the quarter in which the relevant annual period ended;
 - (ii) the relevant annual period is the annual period in respect of which the firm first reported in accordance with *SUP 16.12.29CR*;
 - (A) an annual total value of £2,000,000 or more, but less than £20,000,000, outstanding for relevant regulated credit agreements; or
 - (B) an annual total value of £2,000,000 or more, but less than £20,000,000, of new advances for relevant regulated credit agreements;

(iii) the first reporting period is the seventh calendar quarter following the quarter in which the relevant annual period ended;

(c) in relation to a *threshold 2 category A firm*, the first reporting period to which the requirement applies is the calendar quarter beginning on 1 July 2025;

(d) in relation to a *threshold 2 category B firm*:

(i) the first reporting period to which the requirement applies is calculated by reference to the quarter in which the relevant annual period ended;

(ii) the relevant annual period is the annual period in respect of which the *firm* first reported in accordance with SUP 16.12.29CR;

(A) an annual total value of £20,000,000 or more outstanding for relevant *regulated credit agreements*; or

(B) an annual total value of £20,000,000 or more of new advances for relevant *regulated credit agreements*;

(iii) the first reporting period is the fifth calendar quarter following the quarter in which the relevant annual period ended.

...

...

Content of the report

16.11.5 R A sales data report must contain sales data in respect of the following products:

...

(6) *regulated sale and rent back agreements; and*

(7) ~~*high-cost short-term credit;*~~ and relevant *regulated credit agreements*.

(8) ~~*home credit loan agreements.*~~ [deleted]

16.11.5A R A performance data report must contain performance data in respect of ~~*regulated mortgage contracts other than legacy CCA mortgage contracts;*~~

(1) regulated mortgage contracts other than legacy CCA mortgage contracts; and

(2) relevant regulated credit agreements,

as applicable.

16.11.5B R (1) Subject to (2), a back-book data report must contain data in respect of all relevant regulated credit agreements that are in force on the first day of the firm's first reporting period within the meaning of SUP 16.11.3R(2A).

(2) A back-book data report must not contain data in respect of a relevant regulated credit agreement which was executed on the first day of the firm's first reporting period within the meaning of SUP 16.11.3R(2A).

(3) A firm must only provide one back-book data report.

16.11.5C G (1) A firm which provided a back-book data report because it was either a threshold 1 category A firm or a threshold 1 category B firm is not required to provide an additional back-book data report if it subsequently becomes a threshold 2 category B firm.

(2) A firm which provided a back-book data report because it was either a threshold 2 category A firm or a threshold 2 category B firm is not required to provide an additional back-book data report if it subsequently becomes a threshold 1 category B firm.

16.11.6 G Guidance on the type of products covered by SUP 16.11.5R, SUP 16.11.5AR and SUP 16.11.5BR is contained in SUP 16 Annex 20G.

...

16.11.8 R (1) A sales data report must relate both to transactions undertaken by the firm and to transactions undertaken by an intermediary which has dealt directly with the customer on the firm's behalf.

(2) The requirement in (1) does not apply to transactions relating to regulated credit agreements.

...

16 Annex 20 Products covered by the reporting requirement in SUP 16.11

G This is the *guidance* referred to in SUP 16.11.6G.

SUP 16.11.3R, SUP 16.11.5R and SUP 16.11.5AR require certain firms to report product sales data, back-book data and, in respect of in respect of relevant regulated credit agreements and regulated mortgage contracts other than *legacy CCA mortgage contracts*, performance data. For reporting

purposes, a reportable sale applies (other than in the case of a mortgage transaction or a relevant *regulated credit agreement* transaction) where the contract has been made and the premium has been paid.

...

~~In the case of *high-cost short-term credit* and *home credit loan agreements*, a reportable transaction has taken place where the loan monies have been advanced to the *borrower*. For *non-threshold short-term loan firms*, a reportable transaction has taken place in respect of *high-cost short-term credit* and *home credit loan agreements* where the loan monies have been advanced to the *borrower*.~~

...

Part 1 – Products

The following tables provide *guidance* on the products for which sales data, back-book data and (in respect of *regulated credit agreements*) performance data is to be reported. These tables, other than Table 6 in relation to *regulated credit agreements*, are not intended to be a complete list of relevant products; *firms* should report sales data on all products which would fall within the scope of *retail investments*, *pure protection contracts*, and *regulated mortgage contracts* and other *home finance transactions*; ~~*high-cost short-term credit* and *home credit loan agreements*~~. *Firms* should only report sales data, performance data and back-book data for the relevant *regulated credit agreements* set out in Table 6.

...

Table 5 – ~~SHORT TERM LOANS~~

Relevant loan types comprise:

~~*High-cost short-term credit*~~

~~*Home credit loan agreements*~~

Table 6 – REGULATED CREDIT AGREEMENTS

Relevant *regulated credit agreements* are:

All regulated credit agreements other than overdrafts and *regulated credit agreements* secured on *land*.

Part 2: Supporting product definitions/guidance for product sales data reporting

...

Short-term loans

Loan Type	Description
<i>High cost short term credit</i>	Defined in the Handbook Glossary
<i>Home credit loan agreements</i>	Defined in the Handbook Glossary

16 Annex 21R Reporting Fields

- R ~~This annex consists only of one or more forms. Forms are to be found through the following address:~~

~~Reporting Fields – SUP Chapter 16 Annex 21R~~

This annex sets out the mandatory data reporting fields and data elements that a data report must include.

Insert the content of the form previously located at SUP 16 Annex 21R (Reporting Fields) here. Where amendments are to be made to the content of the form, underlining indicates new text and striking through indicates deleted text, unless otherwise specified.

...

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	<u>6 or 7</u> digit number	This field must contain the <i>firm</i> reference number of the <i>firm</i> providing the data report. 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 <i>SUP 16.11.8-AR</i> , the reference number of the product provider is the reference number of the <i>P2P</i>

		<i>platform operator.</i>
Reference number of <i>firm</i> <u>firm</u> that sold the product	6 <u>or</u> 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</i>'s own direct sales, enter the <i>firm</i>'s 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 <i>SUP 16.11.8-AR</i>, 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 (<i>regulated mortgage contracts, high cost short term credit and home credit loan agreements regulated credit agreements and relevant regulated credit agreements</i> 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> <p><u>In respect of relevant <i>regulated credit agreements</i> only, this should not include a <i>natural person's</i> name or a derivation of their name.</u></p>
...		
Reference number of the intermediary's <i>principal</i> <u>principal</u> or <i>network</i> <u>network</u>	6 <u>or</u> 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

		<p><i>network.</i></p> <p>Report the <i>firm</i> reference number (FRN) <u>FRN</u> of the intermediary's <i>principal</i> or <i>network</i>, where they have one.</p> <p>The FRN of the intermediary who sold the product should not be reported here, but in the field 'Reference number of <i>firm</i> that sold the product' above.</p>
--	--	---

2 SPECIFIC REPORTING FIELDS

...

(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, ~~where applicable~~ for all high-cost short-term credit and home credit loan agreements.

...

Insert the following new section after section (e). The text is not underlined.

(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:
- (a) the *regulated credit agreement* is cancelled;
 - (b) no amount remains to be paid by the *borrower* under the *regulated credit agreement*;
 - (c) the *firm* is no longer the legal owner of the *lender's* rights and duties under the *regulated credit agreement*; or
 - (d) 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:

- 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
Origination data elements			
These <i>data elements</i> identify whether:			
<ul style="list-style-type: none"> • the <i>regulated credit agreement</i> is a new agreement; • the <i>regulated credit agreement</i> is a modified agreement; • the <i>regulated credit agreement</i> is a novated agreement; or • the legal ownership of the <i>regulated credit agreement</i> had been assigned to the reporting <i>firm</i>. 			

Where relevant, the <i>data elements</i> provide details of the earlier agreement and previous <i>lender</i> .			
2A	Origination agreement type	<p>A = Modified agreement</p> <p>B = Novated agreement</p> <p>C = Legal ownership assigned</p> <p>X = None of these</p>	<p>Enter the relevant code:</p> <p>A: Modified agreement <i>The regulated credit agreement</i> is an earlier agreement as varied or supplemented by a modifying agreement, which is treated as:</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: Novated agreement <i>The regulated credit agreement</i> replaces an earlier agreement by novation of the earlier agreement to change the <i>lender</i>.</p> <p>C: Legal ownership assigned</p>

			<p>The legal ownership of the <i>regulated credit agreement</i> has been assigned to the reporting <i>firm</i>.</p> <p>X: None of these The origination of the <i>regulated credit agreement</i> is not one of the specific options above.</p>
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>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 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></p>

			<p>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>A: Earlier agreement – transaction reference known The reporting <i>firm</i> is able to provide the ‘Earlier agreement – transaction reference’.</p> <p>B: No earlier agreement transaction reference 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> <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</p>
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			<p>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>Z: Unknown 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 3A</i> ‘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</p>

			<p>of the assignment.</p> <p>Enter the relevant code:</p> <p>A1: Regulated – FRN known 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>A2: Regulated – FRN unknown 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>X: Not regulated The previous <i>lender</i> was not an <i>authorised person</i> and was not acting as an <i>appointed representative</i>.</p> <p>Z1: Previous lender regulatory status unknown The reporting <i>firm</i> cannot determine the regulatory status of the previous <i>lender</i>.</p> <p>Z2: Previous lender unknown The reporting <i>firm</i> cannot determine who the previous <i>lender</i> was.</p>
6A	Previous lender FRN	6 or 7 digit number	For a novated agreement, the FRN of the <i>lender</i> under the earlier agreement, as

			<p>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>
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	<p>B = Business</p> <p>P = Personal</p> <p>Z = Unknown</p>	<p>Enter the relevant code:</p> <p>B: Business</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</p>

			<p>any <i>regulated credit agreement</i> under which the <i>borrower</i> is not a natural <i>person</i>.</p> <p>P: Personal All other <i>regulated credit agreements</i>.</p> <p>Z: Unknown 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>
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</p>

			<p>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>Sales details data elements</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?	<p>Y = Yes</p> <p>N = No</p> <p>Z = Unknown</p>	<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 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</p>

			<p>code:</p> <p>Y: Yes 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>N: No Only the name of the reporting <i>firm</i> was used in relation to the <i>regulated credit agreement</i>.</p> <p>Z: Unknown 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>
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>Enter the relevant code:</p> <p>A: Reporting firm's group (internal/own brand) 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: Third party (external/co-brand) The brand name used in relation to the <i>regulated credit agreement</i> represents a third-party <i>person</i> outside of the reporting <i>firm's</i> group, such as through an affinity/partnership</p>

			scheme or white label product.
13A	Brand name used for the agreement	Alphanumeric	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 <i>executed</i> . 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> .
14A	Is the product only available to a particular class of individual?	<p>A = Customers who hold a current account with the reporting firm's group</p> <p>B = Customers who had previously borrowed from the reporting firm's group</p> <p>C = Employees of the reporting firm's group</p> <p>X = Not restricted to the particular classes of</p>	<p>Enter the relevant code:</p> <p>A: Customers who hold a current account with the reporting firm's group</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: Customers who had previously</p>

		<p>individual specified above</p> <p>Z = Unknown</p>	<p>borrowed from the reporting firm’s group</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 the reporting <i>firm’s</i> group.</p> <p>C: Employees of the reporting firm’s group</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>X: Not restricted to the particular classes of individual specified</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>Z: Unknown</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>
15A	Were there any financial promotions for the related product?	<p>Y1: Yes – representative APR can be reported</p> <p>Y2: Yes – representative</p>	Whether the reporting <i>firm communicated</i> , or <i>approved</i> the content of, a <i>financial promotion</i> for the particular product to which the <i>regulated</i>

		<p>APR cannot be reported</p> <p>Y3: Yes – representative APR not required</p> <p>N = No</p> <p>Z = Unknown</p>	<p><i>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 <i>executed</i>, 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> <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>Y1: Yes – representative APR can be reported</p> <p>The reporting <i>firm</i> 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> <p>The <i>representative APR</i> used in the <i>financial promotions</i></p>
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			<p>can be reported by the reporting <i>firm</i>.</p> <p>Y2: Yes – representative APR cannot be reported The reporting <i>firm</i> 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> <p>The <i>representative APR</i> used in the <i>financial promotions</i> cannot be reported by the reporting <i>firm</i>.</p> <p>Y3: Yes – representative APR not required The reporting <i>firm</i> 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> <p>A <i>representative APR</i> was not required for the <i>financial promotions</i>.</p> <p>N: No 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>Z: Unknown The reporting <i>firm</i> is</p>
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			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.
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>
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>Y: Yes 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>N: No 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>Z: Unknown 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>
20A	Do any financial promotions for the	Y = Product described as	This relates to <i>financial promotions</i>

	<p>related product make reference to improvements to an individual's credit score?</p>	<p>contributing to improving credit scores</p> <p>N = No reference to credit score</p> <p>Z = Unknown</p>	<p>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>Y: Product described as contributing to improving credit scores</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>N: No reference to credit score</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>Z: Unknown</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	A1 = Direct face-to-face – on trade premises –	Report how the sale of the <i>regulated credit</i>

		<p>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>C = Direct telephone</p> <p>D = Direct app</p> <p>E = Direct internet</p> <p>F = Direct post</p> <p>W = Direct other</p> <p>X = Not direct</p> <p>Z = Unknown</p>	<p><i>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</i>’s group.</p> <p>Where a sale has been made through more than one method – eg, telephone and then post – report the channel where the product choice was made.</p> <p>Enter the relevant code:</p> <p>A1: Direct face-to-face – on trade premises – postcode known</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</i>’s group, such as a branch of a <i>bank</i> or pawnbroker. The postcode of this trade premises is known.</p> <p>A2: Direct face-to-face – on trade premises – postcode unknown</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</i>’s group, such as a branch of a <i>bank</i> or pawnbroker. The postcode of this trade premises is unknown.</p> <p>B: Direct face-to-face</p>
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		<p>– off trade premises 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</i>'s group.</p> <p>C: Direct telephone The sale was made during a telephone call. This includes voice calls over the internet.</p> <p>D: Direct app The sale was made via a dedicated app of the reporting <i>firm</i> or a <i>person</i> within the reporting <i>firm</i>'s group. This includes apps for mobile phones, tablets or similar devices.</p> <p>E: Direct internet The sale was made via a website, email or other electronic means of communication other than voice calls or dedicated apps.</p> <p>F: Direct post The sale was made via post.</p> <p>W: Direct other The sale was made by the reporting <i>firm</i> or a <i>person</i> within the reporting <i>firm</i>'s group by any other channel.</p> <p>X: Not direct The sale was not made by the reporting <i>firm</i> or a <i>person</i> within the reporting <i>firm</i>'s group.</p> <p>Z: Unknown The reporting <i>firm</i> is unable to determine how the sale of the <i>regulated credit</i></p>
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			<i>agreement</i> was made.
22A	Postcode of trade premises where sale was made	eg, XY45 6XX	The full postcode of the trade premises where the sale of the <i>regulated credit agreement</i> was made. This should take the form of, eg, XY45 6XX.
<p>Credit broker details data elements</p> <p>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>.</p>			
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> <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>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 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>A1: Yes – credit broker regulated – FRN known</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</p>

			<p>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>A2: Yes – credit broker regulated – FRN unknown 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: Yes – credit broker not regulated 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 not an <i>authorised person</i> and was not acting as an <i>appointed representative</i>.</p> <p>C: Yes – credit broker regulatory status unknown 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</p>
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			<p><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>N: No credit broker 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>Z: Unknown 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>
24A	Credit broker FRN	6 or 7 digit number	<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 the point the introduction was effected.</p>
25A	Credit broker name	Alphanumeric	<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</p>

			view to the <i>borrower(s)</i> entering into the <i>regulated credit agreement</i> .
26A	Commission paid by reporting firm to credit broker	Numeric £	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> . 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> .
27A	Commission received by reporting firm from credit broker	Numeric £	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> . 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> .
P2P details data elements			
These <i>data elements</i> identify whether the <i>regulated credit agreement</i> is also a <i>P2P agreement</i> and, if relevant, provide details of the <i>operator of an electronic system in relation to lending</i> who facilitated the <i>P2P agreement</i> .			
28A	Is the credit agreement also a P2P agreement?	A1 = Yes – platform regulated – FRN known A2 = Yes – platform regulated	Whether the <i>regulated credit agreement</i> meets the criteria of a <i>P2P agreement</i> . Enter the relevant

		<p>– 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>code:</p> <p>A1: Yes – platform regulated – FRN known <i>The regulated credit agreement meets the criteria of a P2P agreement. The operator of the electronic system in relation to lending who facilitated the P2P agreement was an authorised person or acting as an appointed representative. The FRN of the operator of the electronic system in relation to lending is known by the reporting firm.</i></p> <p>A2: Yes – platform regulated – FRN unknown <i>The regulated credit agreement meets the criteria of a P2P agreement. The operator of the electronic system in relation to lending who facilitated the P2P agreement was an authorised person or acting as an appointed representative. The FRN of the operator of the electronic system in relation to lending is not known by the reporting firm.</i></p> <p>B: Yes – platform not regulated <i>The regulated credit agreement meets the criteria of a P2P agreement. The operator of the electronic system in</i></p>
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			<p><i>relation to lending who facilitated the P2P agreement was not an authorised person and was not acting as an appointed representative.</i></p> <p>C: Yes – platform regulatory status unknown <i>The regulated credit agreement meets the criteria of a P2P agreement. The reporting firm cannot determine the regulatory status of the operator of the electronic system in relation to lending who facilitated the P2P agreement.</i></p> <p>N: No – not a P2P agreement <i>The regulated credit agreement does not meet the criteria of a P2P agreement.</i></p> <p>Z: Unknown <i>The reporting firm is unable to determine whether the regulated credit agreement meets the criteria of a P2P agreement.</i></p>
29A	P2P platform operator FRN	6 or 7 digit number	<p><i>The FRN of the operator of an electronic system in relation to lending who facilitated the P2P agreement as on the date the regulated credit agreement was executed.</i></p>
30A	P2P platform operator name	Alphanumeric	<p><i>The name of the operator of an electronic system in</i></p>

			<i>relation to lending who facilitated the P2P agreement.</i>
<p>Agreement duration data elements</p> <p>These <i>data elements</i> provide the date the <i>regulated credit agreement</i> was <i>executed</i> and, if relevant, details of when the <i>regulated credit agreement</i> is scheduled to end.</p>			
31A	Agreement execution date	DD/MM/YYYY	<p>The date on which the <i>regulated credit agreement</i> was <i>executed</i>.</p> <p>For a modified agreement or novated agreement this should be the date on which that <i>regulated credit agreement</i> was <i>executed</i>, not the date on which the earlier modified or novated agreement was <i>executed</i>.</p>
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.
<p>Agreement characteristics data elements</p> <p>These <i>data elements</i> provide information on a variety of characteristics of the <i>regulated credit agreement</i> to understand the type of product it relates to and, if relevant, the purpose, or intended purpose, of the borrowing.</p>			

The validations for many of these <i>data elements</i> are dependent on other related <i>data elements</i> - most notably, the difference between <i>regulated credit agreements</i> under which the facility is <i>fixed-sum credit</i> or <i>running-account credit</i> .			
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: FS: Fixed-sum credit 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> . RA: Running-account credit The <i>regulated credit agreement</i> includes a facility under which 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.
38A	How can the running-account credit be used?	A = Linked to a payment network B = Retail revolving credit to pay for periodic	Enter the relevant code: A: Linked to a payment network <i>A regulated credit</i>

		<p>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><i>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: Retail revolving credit to pay for periodic premiums or fees only <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>C: Any other retail revolving credit <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</p>
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			<p><i>borrower(s)</i> to finance a single periodic premium or fee at any one time.</p> <p>D: Money transfers only A regulated credit agreement which only allows drawdowns to transfer money to a bank account or an <i>electronic money</i> account.</p> <p>W: Other A regulated credit agreement which is not one of the specific options above.</p> <p>Z: Unknown A regulated credit agreement which the reporting <i>firm</i> cannot determine to be one of the specific options above.</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>A: Reporting firm only Drawdowns can only be made for purchases from the reporting <i>firm</i>.</p> <p>B: Single supplier other than the reporting firm Drawdowns can only be made for purchases from a single <i>supplier</i> who is not the reporting <i>firm</i>.</p>

			<p>C: More than one supplier Drawdowns can be made for purchases from more than one <i>supplier</i>.</p>
41A	Regulatory status of the supplier in respect of whom the retail revolving credit applies	<p>A1 = Regulated – FRN known A2 = Regulated – FRN unknown B = Supplier was the credit broker X = Not regulated Z1 = Supplier regulatory status unknown Z2 = Supplier unknown</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 <i>executed</i>.</p> <p>Enter the relevant code:</p> <p>A1: Regulated – FRN known 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>A2: Regulated – FRN unknown 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</p>

			<p><i>firm.</i></p> <p>B: Supplier was the credit broker 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>X: Not regulated The <i>supplier</i> was not an <i>authorised person</i> and was not acting as an <i>appointed representative</i>.</p> <p>Z1: Supplier regulatory status unknown The reporting <i>firm</i> cannot determine the regulatory status of the <i>supplier</i>.</p> <p>Z2: Supplier unknown 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</i>

			<i>agreement.</i>
45A	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>Enter the relevant code:</p> <p>A: Insurance premiums only 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: Any other combination of premiums and fees The <i>regulated credit agreement</i> is not limited to finance <i>premiums</i> for <i>general insurance contracts</i> only.</p> <p>Z: Unknown A <i>regulated credit agreement</i> which the reporting <i>firm</i> cannot determine to be one of the specific options above.</p>
46A	Is the agreement a borrower-lender agreement or a borrower-lender-supplier agreement?	<p>A = Borrower-lender</p> <p>B = Borrower-lender-supplier</p>	<p>Enter the relevant code:</p> <p>A: Borrower-lender A <i>regulated credit agreement</i> which meets the criteria of a <i>borrower-lender agreement</i>.</p> <p>B: Borrower-lender-supplier A <i>regulated credit agreement</i> which meets the criteria of a <i>borrower-lender-supplier agreement</i>.</p>
47A	Supplier regulatory status	<p>A1 = Regulated – FRN known</p> <p>A2 = Regulated –</p>	This should reflect the regulatory status of the <i>person</i> who acted as

		<p>FRN unknown</p> <p>B = Supplier was the credit broker</p> <p>C = Supplier was the reporting firm</p> <p>X = Not regulated</p> <p>Z1 = Supplier regulatory status unknown</p> <p>Z2 = Supplier unknown</p>	<p>‘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> <p>A1: Regulated – FRN known 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>A2: Regulated – FRN unknown The <i>supplier</i> was an <i>authorised person</i> and/or acting as an <i>appointed representative</i>. The</p>
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			<p><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: Supplier was the credit broker 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>C: Supplier was the reporting firm The <i>supplier</i> was the reporting <i>firm</i>.</p> <p>X: Not regulated The <i>supplier</i> was not an <i>authorised person</i> and was not acting as an <i>appointed representative</i>.</p> <p>Z1: Supplier regulatory status unknown The reporting <i>firm</i> cannot determine the regulatory status of the <i>supplier</i>.</p> <p>Z2: Supplier unknown The reporting <i>firm</i> cannot determine who the <i>supplier</i> was.</p>
48A	Supplier FRN	6 or 7 digit number	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

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

	the FCA Handbook?	<p>agreement</p> <p>D = BNPL agreement</p> <p>X = None of these FCA Handbook definitions</p> <p>Z = Unknown</p>	<p><i>agreement</i> which meets the criteria of <i>high-cost short-term credit</i>.</p> <p>B: Home credit loan agreement A <i>regulated credit agreement</i> which meets the criteria of a <i>home credit loan agreement</i>.</p> <p>C: RTO agreement A <i>regulated credit agreement</i> which meets the criteria of an RTO agreement as set out in <i>CONC 5B.7.1R(7)</i>. Note that, while similar, this is not the same as the criteria for a <i>rent-to-own agreement</i>.</p> <p>D: BNPL agreement A <i>regulated credit agreement</i> which meets the criteria of a <i>BNPL agreement</i>.</p> <p>X: None of these FCA Handbook definitions A <i>regulated credit agreement</i> which is not one of any of the above agreement types.</p> <p>Z: Unknown A <i>regulated credit agreement</i> which the reporting <i>firm</i> cannot determine to be one of the above agreement types.</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	A = Motor vehicles	If more than one type of <i>goods</i> or services

	<p>by the supplier financed by the agreement</p>	<p>B = Mobility aids C = Home improvement D = Mobile phones E = Jewellery and watches F = Household goods 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>	<p>are financed by the <i>regulated credit agreement</i>, the reporting <i>firm</i> should select the type of <i>goods</i> or services which accounted for the greatest portion of the <i>total amount of credit</i>.</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>A: Motor vehicles A wheeled, mechanically propelled vehicle intended or adapted for use on roads.</p> <p>B: Mobility aids 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>C: Home improvement Additions to, renovations of or repair of a residential property which involve professional services,</p>
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		<p>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>D: Mobile phones Mobile phone handsets, smart watches and associated accessories.</p> <p>E: Jewellery and watches This should not include <i>goods</i> covered by ‘D: Mobile phones’.</p> <p>F: Household goods <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: Mobility aids’, ‘D: Mobile phones’, or ‘E: Jewellery and watches’.</p> <p>G: Sports and leisure</p>
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			<p>goods <i>Goods</i> used primarily for sports or leisure.</p> <p>H: Mobile homes Static caravans, park homes and lodges which can be transported from place to place.</p> <p>I: Agriculture equipment and supplies <i>Goods</i> intended to be used for agricultural purposes.</p> <p>J: Other plant machinery This should not include <i>goods</i> covered by ‘I: Agriculture equipment and supplies’.</p> <p>K: Office equipment <i>Goods</i> which are normally found in a commercial office.</p> <p>L: Tools Handheld tools. This should not include <i>goods</i> covered by ‘I: Agriculture equipment and supplies’, ‘J: Other plant machinery’, or ‘K: Office equipment’.</p> <p>M: Health care and medical care Health care and medical care procedures, and equipment associated with health care and medical care. This should include procedures carried out for cosmetic purposes.</p> <p>N: Education and training</p>
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			<p>Fees for education and training, and any living costs associated with education and training.</p> <p>O: Travel Services relating to travelling or the making of travel arrangements.</p> <p>P: Legal services Legal services associated with litigation.</p> <p>Q: Insurance premiums <i>Premiums for general insurance contracts.</i></p> <p>R: Membership and subscription fees Fees to cover memberships and subscriptions.</p> <p>This should not include services covered by 'N: Education and training'.</p> <p>W1: Other goods <i>Goods</i> which are not any of the specific options above.</p> <p>W2: Other services Services which are not any of the specific options above.</p> <p>Z: Unknown <i>Goods</i> or services which the reporting <i>firm</i> cannot determine to be one of the specific options above.</p>
54A	Was the motor vehicle financed new or used?	A = New B = Used Z = Unknown	The reporting <i>firm</i> should select the option which best aligns to the information, if any, it holds. The reporting

			<p><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>A: New 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: Used 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>Z: Unknown 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	<p>A = Car</p> <p>B = Motorhomes and campervans</p> <p>C = Motorbike including scooters</p>	The reporting <i>firm</i> should select the option which best aligns to the information, if any, it holds. The reporting

		<p>D = Light goods vehicle</p> <p>W = Other type of motor vehicle</p> <p>Z = Unknown</p>	<p><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>A: Car A 4-wheeled passenger motor vehicle.</p> <p>B: Motorhomes and campervans A motor vehicle with living accommodation.</p> <p>C: Motorbike including scooters A 2-wheeled motor vehicle.</p> <p>D: Light goods vehicle A motor vehicle designed for the carriage of <i>goods</i>, not exceeding 3,500kg.</p> <p>W: Other type of motor vehicle Any other known motor vehicle type not covered by the specified options above.</p> <p>Z: Unknown 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>	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>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> .
57A	Guaranteed minimum future value	Numeric £	The 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> .
58A	Anticipated annual mileage	Numeric	The anticipated annual mileage used, in part, to determine the guaranteed minimum future value for a motor vehicle under the <i>regulated credit agreement</i> .
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>The selection should reflect the purpose of the borrowing, if any, declared by the <i>borrower(s)</i> in their application.</p> <p>If more than one purpose was declared by the <i>borrower(s)</i>, the reporting <i>firm</i> should select the purpose which accounted for the greatest portion of the <i>total amount of credit</i>.</p> <p>The reporting <i>firm</i> should select the</p>

	<p>E = Holiday loan F = Student loan W = Other declared purpose Z = Unknown purpose</p>	<p>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>A1: Debt consolidation loan – reporting firm’s group only To pay off existing <i>credit</i> commitments of the <i>borrower</i> with the reporting <i>firm</i> or <i>person(s)</i> in the reporting <i>firm</i>’s group.</p> <p>A2: Debt consolidation loan – not reporting firm’s group only 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</i>’s group.</p> <p>A0: Debt consolidation loan – unspecified To pay off existing <i>credit</i> commitments of the <i>borrower</i>, the makeup of which is not recorded.</p> <p>B: Motor vehicle loan To purchase a wheeled, mechanically propelled vehicle intended or adapted for</p>
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			<p>use on roads.</p> <p>C: Home improvement loan To pay for home improvements.</p> <p>D: Wedding loan To be used for costs associated with a wedding.</p> <p>E: Holiday loan To be used to pay for costs associated with holidays.</p> <p>F: Student loan To be used to pay for costs associated with education and training, either direct costs such as fees or associated living costs.</p> <p>W: Other declared purpose A purpose of borrowing is recorded which is not covered by the specified options above.</p> <p>Z: Unknown purpose No declared purpose of borrowing is recorded.</p>
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).

Borrower details data elements			
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: A: Natural person A natural <i>person</i> acting as a sole trader. B: Relevant recipient of credit 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> . 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> . 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.
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	The number of natural <i>persons</i> who are named as a <i>borrower</i> under the <i>regulated credit agreement</i> . 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</p> <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"> • <i>Data element</i> 66A, ‘Reporting firm’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>. • Only one set of <i>borrower natural person data elements</i> will be allowable if <i>data element</i> 62A, ‘Is the borrower a natural <i>person</i> acting as a sole trader or a relevant recipient of credit?’, is answered ‘A = Natural person’. • For all other relevant <i>regulated credit agreements</i> with <i>borrowers</i> who are natural <i>persons</i>, <i>data element</i> 65A, ‘Number of borrowers named in the agreement’, will validate the number of sets of <i>borrower natural person data elements</i> expected. 			
<p>Start of borrower natural person repeatable data elements</p>			
66A	Reporting firm’s unique reference	Alphanumeric	The unique reference used by the reporting

	for 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	A = United Kingdom B = British Forces	The selection should reflect the main residence for the <i>borrower</i> on the date

		<p>Post Office</p> <p>C = Overseas</p> <p>W = Other</p> <p>Z = Unknown</p>	<p>the <i>regulated credit agreement</i> was <i>executed</i>.</p> <p>Enter the relevant code:</p> <p>A: United Kingdom 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: British Forces Post Office The main residence for the <i>borrower</i> is a British Forces Post Office address.</p> <p>C: Overseas 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>W: Other The main residence for the <i>borrower</i> is not as described by any of the specific options above.</p> <p>Z: Unknown 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	The full postcode or equivalent of the main residence for the <i>borrower</i> on the date the <i>regulated credit agreement</i> was

			<p><i>executed.</i></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>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 <i>borrower</i> on the date the <i>regulated credit agreement</i> was <i>executed</i>.</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>A1: Owner occupier – own outright The <i>borrower</i> owns their main residence without a mortgage to pay for the residence.</p> <p>A2: Owner occupier – mortgage The <i>borrower</i> owns their main residence while repaying a mortgage to pay for the residence.</p> <p>A0: Owner occupier – unspecified The <i>borrower</i> owns their main residence and whether they have a mortgage to pay for</p>

			<p>the residence is not recorded.</p> <p>B1: Renting – private landlord The <i>borrower</i> is renting their main residence from a private landlord.</p> <p>B2: Renting – social landlord The <i>borrower</i> is renting their main residence from a social landlord.</p> <p>B0: Renting – unspecified The <i>borrower</i> is renting their main residence and the type of the landlord is not recorded.</p> <p>C: Living with relatives or friends The <i>borrower</i> is living with relatives or friends, without a tenancy agreement.</p> <p>W: Other The <i>borrower's</i> residential status is not as described by any of the specific options above.</p> <p>Z: Unknown The reporting <i>firm</i> cannot determine the <i>borrower's</i> residential status to be one of the specific options above.</p>
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 –</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>unspecified B = Self-employed C = Not employed W = Other Z = Unknown</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>A1: Employed – permanent or fixed-term The <i>borrower</i> had a permanent or fixed-term contract(s) to work for an employer(s).</p> <p>A2: Employed – temporary The <i>borrower</i> was working through a recruitment agency.</p> <p>A0: Employed – unspecified The <i>borrower</i> was working for an employer(s) and the type of the employment is not recorded.</p> <p>B: Self-employed The <i>borrower</i> was working for themselves as a sole trader.</p> <p>C: Not employed The <i>borrower</i> was not employed.</p> <p>W: Other The employment status of the <i>borrower</i> is not covered by the</p>
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			<p>specified options.</p> <p>Z: Unknown The employment status of the <i>borrower</i> was not recorded by the reporting <i>firm</i>.</p>
66G	Detail of borrower's employment	<p>A = Full-time B = Part-time C = Casual W = Other Z = Unspecified</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>A: Full-time The reporting <i>firm</i> categorised the employment of the <i>borrower</i> as full-time.</p> <p>B: Part-time The reporting <i>firm</i> categorised the employment of the <i>borrower</i> as part-time.</p> <p>C: Casual The reporting <i>firm</i> categorised the employment of the <i>borrower</i> as casual. This includes a zero-hours contract.</p> <p>W: Other</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>Z: Unspecified The reporting <i>firm</i> has not categorised the employment of the <i>borrower</i> in this way.</p>
66H	Detail of borrower's not employed status	<p>A = Seeking work B = Full-time education C = Retired D = Looking after the home or family W = Other Z = Unspecified</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 <i>executed</i>.</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>A: Seeking work 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: Full-time education The reporting <i>firm</i> categorised the detail of the <i>borrower's</i> status as being in full-</p>

			<p>time education.</p> <p>C: Retired The reporting <i>firm</i> categorised the detail of the <i>borrower's</i> status as being retired.</p> <p>D: Looking after the home or family 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>W: Other 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>Z: Unspecified The reporting <i>firm</i> has not categorised the detail of the <i>borrower's</i> status in this way.</p>
End of borrower natural person repeatable data elements			
<p>Creditworthiness assessment for borrower(s) data elements</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</p>			

<i>data elements</i> in relation to the <i>creditworthiness assessment</i> of the <i>borrower(s)</i> .			
67A	Did the creditworthiness assessment of the borrower(s) for the agreement include any manual underwriting check?	Y = Yes N = No Z = Unknown	Enter the relevant code: Y: Yes 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 person. N: No The <i>creditworthiness assessment</i> of the <i>borrower(s)</i> for the <i>regulated credit agreement</i> did not involve a manual intervention/assessment by a natural person. Z: Unknown 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.
68A	Income and expenditure information held in relation to the creditworthiness assessment of the borrower(s)	A = No income and expenditure B = Income and expenditure, no declared income and expenditure, no breakdown C = Income and expenditure, with declared income	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</i>

		<p>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><i>agreement.</i></p> <p>Enter the relevant code:</p> <p>A: No income and expenditure The reporting <i>firm</i> has not considered the <i>borrower(s)</i>' income and non-discretionary expenditure in accordance with <i>CONC 5.2A.15R(1)</i> and <i>CONC 5.2A.17R.</i></p> <p>B: Income and expenditure, no declared income and expenditure, no breakdown (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>; (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 (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>C: Income and expenditure, with declared income and expenditure, no breakdown</p>
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		<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> does not hold values for the non-discretionary expenditure broken down to housing, existing <i>credit</i> commitments and/or other costs.</p> <p>D: Income and expenditure, no declared income and expenditure, with breakdown</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> <p>(3) the reporting <i>firm</i> holds values for the non-discretionary expenditure broken down to housing,</p>
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			<p>existing <i>credit</i> commitments and/or other costs.</p> <p>E: Income and expenditure, with declared income and expenditure, with breakdown</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>Z: Unknown</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</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

		<p>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>X = No</p> <p>Z = Unknown</p>	<p>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 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>A: Yes – inheritance 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: Yes – pension lump sum 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>C: Yes – claims pay out The <i>regulated credit agreement</i> is expected to be repaid, in part or in full, by a future lump sum.</p>
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		<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>D: Yes – settlement following litigation 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 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>W1: Yes – other 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>W2: Yes – unknown future lump sum type 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>X: No The <i>regulated credit agreement</i> is not expected to be repaid,</p>
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			<p>in part or in full, by a future lump sum.</p> <p>Z: Unknown 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>
70A	Is repayment through a future earnings agreement/income share agreement?	<p>Y = Yes</p> <p>N = No</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.
71A	Combined number of financial dependants for the borrower(s)	<p>0 = No financial dependents</p> <p>1 = 1 financial dependent</p> <p>2 = 2 financial dependents</p> <p>3 = 3 financial dependents</p> <p>4 = 4 financial dependents</p> <p>5 = 5 financial dependents</p> <p>6 = 6 financial dependents</p> <p>7 = 7 financial dependents</p> <p>8 = 8 financial dependents</p> <p>9 = 9 financial dependents</p> <p>10 = 10 financial dependents</p> <p>W = More than 10 financial dependents</p>	<p>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>.</p> <p>Enter the relevant code:</p> <p>0: No financial dependents</p> <p>1: 1 financial dependent</p> <p>2: 2 financial dependents</p> <p>3: 3 financial dependents</p> <p>4: 4 financial dependents</p> <p>5: 5 financial dependents</p> <p>6: 6 financial dependents</p> <p>7: 7 financial dependents</p> <p>8: 8 financial dependents</p>

		Z = Unknown	<p>9: 9 financial dependents</p> <p>10: 10 financial dependents</p> <p>W: More than 10 financial dependents</p> <p>Z: Unknown 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.</p>
72A	Net or gross income values for borrower(s)	<p>A = Net</p> <p>B = Gross</p>	<p>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 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>A: Net 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</p>

			<p>insurance and student loans. This should not include any deductions for non-discretionary expenditure.</p> <p>B: Gross The reporting <i>firm</i> holds the values used for the <i>borrower(s)</i>' income as gross income.</p>
73A	Combined monthly income of the borrower(s) used by the reporting firm	Numeric £	<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> for the <i>regulated credit agreement</i>.</p> <p>If the non-discretionary expenditure figure used in the final stage</p>

			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.
<p>Borrower(s) specific non-discretionary expenditure repeatable data elements</p> <p>If a reporting <i>firm</i> has selected an option for <i>data element</i> 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 <i>credit</i> 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"> • <i>Data element</i> 77A, ‘Specific type of combined monthly expenditure of the borrower(s) used by the reporting firm’, will be the unique 			

<p>identifier for a set of <i>borrower(s)</i> specific non-discretionary expenditure <i>data elements</i>.</p> <ul style="list-style-type: none"> • No more than one set of <i>data elements</i> can be submitted for each of the ‘Specific type of combined monthly expenditure of the <i>borrower(s)</i> used by the reporting <i>firm</i>’. • 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. 			
<p>Start of borrower(s) specific non-discretionary expenditure repeatable data elements</p>			
77A	Specific type of combined monthly expenditure of the borrower(s) 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>A: Housing costs 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: Existing credit commitments 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>C: Other expenditure 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	Numeric £	The estimated combined monthly

	expenditure of the borrower(s) used by the reporting firm		<p>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>
End of borrower(s) specific non-discretionary expenditure repeatable data elements			
Security details data elements			
<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</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</p>

		<p>restriction</p> <p>W = Other security</p> <p>X = No security</p> <p>Z = Unknown</p>	<p><i>conditional sale agreements.</i></p> <p>Enter the relevant code:</p> <p>A: Guarantee or indemnity <i>A person other than the borrower(s) has provided a guarantee or an indemnity (or both) in relation to the regulated credit agreement.</i></p> <p>B: Motor vehicle/logbook <i>The regulated credit agreement has taken a motor vehicle as 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>C: Any other physical asset <i>The regulated credit agreement has taken a physical asset other than a motor vehicle as security.</i></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</p>
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			<p>an article in pawn.</p> <p>D: Future lump sum 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>E: Financial product 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>F: Title restriction The <i>regulated credit agreement</i> is secured by a title restriction at the Land Registry.</p> <p>W: Other security 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>X: No security No <i>security</i> was provided in relation to the <i>regulated credit agreement</i>.</p> <p>Z: Unknown The reporting <i>firm</i> is unable to determine whether a <i>security</i> has been provided in relation to the <i>regulated credit</i></p>
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			<i>agreement.</i>
79A	Estimated value of security provided by borrower(s) in relation to agreement	Numeric £	For a pawn agreement, the estimated value of the articles taken in pawn under the <i>regulated credit agreement</i> . 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> .
80A	What type of future lump sum is the security?	A = Inheritance B = Pension lump sum C = Claims pay out D = Settlement following litigation W = Other Z = Unknown	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> . Enter the relevant code: A: Inheritance The proceeds expected to be received by the <i>borrower(s)</i> from an estate of a <i>person</i> who has died. B: Pension lump sum <i>A pension commencement lump sum</i> expected to be received by the <i>borrower(s)</i> . C: Claims pay out An amount expected to be recovered for the <i>borrower(s)</i> in relation to a <i>claim</i> . D: Settlement following litigation A settlement expected to be received by the

			<p><i>borrower(s)</i> in relation to a legal case other than a legal case in relation to a <i>claim</i>.</p> <p>W: Other The future lump sum is not as described by any of the specific options above.</p> <p>Z: Unknown 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</p>

			<p><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 is a <i>borrower</i> under a relevant <i>regulated credit agreement</i>.</p>
83A	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> .
84A	Guarantor's residential address type	A = United Kingdom B = British Forces Post Office C = Overseas W = Other Z = Unknown	<p>The selection should reflect the main residence for the guarantor on the date the <i>regulated credit agreement</i> was <i>executed</i>.</p> <p>Enter the relevant code:</p> <p>A: United Kingdom 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: British Forces Post Office The main residence for</p>

			<p>the guarantor is a British Forces Post Office address.</p> <p>C: Overseas 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>W: Other The main residence for the guarantor is not as described by any of the specific options above.</p> <p>Z: Unknown The main residence for the guarantor is a residential address type which the reporting <i>firm</i> cannot determine to be one of the specific options above.</p>
85A	Guarantor's residential postcode on the agreement execution date	eg, XY45 6XX	<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 –</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</p>

		<p>private landlord B2 = Renting – social landlord B0 = Renting – unspecified C = Living with relatives or friends W = Other Z = Unknown</p>	<p>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>A1: Owner occupier – own outright The guarantor owns their main residence without a mortgage to pay for the residence.</p> <p>A2: Owner occupier – mortgage The guarantor owns their main residence while repaying a mortgage to pay for the residence.</p> <p>A0: Owner occupier – unspecified The guarantor owns their main residence and whether they have a mortgage to pay for the residence is not recorded.</p> <p>B1: Renting – private landlord The guarantor is renting their main residence from a private landlord.</p> <p>B2: Renting – social landlord The guarantor is renting their main residence from a social landlord.</p> <p>B0: Renting – unspecified The guarantor is</p>
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			<p>renting their main residence and the type of landlord is not recorded.</p> <p>C: Living with relatives or friends The guarantor is living with relatives or friends, without a tenancy agreement.</p> <p>W: Other The guarantor’s residential status is not as described by any of the specific options above.</p> <p>Z: Unknown The reporting <i>firm</i> cannot determine the guarantor’s residential status to be one of the specific options above.</p>
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>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 application of any of the specified options.</p> <p>Enter the relevant code:</p> <p>A1: Employed permanent or fixed-</p>

			<p>term The guarantor had a permanent or fixed-term contract(s) to work for an employer(s).</p> <p>A2: Employed temporary The guarantor was working through a recruitment agency.</p> <p>A0: Employed unspecified The guarantor was working for an employer(s) and the type of employment is not recorded.</p> <p>B: Self-employed The guarantor was working for themselves as a sole trader.</p> <p>C: Not employed The guarantor was not employed.</p> <p>W: Other The employment status of the guarantor is not covered by the specified options.</p> <p>Z: Unknown The employment status of the guarantor was not recorded by the reporting <i>firm</i>.</p>
88A	Detail of guarantor's employment	<p>A = Full-time B = Part-time C = Casual W = Other Z = Unspecified</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</p>

			<p>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>A: Full-time The reporting <i>firm</i> categorised the employment of the guarantor as full-time.</p> <p>B: Part-time The reporting <i>firm</i> categorised the employment of the guarantor as part-time.</p> <p>C: Casual The reporting <i>firm</i> categorised the employment of the guarantor as casual. This includes a zero-hours contract.</p> <p>W: Other 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>Z: Unspecified 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>	The selection should reflect the detail of the not employed status of the guarantor on the data the <i>regulated</i>

		<p>D = Looking after the home or family</p> <p>W = Other</p> <p>Z = Unspecified</p>	<p><i>credit agreement</i> was <i>executed</i>.</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>A: Seeking work The reporting <i>firm</i> categorised the detail of the guarantor’s status as looking for and available for work.</p> <p>B: Full-time education The reporting <i>firm</i> categorised the detail of the guarantor’s status as being in full-time education.</p> <p>C: Retired The reporting <i>firm</i> categorised the detail of the guarantor’s status as being retired.</p> <p>D: Looking after the home or family 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>W: Other The reporting <i>firm</i></p>
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			<p>categorised the detail of the guarantor’s status in a way that is not covered by the specified options above.</p> <p>Z: Unspecified The reporting <i>firm</i> has not categorised the detail of the guarantor’s status in this way.</p>
<p>Creditworthiness assessment for guarantor data elements</p> <p>These <i>data elements</i> provide information in relation to the creditworthiness assessment of the guarantor under the <i>regulated credit agreement</i>.</p> <p><i>Data element 91A</i>, ‘Income and expenditure information held in relation to the creditworthiness assessment of the guarantor’, will determine the validation of the other <i>data elements</i> related to the creditworthiness assessment of the guarantor.</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 creditworthiness assessment of the guarantor.</p>			
<p>90A</p>	<p>Did the creditworthiness assessment of the guarantor for the agreement include any manual underwriting check?</p>	<p>Y = Yes N = No Z = Unknown</p>	<p>Enter the relevant code:</p> <p>Y: Yes The creditworthiness assessment of the guarantor for the <i>regulated credit agreement</i> involved a manual intervention/ assessment by a natural <i>person</i>.</p> <p>N: No The creditworthiness assessment of the guarantor for the <i>regulated credit agreement</i> did not involve a manual intervention/ assessment by a natural <i>person</i>.</p> <p>Z: Unknown The reporting <i>firm</i> is</p>

			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 <i>person</i> .
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>Z = Unknown</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>A: No income and expenditure The reporting <i>firm</i> has not considered the guarantor's income and non-discretionary expenditure in accordance with <i>CONC 5.2A.31R</i> and <i>CONC 5.2A.32G</i>.</p> <p>B: Income and expenditure, no declared income and expenditure, no breakdown (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</p>

			<p>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>C: Income and expenditure, with declared income and expenditure, no breakdown</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> does not hold values for the non-discretionary expenditure broken down to housing, existing <i>credit</i> commitments and/or other costs.</p> <p>D: Income and</p>
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			<p>expenditure, no declared income and expenditure, with breakdown</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>E: Income and expenditure, with declared income and expenditure, with breakdown</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>
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			<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>Z: Unknown The reporting <i>firm</i> does not hold, or is unable to determine 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>
92A	Number of financial dependants for the guarantor	<p>0 = No financial dependents</p> <p>1 = 1 financial dependent</p> <p>2 = 2 financial dependents</p> <p>3 = 3 financial dependents</p> <p>4 = 4 financial dependents</p> <p>5 = 5 financial dependents</p> <p>6 = 6 financial dependents</p> <p>7 = 7 financial dependents</p> <p>8 = 8 financial dependents</p> <p>9 = 9 financial dependents</p> <p>10 = 10 financial dependents</p> <p>W = More than 10 financial</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>0: No financial dependents</p> <p>1: 1 financial dependent</p> <p>2: 2 financial dependents</p> <p>3: 3 financial dependents</p> <p>4: 4 financial dependents</p> <p>5: 5 financial dependents</p> <p>6: 6 financial dependents</p> <p>7: 7 financial dependents</p> <p>8: 8 financial</p>

		dependents Z = Unknown	<p>dependents</p> <p>9: 9 financial dependents</p> <p>10: 10 financial dependents</p> <p>W: More than 10 financial dependents</p> <p>Z: Unknown 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>
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>A: Net The reporting <i>firm</i> holds the values used for the guarantor's income as net of mandatory deductions</p>

			<p>such as tax, national insurance, and student loans. This should not include any deductions for non-discretionary expenditure.</p> <p>B: Gross 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 this figure to estimate the monthly equivalent.</p>
95A	Total monthly expenditure of the guarantor used by the reporting firm	Numeric £	<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</p>

			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.
96A	Monthly income declared by the guarantor	Numeric £	The combined monthly income declared by the guarantor. 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.
97A	Total monthly expenditure declared by the guarantor	Numeric £	The combined monthly non-discretionary expenditure declared by the guarantor. 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</p> <p>If a reporting <i>firm</i> has selected an option for <i>data element</i> 91A, ‘Income and expenditure information held in relation to the creditworthiness assessment of the guarantor’, which indicates that it ‘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>			

- *Data element 98A*, ‘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 *data elements*.
- No more than one set of *data elements* can be submitted for each of the ‘Specific types of combined monthly expenditure of the guarantor 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.

Start of guarantor specific non-discretionary expenditure repeatable data elements

98A	Specific type of monthly expenditure of the guarantor used by the reporting firm	<p>A = Housing costs B = Existing credit commitments C = Other expenditure</p>	<p>Enter the relevant code:</p> <p>A: Housing costs Housing costs should include any rent, mortgage payments, ground rent or service charges for the dwelling in which the guarantor lives.</p> <p>B: Existing credit commitments 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>C: Other expenditure 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>
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98B	Specific total monthly expenditure of the guarantor used by the reporting firm	Numeric £	<p>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 creditworthiness assessment of the guarantor.</p> <p>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.</p>
End of guarantor specific non-discretionary expenditure repeatable data elements			
<p>Total amount of credit data elements</p> <p>These <i>data elements</i> provide information in relation to the <i>total amount of credit</i> under the <i>regulated credit agreement</i>.</p>			
99A	Total amount of credit	Numeric £	<p>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.</p> <p>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</p>

			<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 services financed by the <i>regulated credit agreement</i> .
102A	Advance payment	Numeric £	Any <i>advance payment</i> made by the <i>borrower(s)</i> .
<p>Total charge for credit data elements</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 'Total charge for credit'.</p>			
103A	APR	Numeric %	The annual percentage rate of charge for the <i>regulated credit agreement</i> calculated in accordance with <i>CONC App 1.2</i> as on the date the <i>regulated credit agreement</i> was executed. This number should be reported as a

			percentage to 2 decimal places (eg, 3.49 represents 3.49%, not 349%).
104A	Is the annual interest rate fixed or variable?	A = Fixed rate B = Variable rate	<p>Enter the relevant code:</p> <p>A: Fixed rate 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: Variable rate 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>
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>Y: Yes 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)</i>' <i>credit</i> score(s) or a sequence of successful <i>repayments</i> in line with the <i>repayment</i></p>

			<p>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>N: No 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 schedule</i>.</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 <i>executed</i>.</p> <p>This number should be reported as a percentage to 2 decimal places (eg, 3.49 represents 3.49%, not 349%).</p>
107A	Total charge for	Numeric £	The true cost to the

	credit		<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 <i>CONC App 1</i> .
108A	Total charge for credit: Total fees or charges payable by the borrower(s) to a credit broker 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	Total charge for credit: Total one-off costs payable to the reporting firm 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	Total charge for credit: 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 £	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

			<p>periodic basis over the course of an annual period.</p> <p>This should reflect an annual period after any initial promotional period when periodic fees are not due or are payable at a lower amount.</p>
112A	Is there an initial promotional period during which regular periodic fees are not charged?	Y = Yes N = No	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	Total charge for credit: 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	Total charge for credit: Total other costs included in the total charge for credit	Numeric £	<p>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:</p> <ul style="list-style-type: none"> - 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 <i>data elements</i> provide information in relation to, if relevant, the usage of <i>running-account credit</i> under the <i>regulated credit agreement</i> and, in particular, the interest and charges which will apply.			
115A	Can qualifying drawdowns 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>A: All purchases are treated as instalment plans All drawdowns for purchases are treated as an instalment plan.</p> <p>B: Certain purchases can be repaid as an instalment plan 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>C: No purchases can be repaid with an instalment plan 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 drawdowns for purchases and take the form of cashback or points that can be converted into vouchers.</p> <p>These rewards should</p>

			relate to the usage of <i>running-account credit</i> outside of any initial promotional period.
<p>Running-account usage rewards repeatable data elements</p> <p>If a reporting <i>firm</i> has selected ‘Y = Yes’ for <i>data element</i> 116A, ‘Does the product include any rewards for making qualifying drawdowns?’, the reporting <i>firm</i> must select which types of rewards are available to the <i>borrower(s)</i> for making qualifying drawdowns. The submission method will allow this <i>data element</i> to be repeated.</p>			
<p>Start of running-account usage rewards repeatable data elements</p>			
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>A: Cashback for purchases 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: Cashback for purchases from specified retailers 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</p>

			<p>specified list of retailers, even if cashback is also available more generally.</p> <p>C: Rewards other than cashback for specified retailers 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>W: Any other rewards Any other rewards directly relating to drawdowns for purchases, which are not covered by the specified options above.</p>
End of running-account usage rewards repeatable data elements			
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%,</p>

			not 349%).
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>
<p>Drawdown type repeatable data elements</p> <p>Certain <i>data elements</i> must be provided for each of the specified drawdown types which the <i>borrower(s)</i> can make using the <i>running-account credit</i> under the <i>regulated credit agreement</i>. These <i>data elements</i> 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 <i>data elements</i> to be repeated.</p> <ul style="list-style-type: none"> • <i>Data element</i> 120A, ‘Drawdown type’, will be the unique identifier for a set of drawdown type <i>data elements</i>. • No more than one set of <i>data elements</i> can be submitted for each specified ‘Drawdown type’. • 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 the <i>running-account credit</i> under the <i>regulated credit agreement</i>. • Valid values for <i>data element</i> 120A, ‘Drawdown type’, will be determined by the value reported for <i>data element</i> 38A, ‘How can the running-account credit be used?’. • These <i>data elements</i> should not be submitted if the value reported for <i>data element</i> 38A, ‘How can the running-account credit be used?’, is ‘Retail revolving credit to pay for periodic premiums or fees only’. A specific <i>data element</i> 121A, ‘Annual interest rate for periodic premium or fee’, is required for such a <i>regulated credit agreement</i>. 			
<p>Start of drawdown type repeatable data elements</p>			
120A	Drawdown type	<p>A = Purchases</p> <p>B = Balance transfers</p>	<p>Enter the relevant code:</p> <p>A: Purchases</p> <p>Drawdowns which</p>

		<p>C = Money transfers</p> <p>D = Other cash transactions</p> <p>W = Other drawdown type</p>	<p>facilitate payment for <i>goods</i> or services.</p> <p>B: Balance transfers 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 <i>CONC 5C.5.1R(6)</i>.</p> <p>C: Money transfers Drawdowns which transfer money to a bank account or an <i>electronic money</i> account.</p> <p>D: Other cash transactions 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>W: Other drawdown type Drawdowns which do not meet any of the specified options above.</p>
120B	Is there an initial promotional period for drawdowns?	<p>Y = Yes</p> <p>N = No</p>	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.

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 £	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.
120F	Promotional fixed fee per drawdown	Numeric £	The value for any fixed fee charged per qualifying drawdown, during the initial promotional period, for this drawdown type.
120G	Promotional end date for qualifying drawdowns	DD/MM/YYYY	The last date upon which a drawdown can be made to qualify for the initial promotional

			period.
120H	Promotional end date for promotional rate for drawdowns	DD/MM/YYYY	The end date for the initial promotional period, for this drawdown type.
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 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>
120J	Regular (non-promotional) percentage fee for drawdowns	Numeric %	<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 £	The minimum fee value per drawdown, for any fee charged which is calculated as a percentage of the

			<p>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>
End of drawdown type repeatable data elements			
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>
Penalty charges data elements			
<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 £	<p>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.</p>
123A	Penalty charge for a repayment	Numeric £	<p>The value of the charge payable by the <i>borrower(s)</i> if an</p>

	returned unpaid		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>Repayments data elements</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	A = Direct debit B = Standing order C = Continuous payment authority D = Direct from salary via employer W = Other repayment method Z = Unknown	This should reflect any <i>repayment</i> method arranged, or in the process of being arranged, for the <i>regulated credit agreement</i> . Enter the relevant code: A: Direct debit 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> . B: Standing order A standing order has been arranged to make <i>repayments</i> under the <i>regulated credit agreement</i> to the reporting <i>firm</i> . C: Continuous payment authority Consent has been

			<p>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>D: Direct from salary via employer 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>W: Other repayment method 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>Z: Unknown 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>
126A	Frequency of regular repayments or statements	<p>A = Single repayment</p> <p>B = Weekly</p> <p>C = Fortnightly</p> <p>D = Four-weekly</p> <p>E = Monthly</p> <p>F = Quarterly</p> <p>G = Annually</p> <p>W = Other</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.</p>

		<p>frequency</p> <p>X = No regular frequency</p>	<p>Enter the relevant code:</p> <p>A: Single repayment A single <i>repayment</i> is scheduled for the <i>total amount payable</i> less any <i>advance payment</i>.</p> <p>B: Weekly</p> <p>C: Fortnightly</p> <p>D: Four-weekly</p> <p>E: Monthly</p> <p>F: Quarterly</p> <p>G: Annually</p> <p>W: Other frequency 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>X: No regular frequency 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 £	<p>This should reflect the value of the regular <i>repayments</i> required under the <i>regulated credit agreement</i>.</p> <p>If only the first and/or last <i>repayment</i> scheduled is a different value to all other <i>repayments</i>, these</p>

			<p>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>
Performance data			
<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"> • 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 • for which the legal ownership of the <i>regulated credit agreement</i> was assigned to the reporting <i>firm</i> during the reporting period. <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"> • the agreement is cancelled; • no amount remains to be paid by the <i>borrower</i> under the <i>regulated credit agreement</i>; • the reporting <i>firm</i> is no longer the legal owner of the <i>lender's</i> rights and duties under the agreement; or • enforcement of the agreement becomes statute barred. <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>Purpose of the performance data report</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>Interpreting the data elements</p>			

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 performance 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*. Some *data elements* do not need to be reported, or must be reported in a different way, for a relevant *regulated credit agreement* in respect of which a default notice has taken effect.

Reference	Data reporting field	Code (where applicable)	Notes
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	Enter the relevant code: A: The agreement was cancelled The <i>borrower(s)</i> exercised a right to: <ul style="list-style-type: none"> • withdraw from the <i>regulated credit agreement</i> under section 66A of the CCA; • cancel the <i>regulated credit agreement</i> under section 69 of the CCA; or <ul style="list-style-type: none"> • cancel the <i>regulated</i>

		(England, Wales, and Northern Ireland)	<p><i>credit agreement</i> as described in <i>CONC</i> 11.1.</p> <p>B: No amount remains to be paid by the borrower 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.</p> <p>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.</p> <p>C: Legal ownership of the agreement was assigned to another person 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>D: Agreement statute barred (Scotland) The <i>regulated credit agreement</i> is governed by Scottish law and has become statute barred as described in</p>
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			<p><i>CONC</i> 7.15.</p> <p>E: Agreement statute barred (England, Wales, and Northern Ireland)</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 <i>CONC</i> 7.15.</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"> • withdrawn under section 66A of the <i>CCA</i>; • cancelled under section 69 of the <i>CCA</i>; or • cancelled as described in <i>CONC</i> 11.1.
<p>Borrower details data elements</p> <p>These <i>data elements</i> provide information in relation to the <i>borrower(s)</i> under the <i>regulated credit agreement</i>.</p>			
6A	Credit for business or personal use	<p>B = Business</p> <p>P = Personal</p> <p>Z = Unknown</p>	<p>Enter the relevant code:</p> <p>B: Business</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</p>

			<p>the <i>borrower</i> is not a natural <i>person</i>.</p> <p>P: Personal All other <i>regulated credit agreements</i>.</p> <p>Z: Unknown 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?	<p>A = Natural person</p> <p>B = Relevant recipient of credit</p>	<p>Enter the relevant code:</p> <p>A: Natural person A natural <i>person</i> acting as a sole trader.</p> <p>B: Relevant recipient of credit 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>
8A	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</p>

			the <i>regulated credit agreement</i> but may have access to the facility, such as additional card holders.
<p>Borrower natural person repeatable data elements</p> <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"> • <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>. • 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’. <p>For all other relevant <i>regulated credit agreements</i> with <i>borrowers</i> who are natural <i>persons</i>, <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>Start of borrower natural person repeatable data elements</p>			
9A	Reporting firm’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</i>’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	A = United Kingdom	The selection should reflect the main residence for the

	the end of the reporting period	<p>B = British Forces Post Office</p> <p>C = Overseas</p> <p>W = Other</p> <p>Z = Unknown</p>	<p><i>borrower</i> as recorded by the reporting <i>firm</i> at the end of the reporting period.</p> <p>Enter the relevant code:</p> <p>A: United Kingdom 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: British Forces Post Office The main residence for the <i>borrower</i> is a British Forces Post Office address.</p> <p>C: Overseas 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>W: Other The main residence for the <i>borrower</i> is not any of the specific options above.</p> <p>Z: Unknown 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</p>

			Post Office postcodes should take the form of eg, XY45 6XX.
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>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>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> <p>Enter the relevant code:</p> <p>A: Yes – bankruptcy 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: Yes – individual voluntary arrangement 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>C: Yes – debt relief order 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>D: Yes – bankruptcy restriction order (sequestration)</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>E: Yes – protected trust deed 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>W: Yes – other statutory 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>X: No 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>Z: Unknown 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>
End of borrower natural person repeatable data elements			
<p>Security details data elements</p> <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</p>			

<p>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>A: Guarantee or indemnity 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>W: Other security 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>X: No security No <i>security</i> was provided in relation to the <i>regulated credit agreement</i>.</p> <p>Z: Unknown</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> .
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 both) in the sales or back-book data report for the <i>regulated credit agreement</i>.</p>
13A	Guarantor's residential postcode status at end of reporting period	A = United Kingdom B = British Forces Post Office C = Overseas	The selection should reflect the main residence for the guarantor as recorded by the reporting <i>firm</i> at the end of the reporting

		<p>W = Other</p> <p>Z = Unknown</p>	<p>period.</p> <p>Enter the relevant code:</p> <p>A: United Kingdom 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: British Forces Post Office The main residence for the guarantor is a British Forces Post Office address.</p> <p>C: Overseas 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>W: Other The main residence for the guarantor is not as described by any of the specific options above.</p> <p>Z: Unknown 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> <p>UK and British Forces Post Office postcodes should take the form of eg, XY45 6XX.</p>

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>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>A: Yes – bankruptcy 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: Yes – individual voluntary arrangement 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>C: Yes – debt relief order 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>D: Yes – bankruptcy restriction order (sequestration) The guarantor has been awarded a bankruptcy restrictions order</p>
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			<p>within the meaning of Part 13 of the Bankruptcy (Scotland) Act 2016.</p> <p>E: Yes – protected trust deed A protected trust deed has been registered for the guarantor within the meaning of Part 14 of the Bankruptcy (Scotland) Act 2016.</p> <p>W: Yes – other statutory 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>X: No 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>Z: Unknown 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>Default and enforcement data elements</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	A = Default notice took effect prior to reporting period	Whether the <i>borrower(s)</i> had been issued with a default

	<p>agreement?</p>	<p>B = Default notice took effect during reporting period</p> <p>X = No default notice has taken effect</p>	<p>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 <i>CCA</i>); 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 <i>CCA</i>).</p> <p>Enter the relevant code:</p> <p>A: Default notice took effect prior to reporting period The default notice took effect on a date before the start of the reporting period.</p> <p>B: Default notice took effect during reporting period The default notice took effect on a date during the reporting period.</p> <p>X: No default notice has taken effect A default notice had not taken effect before the end of the reporting period.</p>
<p>17A</p>	<p>Date default notice took effect</p>	<p>DD/MM/YYYY</p>	<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>

			(b) the <i>borrower(s)</i> had not paid the compensation for the breach.
18A	Had a county court judgment been made against the borrower(s) in relation to this agreement?	Y = Yes N = No Z = Unknown	<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 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>Y: Yes A county court judgment had been made against the <i>borrower(s)</i> in relation to the <i>regulated credit agreement</i>.</p> <p>N: No 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>Z: Unknown 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</i></p>

			<i>agreement.</i>
19A	Had an enforcement order been made against the borrower(s) in relation to this agreement?	Y = Yes N = No Z = Unknown	<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 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>Y: Yes A court order to enforce the <i>regulated credit agreement</i> had been made against the <i>borrower(s)</i>.</p> <p>N: No A court order to enforce the <i>regulated</i></p>

			<p><i>credit agreement</i> had not been made against the <i>borrower(s)</i>.</p> <p>Z: Unknown 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>
20A	Have steps been taken to enforce the security?	<p>Y = Yes N = No Z = Unknown</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>Y: Yes Steps have been taken to enforce the <i>security</i>.</p> <p>N: No Steps have not been taken to enforce the <i>security</i>.</p> <p>Z: Unknown The reporting <i>firm</i> is unable to determine whether steps have been taken to enforce the <i>security</i>.</p>
<p>Agreement characteristics data elements</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</p>			

other <i>data elements</i> in the performance data report.			
21A	Is the facility under the credit agreement fixed-sum or running-account?	FS = Fixed-sum credit RA = Running-account credit	Enter the relevant code: FS: Fixed-sum credit 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> . RA: Running-account credit 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.
22A	How can the running-account credit be used?	A = Linked to a payment network B = Retail revolving credit to pay for periodic premiums or fees only C = Any other retail revolving credit D = Money transfers only	Enter the relevant code: A: Linked to a payment network 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> . This includes credit

		<p>W = Other Z = Unknown</p>	<p>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: Retail revolving credit to pay for periodic premiums or fees only 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>C: Any other retail revolving credit A <i>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>D: Money transfers only A <i>regulated credit agreement</i> which only</p>
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			<p>allows drawdowns to transfer money to a bank account or an <i>electronic money</i> account.</p> <p>W: Other A <i>regulated credit agreement</i> which is not one of the specific options above.</p> <p>Z: Unknown A <i>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>A: Pawn agreement A <i>regulated credit agreement</i> for which the <i>lender</i> takes any article in pawn.</p> <p>B: Personal contract purchase agreement for a motor vehicle A <i>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</p>

			<p><i>borrower(s)</i> to return the motor vehicle instead of making that <i>repayment</i>.</p> <p>A motor vehicle is a wheeled, mechanically propelled vehicle intended or adapted for use on roads.</p> <p>C: Hire-purchase agreement (other than a personal contract purchase agreement for a motor vehicle) or conditional sale <i>A regulated credit agreement</i> which meets the criteria of a <i>hire-purchase agreement</i> or meets the criteria of a <i>conditional sale agreement</i>, and does not meet the criteria of a ‘Personal contract purchase agreement for a motor vehicle’.</p> <p>D: Green deal plan <i>A regulated credit agreement</i> which also meets the criteria of a <i>green deal plan</i>.</p> <p>E: BNPL agreement <i>A regulated credit agreement</i> which meets the criteria of a <i>BNPL agreement</i>.</p> <p>X: None of these <i>A regulated credit agreement</i> which is not one of any of the above agreement types.</p> <p>Z: Unknown <i>A regulated credit agreement</i> which the reporting <i>firm</i> cannot</p>
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			determine to be one of the above agreement types.
25A	Hire-purchase or conditional sale specific status	<p>A = Voluntary termination</p> <p>B = Voluntary surrender</p> <p>C = Repossession</p> <p>X = None of these</p> <p>Z = Unknown</p>	<p>This should reflect the status of the <i>regulated credit agreement</i> at the end of the reporting period.</p> <p>Enter the relevant code:</p> <p>A: Voluntary termination 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: Voluntary surrender The <i>borrower(s)</i> had voluntarily returned the <i>good(s)</i> financed under the <i>regulated credit agreement</i>.</p> <p>C: Repossession The <i>good(s)</i> financed under the <i>regulated credit agreement</i> had been repossessed.</p> <p>X: None of these None of the specific statuses above apply to the <i>regulated credit agreement</i>.</p> <p>Z: Unknown 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</p> <p>N = No</p>	Whether the <i>regulated credit agreement</i> meets the criteria of an <i>open-</i>

			<i>end agreement.</i>
27A	Has the duration of the agreement been increased?	<p>A = Yes – contractual variation</p> <p>B = Yes – forbearance</p> <p>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 <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>A: Yes – contractual variation A contractual variation, which did not require the use of a modifying agreement,</p>

			<p>had been made to extend the duration of the <i>regulated credit agreement</i>.</p> <p>B: Yes – forbearance The reporting <i>firm</i> had extended the duration of the <i>regulated credit agreement</i> as an act of forbearance.</p> <p>X: No The duration of the <i>regulated credit agreement</i> had not been increased.</p>
28A	Revised agreement end date	DD/MM/YYYY	Date on which the <i>regulated credit agreement</i> is scheduled to end as at the end of the reporting period.
<p>Ceasing to report performance data elements</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>			
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</p>	<p>Enter the relevant code:</p> <p>A: Article taken in pawn was redeemed 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</p>

		<p>outcome</p> <p>Z = Unknown</p>	<p>under the <i>regulated credit agreement</i> were redeemed.</p> <p>B: Agreement renewed 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>C: Article taken in pawn was forfeited 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>W: Other outcome The outcome of the <i>regulated credit agreement</i> is not one of the specific options above.</p> <p>Z: Unknown The reporting <i>firm</i> is unable to determine whether the outcome of the <i>regulated credit agreement</i> was one of the options above.</p>
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</p>	<p>Enter the relevant code:</p> <p>A: Balloon payment paid Ownership of the motor vehicle financed by the <i>regulated credit</i></p>

		<p>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><i>agreement</i> transferred to the <i>borrower(s)</i> following payment of the guaranteed minimum future value of the motor vehicle.</p> <p>B: Motor vehicle returned to the supplier 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>C: Motor vehicle part exchanged for another motor vehicle financed by the reporting firm 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>D: Motor vehicle part exchanged for another motor vehicle financed by a different lender 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</i></p>
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			<p><i>agreement</i> under which a <i>person</i> other than the reporting <i>firm</i> acted as <i>lender</i>.</p> <p>W: Other outcome The outcome of the <i>regulated credit agreement</i> was not one of the specific options above.</p> <p>Z: Unknown outcome 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>
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>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>A: Agreement novated to change the</p>

			<p>lender The <i>regulated credit agreement</i> has been replaced by a novation to change the <i>lender</i>.</p> <p>B: Agreement modified by modifying agreement The <i>regulated credit agreement</i> has been 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>C: Agreement repaid by a new agreement 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>D: Open-end termination – borrower The <i>borrower(s)</i> has exercised their right under section 98A(1) of the <i>CCA</i> to terminate the <i>open-end agreement</i>.</p> <p>E: Open-end termination – lender The reporting <i>firm</i> has terminated the <i>open-</i></p>
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			<p><i>end agreement</i> after serving notice to the <i>borrower(s)</i> as described under section 98A(3) of the CCA.</p> <p>W: Other type 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>repayments</i> were made as scheduled.</p> <p>Z: Unknown type The reporting <i>firm</i> is unable to determine whether the <i>regulated credit agreement</i> met any of the criteria of the specific options above.</p>
33A	Balance at date of novation	Numeric £	The total amount outstanding under the <i>regulated credit agreement</i> as on the date of the novation.
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>A1: Regulated – FRN known 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</p>

			<p>reporting <i>firm</i>.</p> <p>A2: Regulated – FRN unknown 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>X: Not regulated The new <i>lender</i> was not an <i>authorised person</i> and was not acting as an <i>appointed representative</i>.</p> <p>Z1: New lender regulatory status unknown The reporting <i>firm</i> cannot determine the regulatory status of the new <i>lender</i>.</p> <p>Z2: New lender unknown The reporting <i>firm</i> cannot determine who the new <i>lender</i> is.</p>
35A	FRN of the new lender under the novated agreement	6 or 7 digit number	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.
36A	Name of the new lender under the novated agreement	Alphanumeric	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.
37A	Is the purpose of the new agreement	Y = Yes	Enter the relevant

	<p>to provide more sustainable terms for the borrower(s)?</p>	<p>N = No Z = Unknown</p>	<p>code:</p> <p>Y: Yes 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>N: No 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 <i>regulated credit agreement</i> being unsustainable for the <i>borrower(s)</i>.</p> <p>Z: Unknown 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></p>
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			played a part in the <i>borrower(s)</i> entering into the new agreement.
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>A: Repaid in line with schedule 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: Early settlement 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>C: Repaid fully other 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>

		<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>D: Partial settlement – extinguished remaining amount outstanding 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>W: Other 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>Z: Unknown</p>
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			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> .
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>A1: Regulated – FRN known 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>A2: Regulated – FRN unknown The assignee was an <i>authorised person</i> and/or acting as an <i>appointed</i></p>

			<p><i>representative</i>. The FRN of the assignee is not known by the reporting <i>firm</i>.</p> <p>X: Not regulated The assignee was not an <i>authorised person</i> and was not acting as an <i>appointed representative</i>.</p> <p>Z1: Assignee regulatory status unknown The reporting <i>firm</i> cannot determine the regulatory status of the assignee.</p> <p>Z2: Assignee unknown The reporting <i>firm</i> cannot determine who the assignee is.</p>
43A	FRN of the person to whom the legal ownership was assigned	6 or 7 digit number	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	Numeric £	The total amount outstanding under the

	recorded as statute barred		<i>regulated credit agreement</i> as on the date the <i>regulated credit agreement</i> was recorded as statute barred.
<p>Beneficial ownership data elements</p> <p>These <i>data elements</i> identify whether the beneficial ownership of the <i>regulated credit agreement</i> was assigned to a <i>person</i> (the ‘beneficial owner’) other than the reporting <i>firm</i> as at the end of the reporting period and, if relevant, provide details of the beneficial owner.</p>			
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>A1: Yes – beneficial owner regulated – FRN known 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 known by the reporting <i>firm</i>.</p> <p>A2: Yes – beneficial owner regulated – FRN unknown The beneficial ownership of the <i>regulated credit agreement</i> was assigned to a <i>person</i></p>

		<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 not known by the reporting <i>firm</i>.</p> <p>B: Yes – beneficial owner not regulated 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>C: Yes – beneficial owner regulatory status unknown 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>X: No transfer of beneficial ownership The beneficial ownership of the <i>regulated credit agreement</i> was not assigned to a <i>person</i> other than the reporting <i>firm</i>.</p> <p>Z: Unknown The reporting <i>firm</i> is unable to determine</p>
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			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.
<p>Third-party debt recovery data elements</p> <p>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.</p>			
50A	Was a third-party debt collection agency or enforcement agency instructed in relation to the agreement?	<p>A1 = Yes – agency regulated – FRN known</p> <p>A2 = Yes – agency regulated – FRN unknown</p> <p>B = Yes – agency not regulated</p> <p>C = Yes – agency regulatory status unknown</p> <p>X = No agency</p> <p>Z = Unknown</p>	<p>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.</p> <p>This should include where instructions made prior to the start of the reporting period remained in effect during the reporting period.</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> <p>Enter the relevant code:</p> <p>A1: Yes – agency</p>

			<p>regulated – FRN known 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 known by the reporting <i>firm</i>.</p> <p>A2: Yes – agency regulated – FRN unknown 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: Yes – agency not regulated 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>C: Yes – agency regulatory status unknown 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>
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			<p>X: No agency An agency had not been instructed in relation to the <i>regulated credit agreement</i>.</p> <p>Z: Unknown 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>
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>
<p>Accounting period repeatable data elements</p> <p>References to an ‘accounting period’ have the same meaning as in the Consumer Credit (Running-Account Credit Information) Regulations 1983.</p> <p>For a <i>regulated credit agreement</i> which provides <i>running-account credit</i>,</p>			

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:
 - 29A, ‘Date agreement ceased to have effect’;
 - 40A, ‘Date of assignment of legal ownership’; or
 - 45A, ‘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:
 - Data 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.
 - Data 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.
- Accounting periods should not overlap.

The data reporting field names for *data elements* which relate to accounting periods are prefixed by ‘**RA**’.

The accounting period *data elements* cover the status of the *regulated credit agreement* on the statement date and activity which took place during the accounting period. Certain subsets of these *data elements*, which relate to different drawdown types and penalty charges, are repeatable within each set

of accounting period <i>data elements</i> .			
53A	RA 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>Y: Yes There was at least one accounting period which ended during the reporting period.</p> <p>N: No No accounting periods ended during the reporting period.</p> <p>This includes:</p> <ul style="list-style-type: none"> • <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; • <i>regulated credit agreements</i> for which the accounting periods are longer than the reporting period; and • <i>regulated credit agreements</i> for which there was no balance, debits, or credits during the reporting period.

			<p>Z: Unknown 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>
Start of accounting period repeatable data elements			
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"> • 'Date agreement ceased to have effect'; • 'Date of assignment

			of legal ownership'; or • 'Date agreement recorded as statute barred'.
56A	RA Was a moratorium or payment deferral in effect?	A = Moratorium B = Payment deferral (contractual) C = Payment deferral (forbearance) D = No moratorium or payment deferral in effect	This should reflect whether a moratorium or payment deferral was in effect on the statement date. 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'. Enter the relevant code: A: Moratorium <i>A 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. B: Payment deferral (contractual) A payment deferral offered as a term in the <i>regulated credit agreement</i> . C: Payment deferral (forbearance) A payment deferral which is not offered as a term in the <i>regulated credit agreement</i> . D: No moratorium or payment deferral in effect

57A	RA Was an arrangement to pay in effect?	Y = Yes N = No	<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 schedule for making <i>repayments</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>
58A	RA Is the arrangement to pay part of a debt solution?	A = Debt management plan B = Debt arrangement scheme W = Other Z = Unknown	<p>Enter the relevant code:</p> <p>A: Debt management plan The arrangement to pay was part of a <i>debt management plan</i>.</p> <p>B: Debt arrangement scheme 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>W: Other The arrangement to pay was not part of one</p>

			<p>of the specific <i>debt solutions</i> above.</p> <p>Z: Unknown 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	<p>RA Were any interest, fees or charges not applied during the accounting period?</p>	<p>A = Yes – amount known B = Yes – amount unknown C = No 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> <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>A: Yes – amount known 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: Yes – amount unknown During the accounting period there were contractual interest, fees or charges which were not applied, and the reporting <i>firm</i></p>

			<p>cannot provide the value of these.</p> <p>C: No During the accounting period all contractual interest, fees or charges were applied.</p> <p>Z: Unknown 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	RA 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	RA Credit limit	Numeric £	The <i>credit limit</i> for the <i>regulated credit agreement</i> on the statement date.
62A	RA BALANCE: Total	Numeric £	The balance of the account under the <i>regulated credit agreement</i> for <i>running-account credit</i> on the statement date.
63A	RA BALANCE: balance which relates to the principal	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 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</p>

			not include any interest, fees or charges added to the account.
64A	RA BALANCE: balance which is in arrears	Numeric £	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. ‘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> .
65A	RA Status reported to at least one credit reference agency	A = Not reported B = Up to date C = Arrears D = Default E = Other F = Unknown	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. Enter the relevant code: A: Not reported Details of the <i>regulated credit agreement</i> were not reported to a <i>credit reference agency</i> . B: Up to date 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> . C: Arrears

			<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>D: Default The payment status reported to the <i>credit reference agency</i> indicated that the <i>regulated credit agreement</i> was in default.</p> <p>E: Other 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>F: Unknown 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>
66A	<p>RA Persistent debt 18-month assessment outcome</p>	<p>A = PD18 B = Not PD18 Z = Unknown</p>	<p>Enter the relevant code:</p> <p>A: PD18 The reporting <i>firm</i> has assessed during the accounting period that the condition in <i>CONC 6.7.27R(1)</i> was met by the <i>regulated credit agreement</i>.</p> <p>B: Not PD18 The reporting <i>firm</i> has assessed during the accounting period that the condition in <i>CONC</i></p>

			<p>6.7.27R(1) was not met by the <i>regulated credit agreement</i>.</p> <p>Z: Unknown The reporting <i>firm</i> is unable to determine whether the condition in <i>CONC 6.7.27R(1)</i> 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 £	<p>The total value of all debits during the accounting period for any fees or charges incurred in relation to non-sterling drawdowns.</p> <p>This should include the value of any interest incurred during the accounting period for balances relating to non-sterling drawdown fees.</p>
72A	RA DEBITS: Other fees and charges incurred	Numeric £	<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"> • RA DEBITS: Interest incurred for drawdown type; • RA DEBITS: Fees and charges incurred for drawdown type; • RA DEBITS: Non-sterling drawdown fees incurred; • RA DEBITS: Periodic fees incurred; or • RA DEBITS: Value of penalty charge type incurred. <p>This should include the value of any interest incurred during the accounting period for balances relating to other fees and charges.</p>
73A	RA DEBITS: Any other debit	Numeric £	The total value of all debits during the accounting period that

	adjustments		<p>have not been reported as one of:</p> <ul style="list-style-type: none"> • RA DEBITS: Total value of drawdowns; • RA DEBITS: Interest incurred for drawdown type; • RA DEBITS: Fees and charges incurred for drawdown type; • RA DEBITS: Non-sterling drawdown fees incurred; • RA DEBITS: Periodic fees incurred; • RA DEBITS: Value of penalty charge type incurred; or • RA DEBITS: Other fees and charges incurred.
74A	RA CREDITS: Total	Numeric £	The total value of all credits (<i>repayments</i> , chargebacks, extinguished balances and any other credit adjustment) during the accounting period.
75A	RA CREDITS: 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	RA CREDITS: Total repayments received from guarantor	Numeric £	The total value of all <i>repayments</i> during the accounting period from the guarantor.
77A	RA CREDITS: 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	RA CREDITS: 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 does not include any interest, fees or charges added to the account.</p>
79A	RA CREDITS: Amounts relating to interest, fees or charges extinguished	Numeric £	<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</p>

			under the <i>regulated credit agreement</i> .
80A	RA CREDITS: 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"> • RA CREDITS: Total <i>repayment</i> received from borrower(s); • RA CREDITS: Total <i>repayment</i> received from guarantor; • RA CREDITS: Chargebacks and section 75; • RA CREDITS: Amounts relating to the principal extinguished; or • RA CREDITS: Amounts relating to interest, fees, or charges extinguished.

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*.
- No more than one set of drawdown type *data elements* can be submitted for each specified ‘**RA** Drawdown type’.
- A reporting *firm* should not submit *data elements* for specified drawdown types which the *borrower(s)* cannot make using *running-account credit* under the *regulated credit agreement*.
- Valid values for *data element* 81A, ‘**RA** Drawdown type’, will be determined by the value reported for *data element* 22A, ‘How can the *running-account credit* be used?’.

These *data elements* 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 *data elements* in relation to the interest and charges which applied for making

new drawdowns as on the statement date.			
Start of drawdown type repeatable data elements			
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>A1: Purchases treated as BNPL Drawdowns which facilitate payment for <i>goods</i> or services which meet the criteria of <i>BNPL credit</i>.</p> <p>A2: Purchases treated as instalment plans Drawdowns which facilitate payment for <i>goods</i> or services which are repaid with a specified <i>repayment</i> schedule.</p> <p>A3: All other purchases 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: Balance transfers 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 <i>CONC 5C.5.1R(6)</i>.</p> <p>C: Money transfers Drawdowns which transfer money to a bank account or an <i>electronic money</i></p>

			<p>account.</p> <p>D: Other cash transactions 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>W: Other drawdown type Drawdowns which do not meet any of the specified options above.</p>
81B	RA BALANCE of drawdown 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	RA BALANCE of interest incurred for drawdown type outstanding	Numeric £	The balance outstanding on the statement date, for interest incurred for this drawdown type.
81D	RA BALANCE of fees and charges for drawdown 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</p>

			non-sterling drawdown fees or penalty charges which may have been incurred as a result of making a drawdown of this drawdown type.
81E	RA Number of drawdowns	Numeric	The number of drawdowns made during the accounting period, for this drawdown type.
81F	RA DEBITS: Total value of drawdowns	Numeric £	The value of drawdowns made during the accounting period, for this drawdown type.
81G	RA DEBITS: Interest incurred for drawdown type	Numeric £	The value of interest incurred during the accounting period, for balances relating to this drawdown type.
81H	RA DEBITS: Fees and charges incurred for drawdown type	Numeric £	The value of fees and charges incurred during the accounting period, for making this drawdown type. 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.
81I	RA CREDITS: Repayment of drawdown type	Numeric £	The value of <i>repayments</i> made during the accounting period assigned to balances for the principal associated with this drawdown type. 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.
81J	RA CREDITS: 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	RA CREDITS: Repayment of fees and charges incurred for making drawdown type	Numeric £	The value of <i>repayments</i> made during the accounting period assigned to balances for fees and charges incurred for making this drawdown type. 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.
81L	RA Annual interest rate for new drawdowns of drawdown type	Numeric %	As at the statement date, the annual interest rate payable on balances for new drawdowns made for this drawdown type. This number should be reported as a percentage to 2 decimal places (eg, 3.49 represents 3.49%, not 349%).
81M	RA Percentage fee for new drawdowns of drawdown type	Numeric %	As at the statement date, the percentage value for any fee charged for new drawdowns made for this drawdown type, which is calculated as

			<p>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	RA Minimum fee per new drawdown of drawdown type	Numeric £	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.
81O	RA 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 may apply for qualifying drawdowns.</p>
81P	RA Promotional annual interest rate in effect for new drawdowns of drawdown type	Y = Yes N = No	As at the statement date, whether a promotional annual interest rate was in effect for new drawdowns for this drawdown type.
End of drawdown type repeatable data elements			
<p>Penalty charge type (accounting period) repeatable data elements</p> <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"> • <i>Data element 83A, 'RA Penalty charge type', will be the unique identifier for a set of penalty charge type (accounting period) data elements.</i> • 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'. • A reporting <i>firm</i> should not submit <i>data elements</i> for specified penalty charge types for which there was no relevant information. 			
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.
Start of penalty charge type (accounting period) repeatable data elements			
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 K = Other third-party debt recovery W = Any other	Enter the relevant code: A: Correspondence A charge payable by the <i>borrower(s)</i> for correspondence sent in relation to the <i>regulated credit agreement</i> . B: Over credit limit 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> . C: Late payment 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.

		penalty charge Z = Unassigned	<p>D: Returned/failed payment 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>E: Broken arrangement 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>F: Arrears A charge payable by the <i>borrower(s)</i> as a result of the <i>regulated credit agreement</i> being in arrears.</p> <p>G: Default A charge payable by the <i>borrower(s)</i> as a result of the <i>regulated credit agreement</i> being in default.</p> <p>H: Field agent visit 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>I: Legal fees including solicitor instruction A charge payable by the <i>borrower(s)</i> in relation to legal fees associated with action to enforce <i>repayment</i></p>
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			<p>of the <i>regulated credit agreement</i>.</p> <p>K: Other third-party debt recovery 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>W: Any other penalty charge A penalty charge payable which is not one of the specified options above.</p> <p>Z: Unassigned The reporting <i>firm</i> is unable to determine if the penalty charge is one of the specified options above.</p>
83B	RA BALANCE of penalty charge type outstanding	Numeric £	The balance outstanding on the statement date for this penalty charge type.
83C	RA DEBITS: 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	RA CREDITS: 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			
<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 <i>executed</i> 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"> • <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>. • 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"> ○ 29A, ‘Date agreement ceased to have effect’; ○ 40A, ‘Date of assignment of legal ownership’; or ○ 45A, ‘Date agreement recorded as statute barred’. • 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. • 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. • 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 <i>executed</i> and until any date associated with <i>data element</i> 4A, ‘Reason for ceasing to submit performance data for this agreement’. 			

- The scheduled *repayment* date determines whether the *data elements* for a scheduled *repayment* period must be provided for a reporting period:
 - Data provided in respect of a scheduled *repayment* period which ended during the reporting period may include activity which took place before the start of the reporting period.
 - Data should not be provided in respect of a scheduled *repayment* period which started during the reporting period and is ongoing at the end of a reporting period.
- Scheduled *repayment* periods should not overlap.

The data reporting field names for *data elements* which relate to scheduled *repayment* periods are prefixed by ‘FS’.

The scheduled *repayment* period *data elements* cover the status of the *regulated credit agreement* on the scheduled *repayment* date and activity which took place during the scheduled *repayment* period. Certain subsets of these *data elements*, which relate to penalty charges, are repeatable within each set of scheduled *repayment* period *data elements*.

84A	FS Was a repayment scheduled for a date during the reporting period?	A = Yes B = No scheduled repayments during reporting period C = Agreement has no scheduled repayments Z = Unknown	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’. Enter the relevant code: A: Yes There was at least one scheduled <i>repayment</i> during the reporting period. B: No scheduled repayments during reporting period The <i>regulated credit agreement</i> includes specified scheduled <i>repayments</i> but there
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			<p>were no scheduled <i>repayments</i> during the reporting period.</p> <p>This includes:</p> <ul style="list-style-type: none"> • <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 • <i>regulated credit agreements</i> for which a scheduled <i>repayment</i> period is longer than the reporting period. <p>C: Agreement has no scheduled repayments The <i>regulated credit agreement</i> does not include specified scheduled <i>repayment</i> dates.</p> <p>Z: Unknown The reporting <i>firm</i> is unable to determine whether the <i>regulated credit agreement</i> includes specified scheduled <i>repayment</i> dates.</p>
Start of scheduled repayment period repeatable data elements			
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 <i>executed</i>.</p> <p>This date can be before</p>

			the start of the reporting period.
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</i> 4A, ‘Reason for ceasing to submit performance data for this agreement’ – that is:</p> <ul style="list-style-type: none"> • ‘Date agreement ceased to have effect’; • ‘Date of assignment of legal ownership’; or • ‘Date agreement recorded as statute barred’.
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>A: Moratorium <i>A Debt Respite moratorium</i> in England and Wales, or a moratorium within the meaning of part 15 of the Bankruptcy (Scotland) Act 2016 in</p>

			<p>Scotland.</p> <p>B: Payment deferral (contractual) A payment deferral offered as a term in the <i>regulated credit agreement</i>.</p> <p>C: Payment deferral (forbearance) A payment deferral which is not offered as a term in the <i>regulated credit agreement</i>.</p> <p>D: No moratorium or payment deferral in effect</p>
88A	FS Was an arrangement to pay in effect?	Y = Yes N = No	<p>This should indicate whether an arrangement to pay was in effect on the scheduled <i>repayment</i> date.</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>
89A	FS Is the arrangement to	A = Debt management plan	This should indicate whether an

	pay part of a debt solution?	<p>B = Debt arrangement scheme</p> <p>W = Other</p> <p>Z = Unknown</p>	<p>arrangement to pay was part of a <i>debt solution</i>.</p> <p>Enter the relevant code:</p> <p>A: Debt management plan The arrangement to pay was part of a <i>debt management plan</i>.</p> <p>B: Debt arrangement scheme 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>W: Other The arrangement to pay was not part of one of the specific <i>debt solutions</i> above.</p> <p>Z: Unknown 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</p>

			<p>added to the total amount outstanding and then subsequently removed.</p> <p>Enter the relevant code:</p> <p>A: Yes – amount known 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: Yes – amount unknown 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>C: No During the scheduled <i>repayment</i> period, all contractual interest, fees or charges were applied.</p> <p>Z: Unknown 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	Numeric £	The value of the contractual interest, fees or charges which were not applied

	scheduled repayment period		during the scheduled <i>repayment</i> period.
92A	FS BALANCE Total amount outstanding after repayments made	Numeric £	The total amount outstanding at the end of the scheduled <i>repayment</i> date. This should account for any <i>repayments</i> made up to and including the scheduled <i>repayment</i> date.
93A	FS BALANCE Total amount of principal borrowed outstanding after repayments made	Numeric £	The total amount outstanding at the end of the scheduled <i>repayment</i> date which related to the principal borrowed. 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. This should account for any <i>repayments</i> made up to and including the scheduled <i>repayment</i> date.
94A	FS BALANCE Total amount outstanding in arrears after repayments made	Numeric £	The total amount outstanding at the end of the scheduled <i>repayment</i> date which was in arrears. This should account for any <i>repayments</i> made up to and including the scheduled <i>repayment</i>

			<p>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	<p>FS Status reported to at least one credit reference agency</p>	<p>A = Not reported B = Up to date C = Arrears D = Default E = Other 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 period</i>.</p> <p>Enter the relevant code:</p> <p>A: Not reported Details of the <i>regulated credit agreement</i> were not reported to a <i>credit reference agency</i>.</p> <p>B: Up to date 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>C: Arrears The payment status reported to the <i>credit reference agency</i> indicated that the <i>regulated credit agreement</i> was in arrears.</p> <p>D: Default The payment status reported to the <i>credit</i></p>

			<p><i>reference agency</i> indicated that the <i>regulated credit agreement</i> was in default.</p> <p>E: Other 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>F: Unknown 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 scheduled <i>repayment</i> period.
99A	FS Number of drawdowns	Numeric	The number of drawdowns 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.
100A	FS DEBITS: Total value of drawdowns	Numeric £	The value of drawdowns 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.
101A	FS DEBITS: Interest incurred for the principal	Numeric £	The total value of all debits during the scheduled <i>repayment</i> period for any interest incurred for the balance of the principal. 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.
102A	FS DEBITS: Periodic fees incurred	Numeric £	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. This should include the value of any interest incurred during the

			scheduled <i>repayment</i> period for balances relating to periodic fees.
103A	FS DEBITS: 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	FS DEBITS: 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"> • FS DEBITS: Interest incurred for the principal; • FS DEBITS: Periodic fees incurred; • FS DEBITS: Early settlement compensatory amounts; or • FS DEBITS: Value of penalty charge type incurred. <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	FS DEBITS: Any other debit	Numeric £	The total value of all debits during the

	adjustments		<p>scheduled <i>repayment</i> period that have not been reported as one of:</p> <ul style="list-style-type: none"> • FS DEBITS: Total value of drawdowns; • FS DEBITS: Interest incurred for the principal; • FS DEBITS: Periodic fees incurred; • FS DEBITS: Early settlement compensatory amounts; • FS DEBITS: Value of penalty charge type incurred; or • FS DEBITS: Other fees and charges incurred.
106A	FS CREDITS: 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	FS CREDITS: 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	FS CREDITS: 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	FS CREDITS: 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 <i>CCA</i> .
110A	FS CREDITS: 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> <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>
111A	FS CREDITS: Amounts relating to interest, fees, or charges extinguished	Numeric £	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

			<p><i>regulated credit agreement</i> has been extinguished during the scheduled <i>repayment period</i>.</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	FS CREDITS: Any other credit adjustments	Numeric £	<p>The total value of all credits during the scheduled <i>repayment period</i> that have not been reported as one of:</p> <ul style="list-style-type: none"> • FS CREDITS: Total <i>repayments</i> received from <i>borrower(s)</i>; • FS CREDITS: Total <i>repayments</i> received from guarantor; • FS CREDITS: Early settlement rebates; • FS CREDITS: Amounts relating to the principal extinguished; or • FS CREDITS: Amounts relating to interest, fees, or charges extinguished.
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 date</i>, this should reflect the annual interest rate which will apply</p>

			<p>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 date</i>.</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 date</i>.</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>Penalty charge type (scheduled repayment period) repeatable data elements</p> <p>For each set of scheduled <i>repayment period 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 scheduled <i>repayment date</i>, a new penalty charge was incurred during the scheduled <i>repayment period</i>, or part of a <i>repayment</i> made during the scheduled <i>repayment period</i> 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"> • <i>Data element 116A</i>, ‘FS Penalty charge type’, will be the unique identifier for a set of penalty charge type (scheduled <i>repayment period</i>) <i>data elements</i>. 			

<ul style="list-style-type: none"> No more than one set of penalty charge type (scheduled <i>repayment period</i>) <i>data elements</i> can be submitted for each specified 'FS Penalty charge type'. <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>			
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.
<p>Start of penalty charge type (scheduled repayment period) repeatable data elements</p>			
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	Enter the relevant code: A: Correspondence A charge payable by the <i>borrower(s)</i> for correspondence sent in relation to the <i>regulated credit agreement</i> . C: Late payment 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. D: Returned/failed payment A charge payable by the <i>borrower(s)</i> if an attempted <i>repayment</i> is returned. This includes, but is not

		<p>mileage, and wear and tear</p> <p>W = Other</p> <p>Z = Unassigned</p>	<p>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>E: Broken arrangement 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>F: Arrears A charge payable by the <i>borrower(s)</i> as a result of the <i>regulated credit agreement</i> being in arrears.</p> <p>G: Default A charge payable by the <i>borrower(s)</i> as a result of the <i>regulated credit agreement</i> being in default.</p> <p>H: Field agent visit 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>I: Legal fees including solicitor instruction 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>J: Repossession A charge payable by the <i>borrower(s)</i> in relation to action to</p>
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			<p>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>K: Other third-party debt recovery 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>L: Excess mileage, and wear and tear A charge payable by the <i>borrower(s)</i> in relation to:</p> <ul style="list-style-type: none"> a) 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 <i>CCA</i> to terminate the <i>regulated credit agreement</i>; b) the condition of a motor vehicle returned at the end of a personal contract purchase agreement; or c) an annual mileage of a motor vehicle returned at the end of a personal
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			<p>contract purchase agreement which is in excess of the anticipated annual mileage which was set under the <i>regulated credit agreement</i>.</p> <p>W: Any other penalty charge A penalty charge payable which is not one of the specified options above.</p> <p>Z: Unassigned The reporting <i>firm</i> is unable to determine if the penalty charge is one of the specified options above.</p>
116B	FS BALANCE 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	FS DEBITS: 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> <p>This should include the value of any interest incurred during the scheduled <i>repayment</i> period for balances relating to this penalty charge type.</p>
116D	FS CREDITS: Repayments of	Numeric £	The value of <i>repayments</i> made

	penalty charge type		during the scheduled <i>repayment</i> period assigned to balances for this penalty charge type.
End of penalty charge type (scheduled repayment period) repeatable data elements			
End of scheduled repayment period repeatable data elements			
<p>No accounting period or scheduled repayment period data elements</p> <p>If a default notice had not taken effect for the <i>regulated credit agreement</i>, and:</p> <ul style="list-style-type: none"> • <i>running-account credit</i> is included under the <i>regulated credit agreement</i> and no accounting periods ended during the reporting period; or • <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, <p>the following <i>data elements</i> must be provided in relation to the <i>regulated credit agreement</i>.</p> <p>The data reporting field names for these <i>data elements</i> are prefixed by ‘NO’.</p>			
117A	NO Credit limit	Numeric £	The <i>credit limit</i> for the <i>regulated credit agreement</i> at the end of the reporting period.
118A	NO BALANCE: Total	Numeric £	The total amount outstanding at the end of the reporting period.
119A	NO BALANCE: 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

			<p>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>
120A	NO BALANCE: balance which is in arrears	Numeric £	<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>
<p>Defaulted agreements activity data elements</p> <p>If a default notice had taken effect for the <i>regulated credit agreement</i> before the start of the reporting period, these <i>data elements</i> must be provided in relation to the entire reporting period.</p> <p>Where:</p> <ul style="list-style-type: none"> • a default notice had taken effect for the <i>regulated credit agreement</i> during the reporting period; and • an accounting period or a scheduled <i>repayment</i> period ended during the reporting period prior to the date of the default notice taking effect, <p>these <i>data elements</i> must be provided in relation to the portion of the reporting period after the latest of these accounting periods or scheduled <i>repayment</i> periods.</p> <p>In all other cases, these <i>data elements</i> must be provided in relation to the entire reporting period.</p> <p>For the final performance reporting period for the <i>regulated credit agreement</i> the defaulted agreements activity <i>data elements</i> should be provided in relation</p>			

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.

121A	DF 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: A: Moratorium <i>A 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. D: No moratorium in effect
122A	DF 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

			<p>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>
123A	<p>DF Is the arrangement to pay part of a debt solution?</p>	<p>A = Debt management plan</p> <p>B = Debt arrangement scheme</p> <p>W = Other</p> <p>Z = Unknown</p>	<p>Enter the relevant code:</p> <p>A: Debt management plan The arrangement to pay was part of a <i>debt management plan</i>.</p> <p>B: Debt arrangement scheme 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>W: Other The arrangement to pay was not part of one of the specific <i>debt solutions</i> above.</p> <p>Z: Unknown 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>
124A	<p>DF Were any interest, fees or charges not applied during the reporting period?</p>	<p>A = Yes – amount known</p> <p>B = Yes – amount unknown</p>	<p>This should reflect any contractual interest, fees or charges which should have been added to the total</p>

		<p>C = No Z = Unknown</p>	<p>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>A: Yes – amount known 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: Yes – amount unknown During the reporting 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>C: No During the reporting period all contractual interest, fees or charges were applied.</p> <p>Z: Unknown The reporting <i>firm</i> is unable to determine whether during the reporting period any contractual interest, fees or charges were not applied.</p>
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125A	DF 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	DF BALANCE: Total	Numeric £	The total amount outstanding at the end of the reporting period.
127A	DF BALANCE: 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 not include any interest, fees or charges added to the account.</p>
128A	DF Scheduled arrangement to pay repayment expected	Numeric £	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"> • DF DEBITS: Interest incurred; or • DF DEBITS: Value of penalty charge type incurred.
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</i>

			<p><i>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> <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>
136A	DF CREDITS: Amounts relating to interest, fees, or charges extinguished	Numeric £	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</i>

			<p><i>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>
137A	DF CREDITS: 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"> • DF CREDITS: Total <i>repayments</i> received from <i>borrower(s)</i>; • DF CREDITS: Total <i>repayments</i> received from guarantor; • DF CREDITS: Amounts relating to the principal extinguished; or • DF CREDITS Amounts relating to interest, fees, or charges extinguished.
<p>Penalty charge type (default) repeatable data elements</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"> • <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>. • No more than one set of penalty charge type (default) <i>data elements</i> can be submitted for each specified ‘DF Penalty charge type’. <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	DF Any penalty charges?	Y = Yes N = No	Whether a new penalty charge was incurred during the reporting period.
Start of penalty charge type (default) repeatable data elements			
139A	DF 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 J = Repossession K = Other third-party debt recovery L = Excess mileage, and wear and tear W = Any other penalty charge Z = Unassigned	Enter the relevant code: A: Correspondence A charge payable by the <i>borrower(s)</i> for correspondence sent in relation to the <i>regulated credit agreement</i> . B: Over credit limit 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> . C: Late payment 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. D: Returned/failed payment 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. E: Broken arrangement A charge payable by the <i>borrower(s)</i> if a <i>repayment</i> agreed as part of an arrangement

			<p>to pay is not made.</p> <p>F: Arrears A charge payable by the <i>borrower(s)</i> as a result of the <i>regulated credit agreement</i> being in arrears.</p> <p>G: Default A charge payable by the <i>borrower(s)</i> as a result of the <i>regulated credit agreement</i> being in default.</p> <p>H: Field agent visit 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>I: Legal fees including solicitor instruction 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>J: Repossession 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>K: Other third-party debt recovery A charge payable by the <i>borrower(s)</i> in relation to action to</p>
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		<p>enforce <i>repayment</i> of the <i>regulated credit agreement</i> which is not one of the specified options above.</p> <p>L: Excess mileage, and wear and tear A charge payable by the <i>borrower(s)</i> in relation to:</p> <ul style="list-style-type: none"> • 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 <i>CCA</i> to terminate the <i>regulated credit agreement</i>; • the condition of a motor vehicle returned at the end of a personal contract purchase agreement; or • 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>W: Any other penalty charge A penalty charge payable which is not one of the specified options above.</p> <p>Z: Unassigned The reporting <i>firm</i> is</p>
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			unable to determine if the penalty charge is one of the specified options above.
139B	DF DEBITS: Value of penalty charge type incurred	Numeric £	The value of new charges incurred during the reporting period for this penalty charge type.
End of penalty charge type (default) repeatable data elements			
Back-book data			
<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"> • will be included in the performance data report for the reporting <i>firm's</i> first reporting period; and • will not be included in the sales data report for the reporting <i>firm's</i> first reporting period. <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"> • the agreement was cancelled; • no amount remains to be paid by the <i>borrower</i> under the <i>regulated credit agreement</i>; • the <i>firm</i> is no longer the legal owner of the <i>lender's</i> rights and duties under the agreement; or • enforcement of the agreement became statute barred; <p>Purpose of the back-book data report</p> <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</p>			

in respect of that relevant *regulated credit agreement*.

Interpreting the data elements

Most of the *data elements* included in the back-book data report are a subset of the *data elements* included in the sales data report.

Some *data elements* have additional ‘Unknown’ options to account for information a reporting *firm* may not hold for relevant *regulated credit agreements executed* prior to the *firm*’s first reporting period.

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 back-book 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 relevant *regulated credit agreements* in respect of which a default notice has taken effect.

Some *data elements* relate to information which may have changed after a relevant *regulated credit agreement* was *executed*. The notes will indicate whether the information should be reported to reflect the status on:

- the *day* that the relevant *regulated credit agreement* was *executed*;
- the *day* that the reporting *firm* was assigned the legal ownership of the relevant *regulated credit agreement*; or
- the *day* before the start of the reporting *firm*’s first reporting period for the performance data report (‘the back-book reporting date’).

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	Enter the relevant code: B: Business For where the <i>borrower(s)</i> entered into the <i>regulated credit agreement</i> wholly or predominantly for the

			<p>purpose of business carried on, or intended to be carried on, by the <i>borrower(s)</i>.</p> <p>P: Personal All other <i>regulated credit agreements</i>.</p> <p>Z: Unknown 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>
4A	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 <i>CCA</i>); 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 <i>CCA</i>).</p> <p>This should reflect the status of the <i>regulated credit agreement</i> on the back-book reporting date.</p>
5A	Agreement	DD/MM/YYYY	Date on which the

	execution date		<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	Date on which the <i>regulated credit agreement</i> is scheduled to end. This should reflect the end date set out in the <i>regulated credit agreement</i> as on the back-book reporting date.
8A	Is the facility under the credit agreement fixed-sum or running-account?	FS = Fixed-sum credit RA = Running-account credit	Enter the relevant code: FS: Fixed-sum credit The <i>regulated credit agreement</i> includes a facility whereby the <i>borrower</i> is enabled to receive <i>credit</i> (whether in one amount or by instalments) but which is not <i>running-account credit</i> . RA: Running-account credit 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</i>

			<i>limit</i> (if any) is not at any time exceeded.
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>Enter the relevant code:</p> <p>A: Linked to a payment network <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>B: Retail revolving credit to pay for periodic premiums or fees only <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>C: Any other retail revolving credit <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>D: Money transfers only <i>A regulated credit agreement which only allows drawdowns to transfer money to a bank account or an electronic money account.</i></p> <p>W: Other <i>A regulated credit agreement which is not one of any of the specific options above.</i></p> <p>Z: Unknown <i>A regulated credit agreement which the reporting firm cannot determine to be one of the specific options above.</i></p>
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>Enter the relevant code:</p> <p>A: Insurance premiums only <i>The regulated credit agreement is intended to be used to finance premiums for general insurance contracts only.</i></p> <p>B: Any other combination of premiums and fees <i>The regulated credit agreement is not limited to finance premiums for general insurance contracts only.</i></p> <p>Z: Unknown <i>A regulated credit agreement which the reporting firm cannot determine to be one of the specific options</i></p>

			above.
11A	Is the agreement a borrower-lender agreement or a borrower-lender-supplier agreement?	<p>A = Borrower-lender</p> <p>B = Borrower-lender-supplier</p>	<p>Enter the relevant code:</p> <p>A: Borrower-lender <i>A regulated credit agreement which meets the criteria of a borrower-lender agreement.</i></p> <p>B: Borrower-lender-supplier <i>A regulated credit agreement which meets the criteria of a borrower-lender-supplier agreement.</i></p>
12A	Supplier regulatory status	<p>A1 = Regulated – FRN known</p> <p>A2 = Regulated – FRN unknown</p> <p>X = Not regulated</p> <p>Z1 = Supplier regulatory status unknown</p> <p>Z2 = Supplier unknown</p>	<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 <i>executed</i>.</p> <p>Enter the relevant code:</p> <p>A1: Regulated – FRN known <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>A2: Regulated – FRN unknown <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>X: Not regulated</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>Z1: Supplier regulatory status unknown The reporting <i>firm</i> cannot determine the regulatory status of the <i>supplier</i>.</p> <p>Z2: Supplier unknown The reporting <i>firm</i> cannot determine who the <i>supplier</i> was.</p>
13A	Supplier FRN	6 or 7 digit number	<p>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 <i>executed</i>.</p>
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</p>	<p>Enter the relevant code:</p> <p>A: Hire-purchase agreement A <i>regulated credit agreement</i> which meets the criteria of a <i>hire-purchase</i></p>

		<p>loan agreement</p> <p>E = Green deal plan</p> <p>X = None of these contract types</p> <p>Z = Unknown</p>	<p><i>agreement.</i></p> <p>B: Conditional sale agreement <i>A regulated credit agreement which meets the criteria of a conditional sale agreement.</i></p> <p>C: Pawn agreement <i>A regulated credit agreement for which the lender takes any article in pawn.</i></p> <p>D: Bill of sale loan agreement <i>A regulated credit agreement which meets the criteria of a bill of sale loan agreement.</i></p> <p>E: Green deal plan <i>A regulated credit agreement which also meets the criteria of a green deal plan.</i></p> <p>X: None of these contract types <i>A regulated credit agreement which is not one of any of the above contract types.</i></p> <p>Z: Unknown <i>A regulated credit agreement which the reporting firm cannot determine to be one of the above contract types.</i></p>
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</p>	<p>Enter the relevant code:</p> <p>A: High-cost short-term credit <i>A regulated credit agreement which meets the criteria of high-cost short-term</i></p>

		<p>agreement</p> <p>X = None of these FCA Handbook definitions</p> <p>Z = Unknown</p>	<p><i>credit.</i></p> <p>B: Home credit loan agreement A regulated credit agreement which meets the criteria of a home credit loan agreement.</p> <p>C: RTO agreement 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.</p> <p>D: BNPL agreement A regulated credit agreement which meets the criteria of a BNPL agreement.</p> <p>X: None of these FCA Handbook definitions A regulated credit agreement which is not one of any of the specific options above.</p> <p>Z: Unknown A regulated credit agreement which the reporting firm cannot determine to be one of the specific options above.</p>
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</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

		<p>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>R = Membership and subscription fees</p> <p>W1 = Other goods</p> <p>W2 = Other services</p> <p>Z = Unknown</p>	<p>the <i>total amount of credit</i>.</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>A: Motor vehicles A wheeled, mechanically propelled vehicle intended or adapted for use on roads.</p> <p>B: Mobility aids 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>C: Home improvement 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</p>
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		<p>installation.</p> <p>D: Mobile phones Mobile phone handsets, smart watches and associated accessories.</p> <p>E: Jewellery and watches This should not include <i>goods</i> covered by ‘D: Mobile phones’.</p> <p>F: Household goods <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: Mobility aids’, ‘D: Mobile phones’, or ‘E: Jewellery and watches’.</p> <p>G: Sports and leisure goods <i>Goods</i> used primarily for sports or leisure.</p> <p>H: Mobile homes Static caravans, park homes and lodges which can be</p>
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		<p>transported from place to place.</p> <p>I: Agriculture equipment and supplies <i>Goods</i> intended to be used for agricultural purposes.</p> <p>J: Other plant machinery This should not include <i>goods</i> covered by ‘I: Agriculture equipment and supplies’.</p> <p>K: Office equipment <i>Goods</i> with are normally found in a commercial office.</p> <p>L: Tools 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>M: Health care and medical care 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>N: Education and training Fees for education and training, and any living costs associated with education and training</p> <p>O: Travel Services related to travelling or the</p>
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			<p>making of travel arrangements.</p> <p>P: Legal services Legal services associated with litigation.</p> <p>Q: Insurance premiums <i>Premiums for general insurance contracts.</i></p> <p>R: Membership and subscription fees Fees to cover memberships and subscriptions.</p> <p>This should not include services covered by 'N: Education and training'.</p> <p>W1: Other goods <i>Goods</i> which are not any of the specific options above.</p> <p>W2: Other services Services which are not any of the specific options above.</p> <p>Z: Unknown <i>Goods</i> or services which the reporting <i>firm</i> cannot determine to be one of the specific options above.</p>
18A	Is the hire-purchase agreement a personal contract purchase agreement?	Y = Yes N = No	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?
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 <i>executed</i>.</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>Y: Yes 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>N: No Only the name of the reporting <i>firm</i> was used in relation to the <i>regulated credit agreement</i>.</p> <p>Z: Unknown 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>
21A	Brand name used for the agreement	Alphanumeric	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 <i>executed</i> . 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> .
22A	Is the credit agreement also a P2P agreement?	<p>Y = Yes</p> <p>N = No</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>Y: Yes The <i>regulated credit agreement</i> meets the criteria of a <i>P2P</i></p>

			<p><i>agreement.</i></p> <p>N: No The <i>regulated credit agreement</i> does not meet the criteria of a <i>P2P agreement</i>.</p> <p>Z: Unknown 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?	<p>A = Natural person</p> <p>B = Relevant recipient of credit</p>	<p>Enter the relevant code:</p> <p>A: Natural person A natural <i>person</i> acting as a sole trader.</p> <p>B: Relevant recipient of credit 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>
24A	Lender's unique reference for relevant recipient of credit	Alphanumeric	<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</p>

			<p>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	The name of the relevant recipient of credit acting as the <i>borrower</i> under the <i>regulated credit agreement</i> .
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 additional card holders.</p>
<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"> • <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>. • 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'. • For all other relevant <i>regulated credit agreements</i> with <i>borrowers</i> who 			

are natural *persons*, *data element 26A*, ‘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

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>
27B	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> .
End of borrower natural person repeatable data elements			
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 <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>, including <i>hire-purchase agreements</i> and <i>conditional sale agreements</i>.</p> <p>Enter the relevant code:</p> <p>A: Guarantee or indemnity 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: Motor vehicle/logbook 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</p>

			<p>as an article in pawn.</p> <p>C: Any other physical asset The <i>regulated credit agreement</i> has taken a physical asset other than 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 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>D: Future lump sum 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>E: Financial product 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>F: Title restriction The <i>regulated credit agreement</i> is secured by a Title Restriction at the Land Registry.</p> <p>W: Other security Any other <i>security</i></p>
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			<p>which is not covered by the specified options which has been provided in relation to the <i>regulated credit agreement</i>.</p> <p>X: No security No <i>security</i> was provided in relation to the <i>regulated credit agreement</i>.</p> <p>Z: Unknown 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>
29A	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> .
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</p>

			<p>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 reference for any natural <i>person</i> who is a <i>borrower</i> under a relevant <i>regulated credit agreement</i>.</p>
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 <i>executed</i> .
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 <i>CONC App 1.2</i> , when the <i>regulated credit agreement</i> was

			<i>executed.</i>
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 <i>CONC</i> App 1.2 when the <i>regulated credit agreement</i> was <i>executed</i>.</p> <p>This number should be reported as a percentage to 2 decimal places (eg, 3.49 represents 3.49%, not 349%).</p>

