

16 Annex 21R	REPORTING FIELDS																	
	R	This is the annex referred to in SUP 16.11.7R.																
	1	GENERAL REPORTING FIELDS																
The following data reporting fields must be completed, where applicable, for all reportable transactions and submitted in a prescribed format. Shaded boxes represent non-compulsory data items.																		
<table border="1"> <thead> <tr> <th data-bbox="406 761 654 862">Data reporting field</th> <th data-bbox="654 761 861 862">Code (where applicable)</th> <th data-bbox="861 761 1396 862">Notes</th> </tr> </thead> <tbody> <tr> <td data-bbox="406 862 654 1008">reference number of product provider</td> <td data-bbox="654 862 861 1008">6 digit number</td> <td data-bbox="861 862 1396 1008">This field must contain the reference number of the <i>firm</i> providing the data report.</td> </tr> <tr> <td data-bbox="406 1008 654 1332">reference number of <i>firm</i> which sold the product</td> <td data-bbox="654 1008 861 1332">6 digit number</td> <td data-bbox="861 1008 1396 1332"> This field must contain the reference number of the <i>firm</i> which sold the product. For <i>firm's</i> own direct sales, enter <i>firm's</i> own reference number. For sales via an intermediary enter the intermediary's reference number. </td> </tr> <tr> <td data-bbox="406 1332 654 1825">Advice at point of sale</td> <td data-bbox="654 1332 861 1825"> Y = advised N = non-advised </td> <td data-bbox="861 1332 1396 1825"> This information will not have to be reported until July 2006. <i>Firms</i> will however be able to report his information before then if appropriate by using the appropriate code to indicate whether the sale was advised or non-advised. For reporting purposes non- advised includes execution only and direct offer transactions. </td> </tr> <tr> <td data-bbox="406 1825 654 2016">reference number of the intermediary's <i>principal</i> or <i>network</i></td> <td data-bbox="654 1825 861 2016">6 digit number</td> <td data-bbox="861 1825 1396 2016">This field only applies if the sale has been made by an intermediary who has a <i>principal</i> or is part of a <i>network</i>.</td> </tr> </tbody> </table>				Data reporting field	Code (where applicable)	Notes	reference number of product provider	6 digit number	This field must contain the reference number of the <i>firm</i> providing the data report.	reference number of <i>firm</i> which sold the product	6 digit number	This field must contain the reference number of the <i>firm</i> which sold the product. For <i>firm's</i> own direct sales, enter <i>firm's</i> own reference number. For sales via an intermediary enter the intermediary's reference number.	Advice at point of sale	Y = advised N = non-advised	This information will not have to be reported until July 2006. <i>Firms</i> will however be able to report his information before then if appropriate by using the appropriate code to indicate whether the sale was advised or non-advised. For reporting purposes non- advised includes execution only and direct offer transactions.	reference number of the intermediary's <i>principal</i> or <i>network</i>	6 digit number	This field only applies if the sale has been made by an intermediary who has a <i>principal</i> or is part of a <i>network</i> .
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	2	SPECIFIC REPORTING FIELDS		
	(a)	Retail investments		
	The following data reporting fields must be completed, where applicable, for all <i>retail investment</i> transactions, including <i>structured capital-at-risk products</i>:			
		Data reporting field	Illustrative code (where applicable)	Notes
		Product type	Numeric	Enter relevant product code. If none of the existing codes apply report sale as 'O' for other.
		Post code of customer	e.g. XY45 6XX	Applies to first named customer only.
		Method of <i>premium</i> /contribution payment	S = single R = regular	Use code to indicate method of payment.
		Total <i>premium</i> /contribution amount	Numeric £	Enter annualised amount rounded to nearest £ If the <i>firm</i> facilitates the payment of an <i>adviser charge</i> or <i>consultancy charge</i> , enter the amount paid into the <i>retail investment product</i> , irrespective of whether this amount includes the <i>adviser charge</i> or <i>consultancy charge</i> .
		Date of birth	DD/MM/YYYY	Applies to first named customer at time of sale i.e. age obtained at proposal stage.
	(b)	Pure protection contracts		
	The following data reporting fields must be completed, where applicable:			
		Data reporting field	Illustrative code (where applicable)	Notes
		Policy type	Numeric	Enter relevant product code. If none of the existing codes apply report sale as 'O' for other
		Method of <i>premium</i>	S = single	Use code to indicate method of

		payment	R = regular	payment.
		Total <i>premium</i> amount	Numeric	Enter annualised amount rounded to nearest £.
		(c) Mortgages		
		The following data reporting fields must be completed, where applicable for all regulated mortgage transactions (with the exception of further advances):		
		Note : In the case of mixed interest rate options/combination mortgages, sales data should only be provided for the rate applying to the largest portion of the overall mortgage balance.		
		Data reporting field	Illustrative code (where applicable)	Notes
		Date mortgage account opened	DD/MM/YYYY	Date of mortgage completion or draw-down of the funds.
		Interest rate type	F = fixed rate C= capped rate D = discount T = tracker V = standard variable rate O = other	Enter the relevant code If none of the existing codes apply enter sale as 'O' to denote 'other'. Only 1 code can be entered
		Mortgage characteristics	CB = cashback FF = flexible features (allowing overpayments and underpayments) OS = offset positive and or negative balances. L = the loan is a <i>lifetime mortgage</i> SAM = the loan is a <i>shared appreciation</i>	Use code to indicate additional mortgage characteristics if applicable. Cashback should only be reported where it is linked to a variable interest rate and where the cashback is not being provided as an incentive to pay legal costs and valuation fees. Where more than 1 code applies, report all

<i>mortgage</i>		
Post code of the Mortgaged property	e.g. XY45 6XX	
Type of borrower	F = first time Buyers M = home movers (2 nd or subsequent buyers) R = remortgagors C= council/ registered social landlord tenant exercising their right to buy O = other N = not known	Use code to indicate type of borrower. Only 1 code should be entered
Method of repayment	C = capital and Interest E = interest only/ Endowment I = interest only/ ISA P = interest only/ Pension U = interest only/ Unknown M = mix of capital and interest only N = not known	Use code to indicate method of mortgage repayment Only 1 code should be entered
Term of mortgage	Numeric	Number in whole years. <i>(Optional for Lifetime and Shared appreciation mortgages)</i>
Size of loan	Numeric £	Report the original interest bearing balance at completion of the mortgage.

	Value of the mortgaged property	Numeric £	<p>The value reported should be based on:</p> <ul style="list-style-type: none"> • the surveyors valuation (or from a valuation index) or • from the customers estimated value as captured on the application form. <p>In the case of staged construction or self build schemes, value means 'expected final value of property at the time lending decision is made'.</p>
	Income Basis	<p>S = single income</p> <p>J = joint income</p>	<p>Use code to indicate whether the income assessment has been made on a single or joint basis</p> <p>(Optional for <i>Lifetime</i> and <i>Shared appreciation mortgages</i>)</p>
	Age of main borrower	DD/MM/YYYY	Report age of main borrower only.
	Remortgage transactions only	<p>N = no extra money raised</p> <p>H = extra money raised for home improvements</p> <p>D = extra money raised for debt consolidation</p> <p>M- extra money raised for home improvements and debt consolidation</p> <p>O = other</p>	<p>Use code to indicate the purpose of the remortgage.</p> <p>Only 1 code can be entered</p>
	Employment status of main borrower	<p>F = full time employee</p> <p>S = self employed</p> <p>R = retired</p> <p>O = other</p>	<p>Applies to main borrower only.</p> <p>Only 1 code can be entered</p>
	Total gross income	Numeric £	<p>The total income of all borrowers whose income was used in the credit assessment (see guidance notes for further explanation)</p> <p>(Optional for <i>Lifetime</i> and <i>Shared appreciation mortgages</i>)</p>
	Income verification	Y = income evidenced	Applies to loans based on one or more

			N = income not evidenced	persons' incomes (see guidance notes relating to 'loans where income is not evidenced') (Optional for <i>Lifetime</i> and <i>Shared appreciation mortgages</i>)
		County court judgments (CCJs)	Numeric £	Applies where borrower/s has one or more CCJs within the last 3 years - either satisfied or unsatisfied - with a total value greater than £500.
		Value		
		Impaired credit history	A = arrears	Use code/s to indicate applicable credit history A = applies to secured loans and unsecured loans where the borrower/s has arrears on a previous (or current) mortgage or other secured loan within the last 2 years where the cumulative amount overdue at any point reached three or more monthly payments or
			V = IVA	V = applies where the borrower/s have been subject to an individual voluntary arrangement (IVA) at any time within the last 3 years
			Bankruptcy	B = applies where the borrower/s have been subject to a bankruptcy order at any time within the last 3 years
		d)	Other home finance transactions	
		i)	Home Reversion Plans The following data reporting fields must be completed, where applicable:	

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

		M = Extra money for home improvements and debt consolidation O = Other	

	ii)	Home Purchase Plans		
		The following data reporting fields must be completed, where applicable:		
		Data reporting field	Illustrative Code (where applicable)	Notes
		Date HPP account opened	DD/MM/YYYY	
		Type of rental rate	V = Variable F = Fixed O = Other	Only 1 code can be entered
		HPP Characteristics	I = Ijara D = Diminishing Musharaka O = Other	
		Type of home buyer	F = First time buyer H = Home mover R = Re-finance C = Council/Registered social landlord exercising their right to buy O = Other N = Not known	Only 1 code can be entered
		Term of HPP	Numeric	Number in whole years
		Amount granted to home buyer	Numeric £	The sum of money advanced to the consumer in respect of their house purchase
		Value of property	Numeric £	The value should be based on: <ul style="list-style-type: none"> • The surveyors valuation (or from a valuation index) • From the customers estimated

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

at any time within the last 3 years

iii) Sale and rent back agreements

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

Data reporting field	Code (where applicable)	Notes
Unique identifier		Use code that enables the sale and rent back provider to identify the individual sale and rent back agreement.
Date of sale and rent back agreement	DD/MM/YYYY	Date the sale and rent back agreement was entered into.
Market value of the property	Numeric £	Indicate the market value of the property according to the independent valuation carried out in accordance with <i>MCOB 6.9.2R</i> .
Purchase price	Numeric £	Purchase price of the property.
Net amount paid to the sale and rent back seller	Numeric £	Net amount paid to the sale and rent back seller, following the deduction of fees and any other expenses.
Monthly rent	Numeric £	Monthly rent as agreed at the outset of the tenancy agreement.
Term of tenancy agreement	Months	Length of the initial fixed term as stated in the tenancy agreement.
Postcode of property	XX45 6XX	
Income basis	S = single, J= joint	Use code to indicate whether the affordability assessment has been made on a single or joint basis.
Main sale and rent back seller employment	E = employed, S = self employed, B =	Applies to main sale and rent back seller only.

		status	benefits, R = retired, O = other	
		Total net disposable income	Numeric £	The total net disposable income for all parties to the sale and rent back agreement used in the affordability assessment.
		Date of birth of main sale and rent back seller	DD/MM/YYYY	Report the age of the main sale and rent back seller only.
		Product incentives	CB = cash back, BB = buy back option, SA = share of appreciation	<p>Use code to indicate incentives that form part of the sale and rent back agreement, if applicable.</p> <p>Where more than one code applies, report all.</p> <p>‘Cash back’ is the promise of a future payment to the sale and rent back seller, for example a portion of the original discount.</p> <p>‘Buy back’ is where the sale and rent back seller is offered the option to buy the property back.</p> <p>‘Share of appreciation’ is where the sale and rent back seller is promised a share in the appreciation of the property value.</p>
		Funding source for sale and rent back agreement	C = commercial funding, B = BTL mortgage, O = other	Use code to indicate the source of funding used for the sale and rent back agreement.
		Fees charged to customer	Numeric £	This is the fee charged by the provider to the customer. It includes administration and legal fees.

		(e)	High-cost short-term credit and home credit loan agreements		
			The following data reporting fields must be completed, where applicable for all high-cost short-term credit and home credit loan agreements		
			Data reporting field	Code (where applicable)	Notes
			Loan amount	Numeric £	Provide the total amount of credit (i.e. the total sum made available under the loan)
			Transaction date	DD/MM/YYYY	Provide the date of the transaction
			Loan type	HCST = <i>High-Cost Short-Term Loan</i> H = <i>Home credit loan agreement</i>	Select one code only for each loan
			APR	Numeric % 2dp	Provide the annual percentage rate of charge in relation to the credit agreement calculated in accordance with <i>CONC</i> App 1.2 in the Consumer Credit sourcebook. Where a <i>firm</i> calculates the APR to one decimal place, it should add a further zero in the APR reporting field.
			Arrangement fee	Numeric £	Provide the amount of any arrangement fee that is payable in relation to the loan in addition to interest or a fixed charge in lieu of interest
			Total amount payable	Numeric £	The total amount payable by the borrower being the sum of the total amount of credit and the total charge for credit payable under the agreement, as well as any advance payment

			Rollover	Y = yes N = no	Indicate if the loan is rolled over from a previous loan. For this purpose, a loan is rolled over if the period over which loan repayments are to be made has been extended, or if the due date for any loan repayment has been moved to a later date, whether by means of an agreement that replaces, varies
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					or supplements an earlier loan or otherwise (excluding any forbearance by the lender where the firm does not receive any consideration in connection with the rollover and the effect is that no interest or other charges (other than where a charge is a reasonable estimate of the cost of the additional administration required as a result of the customer having rolled over the agreement) accrue from the date of the rollover).
			Order of rollover	Numeric integer	Indicate how many times the same original loan has been rolled over
			Length of term	Numeric integer	Provide the length of the agreed loan period in days
			Reason for loan	S = subsistence P = one off purchase O = other	Select only one code to indicate the reason for the loan.
			Date of birth of borrower	DD/MM/YYYY Y	
			Post code of borrower	e.g. XY45 6XX	Provide the post code of the main place of residence of the borrower
			Monthly income of borrower	Numeric £	Provide monthly income after tax of borrower
			Marital status of borrower	M = married S = single D = divorced W = widowed L = living together P = separated	Select only one code that most appropriately represents the borrower's marital status

				O = other	
			Residential status of borrower	O = owner occupier L = living with parents T = tenant C = council tenant J = joint owner X = other	Select only one code that most appropriately represents the borrower's residential status
			Employment status of borrower	EF = employed full time EP = employed part time ET = employed temporary SE = self-employed S = student HM = home maker U = unemployed OB = on benefits AF = in armed forces R = retired	Select only one code that most appropriately represents the borrower's employment status
		3	OPTIONAL REPORTING FIELDS		
		1.	The following data items are not currently mandatory reporting fields. <i>Firms</i> are not obliged to report these items within the data report if the data is not readily available.		
		Data reporting	Code (where	Notes	

		field	applicable)	
		Initial gross charging rate of interest	numeric	The amount of interest reported should be the initial gross nominal rate charged on the loan and should take into account any discount being provided. Where the advance is split, the interest rate applying to the largest part of the advance should be entered.
		Date incentivised rate ends	DD/MM/YYYY	Only applies to fixed, capped or discounted rates where the customer is paying an incentivised rate for a set period.
		Date <i>early repayment charge</i> ends	DD/MM/YYYY	If applicable, report date early repayment charge ends.
	2.	The following data items are not required for regulatory purposes and should only be reported by <i>mortgage lenders</i> who currently support the RMS (Regulated Mortgage Survey) and other <i>home finance providers</i> .		
		Data reporting field	Code (where applicable)	Notes
		Purchase price of property (Purchases only)	£ numeric	Purchase price as stated on application form.
		Type of dwelling	B= bungalow D= detached house S = semi – detached house T = terraced house F = flat or maisonette in converted house P= purpose built flat or maisonette O = other	Use code to indicate property type Only 1 code can apply
		Number of habitable rooms	numeric	Include kitchen but not bathroom/toilet
		Number of	numeric	

	bedrooms		
	Does the property have a garage	Y=Yes N=No	The garage should be a permanent structure but does not have to stand on the main site of the property.
	Is the dwelling new?	Y=Yes N=No	New refers to the period in which the main structure of the dwelling was completed and also means where a dwelling is being occupied for the first time. Does not therefore include new conversions of older dwellings.
	Is mortgage payment protection insurance (PPI) being taken out with the mortgage?	Y=Yes N=No	PPI can be any of the following: - full accident, sickness and unemployment insurance; or - accident and sickness only; or - unemployment only. Report 'Yes' even where the policy was sold or provided free and irrespective of whether the premiums are collected by the lender or the insurer.
	Is payment protection insurance (PPI) being taken out with the <i>home purchase plan</i> ?	Y=Yes N=No	PPI can be any of the following: - full accident, sickness and unemployment insurance; or - accident and sickness only; or - unemployment only. Report 'Yes' even where the policy was sold or provided free and irrespective of whether the premiums are collected by the lender or the insurer.