

**CONSUMER CREDIT (REGULATORY REPORTING) (AMENDMENT)
INSTRUMENT 2025**

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 28 February 2025.

Amendments to the Handbook

- D. The Supervision manual (SUP) is amended in accordance with the Annex to this instrument.

Notes

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

Citation

- F. This instrument may be cited as the Consumer Credit (Regulatory Reporting) (Amendment) Instrument 2025.

By order of the Board
27 February 2025

Annex

Amendments to the Supervision manual (SUP)

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

16 Reporting requirements

...

16.11 Product Sales, Performance and Back-book Data Reporting

...

Reporting requirement

16.11.3 R ...

(3A) A *firm* must submit a nil return in respect of sales data reports if no relevant sales have occurred in the quarter.

(3B) A *firm* must submit a nil return in respect of performance data reports for regulated mortgage contracts if it does not own any rights of a lender under a *regulated mortgage contract*, and only carries on the *regulated activity* of *administering a regulated mortgage contract* for *firms* which are themselves obliged to submit performance data reports under SUP 16.11.1R(2).

...

...

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 and SUP 16.11.5BR require certain *firms* to report product sales data, back-book data and, 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 occurs (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 mortgage transactions, the reporting requirement applies to loans for house purchase, remortgages, internal product transfers (including those effected by a new mortgage contract and those effected as contract variations) and further advances. In the case of sales data, a reportable mortgage transaction occurs where the mortgage transaction has completed

(i.e. funds have been transferred and have been applied for the purpose of the mortgage).

In the case of sales data for a relevant *regulated credit agreement*, a reportable transaction applies when the agreement is executed or when the legal ownership of the lender’s rights and duties under the agreement is assigned to the reporting *firm*.

...

16 Annex 21R Reporting Fields

...

1 GENERAL REPORTING FIELDS

...

Data reporting field	Code (where applicable)	Notes
...		
Transaction reference (regulated credit agreements <u>mortgage contracts</u> and relevant regulated credit agreements only)
...		

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 for all ~~high-cost short-term credit~~ high-cost short-term credit and ~~home credit loan agreements~~ home credit loan agreements.

Data reporting field	Code (where applicable)	Notes
...

Post code of borrower	e.g. XY45 6XX	Provide the post code of the main place of residence of <u>the</u> borrower
...

(f) Relevant *regulated credit agreements*

...

Reference	Data reporting field	Code (where applicable)	Notes
Origination data elements			
...			
...			
10A	Has a default notice taken effect in relation to this agreement?	Y = Yes N = No	Whether the <i>borrower(s)</i> had been issued with a default notice in relation to the <i>regulated credit agreement</i> and: (a) <u>if the breach was capable of remedy</u> , the <i>borrower(s)</i> had not taken the action required to remedy the breaches by the date specified in the default notice <u>(or, if no such action was required, at least 14 days had elapsed since the date of service of the notice)</u> (see section 88(1)(b) and (2) of the CCA); or (b) <u>if the breach was not capable of remedy</u> , the <i>borrower(s)</i> had not paid the <u>sum (if any) required as compensation for the breach</u> by the date specified in the default notice <u>(or, if no such compensation was</u>

			<p>required, at least <i>14 days</i> had elapsed since the date of service of the notice) (see section 88(1)(c) and (2) of the CCA).</p> <p>...</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> <p><u>For the <i>data elements</i> relating to <i>financial promotions</i>, the reporting <i>firm</i> should consider any <i>financial promotions</i> which were in effect at the time the <i>regulated credit agreement</i> was executed and, if relevant, the date on which a <i>person</i> effected an introduction of the <i>borrower(s)</i> to the reporting <i>firm</i> with a view to the <i>borrower(s)</i> entering into the <i>regulated credit agreement</i>. The reporting <i>firm</i> should not consider <i>excluded communications</i>. 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>.</u></p>			
11A	...	...	<p>This should reflect the brand name that was used in relation to the <i>regulated credit agreement</i> <u>when the <i>regulated credit agreement</i> was executed</u>.</p> <p>...</p>
12A	...	<p>A: ≡ Reporting firm's group (internal/own brand)</p> <p>B: ≡ Third party (external/co-brand)</p>	...
...			
14A	...	...	<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</p>

			<p>customers who hold a <i>current account</i> with the reporting <i>firm's</i> group.</p> <p><u>For a reporting <i>firm</i> which is an <i>FCA</i> registered mutual society, if the product to which the <i>regulated credit agreement</i> relates is only available to a customer that is a member of the mutual society, the reporting <i>firm</i> should select this option.</u></p> <p><u>[Note: Further information about mutual societies can be found at www.fca.org.uk/firms/mutual-societies]</u></p> <p>...</p>
15A	...	<p>Y1: ≡ Yes – representative APR can be reported</p> <p>Y2: ≡ Yes – representative APR cannot be reported</p> <p>Y3: ≡ Yes – representative APR not required</p> <p>N = No</p> <p>Z = Unknown</p>	<p>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 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</p>

			invited or induced by the <i>financial promotion(s)</i>
...			
Agreement characteristics data elements			
...			
...			
37A	...	FS: ≡ Fixed-sum credit RA: ≡ Running-account credit	...
38A	...	A = Linked to a payment network B = Retail revolving <u>Retail Running-account credit</u> to pay for periodic premiums or fees only C = Any other retail <u>Retail revolving credit</u> D = Money transfers only W = Other Z = Unknown	Enter the relevant code: ... B: Retail revolving <u>Retail Running-account credit to pay for periodic premiums or fees only</u> <i>A regulated credit agreement which meets the criteria of retail revolving credit, and which only allows <u>which meets the criteria of running-account credit, the main purpose of which is to allow the borrower(s) to finance a single periodic premium premiums or fee at any one time fees.</u></i> <u>This should be selected even if additional drawdowns can be made as long as these drawdowns are not the main purpose of the agreement.</u> C: Any other retail <u>Retail revolving credit</u> <i>A regulated credit agreement which meets the criteria of retail revolving credit, other than a</i>

			<p><i>regulated credit agreement which only allows the borrower(s) to finance a single periodic premium or fee at any one time is described by 'B: Running-account credit to pay for periodic premiums or fees only'.</i></p> <p>...</p>
...			
40A	<p>With which suppliers can the retail revolving <u>running-account</u> credit be used?</p>	...	...
41A	<p>Regulatory status of the supplier in respect of whom the retail revolving <u>running-account</u> credit applies</p>	...	<p>This should reflect the regulatory status of the single <i>supplier</i> with whom the retail revolving <u>credit running-account</u> credit agreement can be used as on the date the <i>regulated credit agreement</i> was executed.</p> <p>...</p>
42A	<p>Retail revolving <u>Running-account</u> credit supplier FRN</p>	...	<p>The FRN of the single <i>person</i> other than the reporting <i>firm</i> for whom drawdowns for purchases can be made (the retail revolving <u>credit running-account</u> credit supplier) as on the date the <i>regulated credit agreement</i> was executed.</p>
43A	<p>Retail revolving <u>Running-account</u> credit supplier name</p>	...	<p>The name of the <i>supplier</i> in respect of the retail revolving <u>credit running-account</u> credit as on the date the <i>regulated credit agreement</i> was executed.</p>
...			

49A	...	...	The name of the <i>person</i> who acted as ‘the <i>supplier</i> ’ in <u>under</u> the <i>borrower-lender-supplier agreement</i> as on the date the <i>regulated credit agreement</i> was <i>executed</i>
...			
Borrower natural person repeatable data elements			
...			
Start of borrower natural person repeatable data elements			
...			
66H	...	A = Seeking work B = Full-time <u>In</u> education C = Retired D = Looking after the home or family W = Other Z = Unspecified	... Enter the relevant code: ... B: Full-time <u>In</u> education The reporting <i>firm</i> categorised the detail of the <i>borrower’s</i> status as being in full-time education. ...
End of borrower natural person repeatable data elements			
Creditworthiness assessment for borrower(s) data elements			
...			
...			
71A	...	0 = No financial dependents <u>dependants</u> 1 = 1 financial dependent <u>dependant</u> 2 = 2 financial dependents	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> . <u>If the reporting <i>firm</i> only records data on the <i>borrower(s)</i>’ financial dependants up to a certain number even where the</u>

		<p><u>dependants</u></p> <p>3 = 3 financial <u>dependants</u></p> <p>4 = 4 financial <u>dependants</u></p> <p>5 = 5 financial <u>dependants</u></p> <p>6 = 6 financial <u>dependants</u></p> <p>7 = 7 financial <u>dependants</u></p> <p>8 = 8 financial <u>dependants</u></p> <p>9 = 9 financial <u>dependants</u></p> <p>10 = 10 financial <u>dependants</u></p> <p>W = More than 10 financial <u>dependants</u></p> <p>Z = Unknown</p>	<p><u>borrower(s)</u> financial <u>dependants</u> exceed that number, the reporting <u>firm</u> should report the highest number it records for such <u>borrower(s)</u>.</p> <p>For example, if a reporting <u>firm</u> only records data on up to 5 financial <u>dependants</u>, in circumstances where the <u>borrower(s)</u> has 5 or more financial <u>dependants</u>, the reporting <u>firm</u> should report this as '5: 5 financial <u>dependants</u>'.</p> <p>Enter the relevant code:</p> <p>0: No financial <u>dependants</u></p> <p>1: 1 financial <u>dependent</u></p> <p>2: 2 financial <u>dependants</u></p> <p>3: 3 financial <u>dependants</u></p> <p>4: 4 financial <u>dependants</u></p> <p>5: 5 financial <u>dependants</u></p> <p>6: 6 financial <u>dependants</u></p> <p>7: 7 financial <u>dependants</u></p> <p>8: 8 financial <u>dependants</u></p> <p>9: 9 financial <u>dependants</u></p> <p>10: 10 financial <u>dependants</u></p> <p>W: More than 10 financial <u>dependants</u></p> <p>Z: Unknown</p>
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			...
...			
Security details data elements			
...			
...			
89A	...	<p>A = Seeking work</p> <p>B = Full-time <u>In</u> education</p> <p>C = Retired</p> <p>D = Looking after the home or family</p> <p>W = Other</p> <p>Z = Unspecified</p>	<p>...</p> <p>Enter the relevant code:</p> <p>...</p> <p>B: Full-time <u>In</u> education</p> <p>The reporting <i>firm</i> categorised the detail of the guarantor's status as being in full-time education.</p> <p>...</p>
Creditworthiness assessment for guarantor data elements			
...			
...			
92A	...	<p>0 = No financial dependents <u>dependants</u></p> <p>1 = 1 financial dependent <u>dependant</u></p> <p>2 = 2 financial dependents <u>dependants</u></p> <p>3 = 3 financial dependents <u>dependants</u></p> <p>4 = 4 financial dependents <u>dependants</u></p> <p>5 = 5 financial dependents <u>dependants</u></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><u>If the reporting <i>firm</i> only records data on the guarantor's financial dependants up to a certain number even where the guarantor's financial dependants exceed that number, the reporting <i>firm</i> should report the highest number it records for such a guarantor.</u></p> <p><u>For example, if a reporting <i>firm</i> only records data on up to 5 financial dependants, in circumstances where a</u></p>

		<p>6 = 6 financial dependants</p> <p>7 = 7 financial dependants</p> <p>8 = 8 financial dependants</p> <p>9 = 9 financial dependants</p> <p>10 = 10 financial dependants</p> <p>W = More than 10 financial dependants</p> <p>Z = Unknown</p>	<p>guarantor has 5 or more financial dependants, the reporting <i>firm</i> should report this as ‘5: 5 financial dependants’.</p> <p>Enter the relevant code:</p> <p>0: No financial dependants</p> <p>1: 1 financial dependent</p> <p>2: 2 financial dependants</p> <p>3: 3 financial dependants</p> <p>4: 4 financial dependants</p> <p>5: 5 financial dependants</p> <p>6: 6 financial dependants</p> <p>7: 7 financial dependants</p> <p>8: 8 financial dependants</p> <p>9: 9 financial dependants</p> <p>10: 10 financial dependants</p> <p>W: More than 10 financial dependants</p> <p>Z: Unknown</p> <p>...</p>
...			
Total charge for credit data elements			
...			
107A	...	...	The true cost to the <i>borrower(s)</i> of the <i>credit</i> provided, or to be

			provided, under the <i>regulated credit agreement</i> calculated in accordance with CONC App 1 <u>CONC App 1.2</u> .
...			
Running-account usage rewards repeatable data elements			
...			
End of running-account usage rewards repeatable data elements			
118A	...	...	The percentage value for any fee charged which is calculated as a percentage of the value of a drawdown, for non-sterling drawdowns <u>which facilitate payment for goods or services</u>
119A	...	...	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 <u>which facilitate payment for goods or services</u>
...			
Drawdown type repeatable data elements			
...			
<ul style="list-style-type: none"> 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 <u>Running-account credit</u> 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>. 			
End of drawdown type repeatable data elements			
121A	...	...	The annual interest rate payable on balances for retail revolving credit <u>running-account credit</u> to

			pay for periodic premiums or fees. ...
...			
Repayments data elements			
...			
...			
128A 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 0.00.
Performance data			
...			
Reference	Data reporting field	Code (where applicable)	Notes
...			
4A	Enter the relevant code: A: The agreement was cancelled The <i>borrower(s)</i> exercised a right to <u>cancel or withdraw from the regulated credit agreement, including under:</u> <ul style="list-style-type: none"> • <u>withdraw from the regulated credit agreement under section 66A of the CCA;</u> • <u>cancel the regulated credit agreement under section 69 of the CCA; or</u> • <u>cancel the regulated credit agreement as described in CONC 11.1.</u> • <u>section 66A of the CCA;</u>

			<ul style="list-style-type: none"> • <u>section 69 of the CCA;</u> • <u>the circumstances described in CONC 11.1; or</u> • <u>longer or additional cancellation rights voluntarily provided by the reporting firm.</u> <p>...</p>
5A	...	...	<p>The date on which the regulated credit agreement was recorded as the <u>borrower(s) exercised a right to cancel or withdraw from the regulated credit agreement, including under:</u></p> <ul style="list-style-type: none"> • withdrawn under section 66A of the CCA; • cancelled under section 69 of the CCA; or • cancelled as described in CONC 11.1. • <u>section 66A of the CCA;</u> • <u>section 69 of the CCA;</u> • <u>the circumstances described in CONC 11.1; or</u> • <u>longer or additional cancellation rights voluntarily provided by the reporting firm.</u>
Borrower details data elements			
...			
6A	...	...	<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</p>

			<p><i>borrower.</i></p> <p>This should include any <i>regulated credit agreement</i> for <u>under</u> which the <i>borrower</i> is not a natural <i>person.</i></p> <p>...</p>
...			
8A	...	Numeric #	<p>The number of natural <i>persons</i> who are named as a <i>borrower</i> under the <i>regulated credit agreement.</i></p> <p>This should not include natural <i>persons</i> who are not named under the <i>regulated credit agreement</i> but may <u>who</u> have access to the facility, such as additional card holders.</p>
Borrower natural person repeatable data elements			
...			
Start of borrower natural person repeatable data elements			
...			
9B	Borrower's residential postcode status <u>address type</u> at the end of the reporting period	...	<p>...</p> <p>Enter the relevant code:</p> <p>...</p> <p>W: Other</p> <p>The main residence for the <i>borrower</i> is not <u>as described by</u> any of the specific options above.</p> <p>Z: Unknown</p> <p>The status of the <i>borrower's</i> main residence cannot be determined. <u>The main residence for the <i>borrower</i> is a residential address type which the reporting firm cannot determine to be one of the</u></p>

			<u>specific options above.</u>
9C	...	...	<p>The full postcode or equivalent of the main residence of <u>for</u> the <i>borrower</i> as recorded by the reporting <i>firm</i> at the end of the reporting period.</p> <p>UK and British Forces Post Office postcodes should take the form of eg, XY45 6XX.</p>
...			
End of borrower natural person repeatable data elements			
Security details data elements			
...			
10A	...	...	<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>...</p> <p>Z: Unknown</p> <p>The reporting <i>firm</i> is unable to determine whether <u>a</u> <i>security</i> has been provided in relation to the <i>regulated credit agreement</i>.</p>
...			
13A	Guarantor's residential postcode status <u>address type</u> at end of reporting	...	The selection should reflect the main residence for the guarantor as recorded by the reporting <i>firm</i> at the end

	period		<p>of the reporting period.</p> <p>Enter the relevant code:</p> <p>...</p> <p>Z: Unknown</p> <p><u>The status of the guarantor's main residence cannot be determined. The main residence for the guarantor is a residential address type which the reporting firm cannot determine to be one of the specific options above.</u></p>
14A	...	...	<p>The full postcode or equivalent of the main residence of <u>for</u> 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>
...			
Default and enforcement data elements			
...			
16A	...	...	<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) <u>if the breach was capable of remedy</u>, the <i>borrower(s)</i> had not taken the action required to remedy the breaches by the date specified in the default notice <u>(or, if no such action was required, at least 14 days had elapsed since the date of service of the notice)</u> (see section</p>

			<p>88(1)(b) <u>and (2)</u> of the CCA); or</p> <p>(b) <u>if the breach was not capable of remedy</u>, the <i>borrower(s)</i> had not paid the <u>sum (if any) required as compensation for the breach by the date specified in the default notice (or, if no such compensation was required, at least 14 days had elapsed since the date of service of the notice)</u> (see section 88(1)(c) and <u>(2)</u> of the CCA).</p> <p>...</p>
...			
<p>Agreement characteristics data elements</p> <p>...</p>			
21A	...	...	<p>Enter the relevant code:</p> <p>...</p> <p>RA: Running-account credit</p> <p>The <i>regulated credit agreement</i> includes a facility under which the borrower <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 borrower <i>borrower(s)</i>, the <i>credit limit</i> (if any) is not at any time exceeded.</p>
22A	...	<p>A = Linked to a payment network</p> <p>B = Retail revolving</p>	<p>Enter the relevant code:</p> <p>A: Linked to a payment network</p> <p>A <i>regulated credit agreement</i> with a facility</p>

		<p><u>Running-account credit</u> to pay for periodic premiums or fees only</p> <p>C = Any other retail <u>Retail</u> revolving credit</p> <p>D = Money transfers only</p> <p>W = Other</p> <p>Z = Unknown</p>	<p>which allows drawdowns for transactions with any <i>person</i> in a payment network, such as <i>MasterCard</i> and <i>Visa</i>. This includes credit cards.</p> <p>This should include a <i>regulated credit agreement</i> which also allows additional <u>other</u> 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 <u>Running-account credit to pay for periodic premiums or fees only</u></p> <p>A regulated credit agreement which meets the criteria of <i>retail revolving credit</i>, and which only allows <u>which meets the criteria of <i>running-account credit</i>, the main purpose of which is to allow the <i>borrower(s)</i> to finance a single periodic premium <u>premiums or fee at any one time fees</u>.</u></p> <p><u>This should be selected even if additional drawdowns can be made as long as these drawdowns are not the main purpose of the agreement.</u></p> <p>C: Any other retail <u>Retail revolving credit</u></p> <p><i>A regulated credit agreement</i> which meets the</p>
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			<p>criteria of <i>retail revolving credit</i>, other than a <i>regulated credit agreement</i> which only allows the borrower(s) to finance a single periodic premium or fee at any one time is described by ‘<u>B: Running-account credit to pay for periodic premiums or fees only</u>’.</p> <p>...</p>
...			
<p>Ceasing to report performance data elements</p> <p>...</p>			
...			
32A	...	...	<p>...</p> <p>This includes where the reporting <i>firm</i> has informed <u>agreed to release the borrower(s) that from an obligation to repay an amount outstanding under the regulated credit agreement has been extinguished</u>, but does not include where the reporting <i>firm</i> has only made the decision to cease to pursue the debt.</p> <p>...</p>
...			
39A	...	<p>A = Repaid in line with schedule</p> <p>B = Early settlement</p> <p>C = Repaid fully other</p> <p>D = Partial settlement <u>Otherwise</u></p>	<p>Enter the relevant code:</p> <p>...</p> <p>D: Partial settlement <u>Otherwise extinguished remaining amount outstanding</u></p> <p>The <i>total amount payable</i> under the <i>regulated credit agreement</i> has not been repaid. The reporting <i>firm</i></p>

		<p>extinguished remaining amount outstanding</p> <p>W = Other</p> <p>Z = Unknown</p>	<p>has informed <u>agreed to release the borrower(s) that the</u> from an obligation to repay a remaining amount outstanding under the regulated credit agreement has been extinguished, <u>but does not include where the reporting firm has only made the decision to cease to pursue the debt.</u></p> <p>...</p>
...			
<p>Accounting period repeatable data elements</p> <p>...</p>			
<p>Start of accounting period repeatable data elements</p>			
...			
59A	...	...	<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 <u>where</u> the reporting <i>firm</i> chose not to.</p> <p>This should not include any interest, fees or charges which were <u>had already been added to the total amount outstanding before or during the accounting period and then were subsequently removed during the accounting period.</u></p> <p>...</p>
60A	...	...	<p>The value of the contractual interest, fees or charges which were not applied <u>should have been added to the total amount outstanding during the accounting period, but</u></p>

			where the reporting <i>firm</i> chose not to.
...			
73A	...	...	The total value of all debits during the accounting period that have not been reported as one of: • RA DEBITS: Total value of drawdowns; ...
74A	...	...	The total value of all credits (<i>repayments, chargebacks, otherwise extinguished balances and any other credit adjustment</i>) during the accounting period.
...			
77A	...	...	The total value of all credits during the accounting period in relation to chargebacks or <u>in relation to claims under section 75 of the CCA</u> .
78A	RA CREDITS: Amounts relating to the principal <u>otherwise extinguished</u>	...	The total value of any portion of the principal for which the reporting <i>firm</i> has informed, during the accounting period, agreed to release the borrower(s) that the related from an obligation to repay an amount outstanding under the regulated credit agreement has been extinguished during the accounting period. ...
79A	RA CREDITS: Amounts relating to interest, fees or charges <u>otherwise</u>	...	The total value of any portion of the balance other than the principal for which the reporting <i>firm</i> has

	extinguished		<p>informed, during the accounting period, agreed to release the borrower(s) that the related from an obligation to repay an amount outstanding under the regulated credit agreement has been extinguished during the accounting period.</p> <p>...</p>
80A	...	...	<p>The total value of all credits during the accounting period that have not been reported as one of:</p> <p>...</p> <ul style="list-style-type: none"> • RA CREDITS: Amounts relating to the principal <u>otherwise</u> extinguished; or • RA CREDITS: Amounts relating to interest, fees, or charges <u>otherwise</u> extinguished.
...			
Scheduled repayment period data elements			
...			
Start of scheduled repayment period repeatable data elements			
...			
90A	...	...	<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 <u>where</u> the reporting <i>firm</i> chose not to.</p> <p>This should not include any interest, fees or charges which were <u>had already been</u> added to the total amount outstanding <u>before</u> or <u>during the scheduled</u></p>

			<p><u>repayment period</u> and then <u>were</u> subsequently removed <u>during the scheduled repayment period</u>.</p> <p>...</p>
91A	...	...	<p>The value of the contractual interest, fees or charges which were not applied <u>should have been added to the total amount outstanding during the scheduled repayment period, but where the reporting firm chose not to.</u></p>
...			
106A	...	...	<p>The total value of all credits (<i>repayments</i>, <u>otherwise</u> extinguished balances, and any other credit adjustment) during the scheduled <i>repayment period</i>.</p>
...			
110A	<p>FS CREDITS: Amounts relating to the principal <u>otherwise</u> extinguished</p>	...	<p>The total value of any portion of the principal for which the reporting <i>firm</i> has informed, <u>during the scheduled repayment period, agreed to release the borrower(s) that the related from an obligation to repay an amount outstanding under the regulated credit agreement has been extinguished during the scheduled repayment period.</u></p> <p>...</p>
111A	<p>FS CREDITS: Amounts relating to interest, fees, or charges <u>otherwise</u></p>	...	<p>The total value of any portion of the balance other than the principal for which the reporting <i>firm</i> has</p>

	extinguished		<p>informed, during the scheduled <i>repayment</i> period, agreed to release the <i>borrower(s)</i> that the related from an obligation to repay an amount outstanding under the <i>regulated credit agreement</i> has been extinguished during the scheduled <i>repayment</i> period.</p> <p>...</p>
112A	...	...	<p>The total value of all credits during the scheduled <i>repayment</i> period that have not been reported as one of:</p> <p>...</p> <ul style="list-style-type: none"> • FS CREDITS: Amounts relating to the principal <u>otherwise</u> extinguished; or • FS CREDITS: Amounts relating to interest, fees, or charges <u>otherwise</u> extinguished.
...			
Defaulted agreements activity data elements			
...			
...			
124A	...	...	<p>This should reflect any contractual interest, fees or charges which should have been added to the total amount outstanding during the reporting period, but <u>where</u> the reporting <i>firm</i> chose not to.</p> <p>This should not include any interest, fees or charges which were <u>had already been</u> added to the total amount outstanding <u>before</u></p>

			<p><u>or during the reporting period and then were subsequently removed during the reporting period.</u></p> <p>...</p>
125A	...	...	<p>The value of the contractual interest, fees or charges which were not applied <u>should have been added to the total amount outstanding during the reporting period, but where the reporting firm chose not to.</u></p>
...			
132A	...	...	<p>The total value of all credits (<i>repayments</i>, <u>otherwise</u> extinguished balances, and any other credit adjustment) during the reporting period.</p>
...			
135A	<p>DF CREDITS: Amounts relating to the principal <u>otherwise</u> extinguished</p>	...	<p>The total value of any portion of the principal for which the reporting <i>firm</i> has <u>informed</u>, during the reporting period, <u>agreed to release the borrower(s) that the related from an obligation to repay an amount outstanding under the regulated credit agreement has been extinguished during the reporting period.</u></p> <p>...</p>
136A	<p>DF CREDITS: Amounts relating to interest, fees, or charges <u>otherwise</u> extinguished</p>	...	<p>The total value of any portion of the balance other than the principal for which the reporting <i>firm</i> has <u>informed</u>, during the reporting period, <u>agreed to release the borrower(s) that the related from an</u></p>

			<p><u>obligation to repay an amount outstanding under the regulated credit agreement</u> has been extinguished during the reporting period.</p> <p>...</p>
137A	<p>The total value of all credits during the reporting period that have not been reported as one of:</p> <p>...</p> <ul style="list-style-type: none"> • DF CREDITS: Amounts relating to the principal <u>otherwise</u> extinguished; or • DF CREDITS Amounts relating to interest, fees, or charges <u>otherwise</u> extinguished.
...			
Back-book data			
...			
Reference	Data reporting field	Code (where applicable)	Notes
...			
3A	<p>Enter the relevant code:</p> <p>B: Business</p> <p>For where the <i>borrower(s)</i> <u>borrower</u> entered into the <i>regulated credit agreement</i> wholly or predominantly for the purpose of business carried on, or intended to be carried on, by the <i>borrower(s)</i> <u>borrower</u>.</p> <p><u>This should include any regulated credit agreement under which the borrower is not a natural person.</u></p> <p>...</p>

4A	...	...	<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) <u>if the breach was capable of remedy</u>, the <i>borrower(s)</i> had not taken the action required to remedy the breaches by the date specified in the default notice <u>(or, if no such action was required, at least 14 days had elapsed since the date of service of the notice)</u> (see section 88(1)(b) and (2) of the CCA); or</p> <p>(b) <u>if the breach was not capable of remedy</u>, the <i>borrower(s)</i> had not paid the <u>sum (if any) required as compensation for the breach by the date specified in the default notice (or, if no such compensation was required, at least 14 days had elapsed since the date of service of the notice)</u> (see section 88(1)(c) and (2) of the CCA).</p> <p>...</p>
5A	...	...	<p>Date <u>The date</u> on which the <i>regulated credit agreement</i> was <i>executed</i>.</p>
...			
8A	...	...	<p>Enter the relevant code:</p> <p>FS: Fixed-sum credit</p> <p>The <i>regulated credit agreement</i> includes a facility whereby the borrower <i>borrower(s)</i> is enabled to receive <i>credit</i> (whether in one amount or by instalments) but which</p>

			<p>is not <i>running-account credit</i>.</p> <p>RA: Running-account credit</p> <p>The <i>regulated credit agreement</i> includes a facility under which the borrower <u>borrower(s)</u> or another <i>person</i> is enabled to receive from time to time from the lender <u>reporting firm</u> 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 borrower <u>borrower(s)</u>, the <i>credit limit</i> (if any) is not at any time exceeded.</p>
9A	...	<p>A = Linked to a payment network</p> <p>B = Retail revolving <u>Running-account</u> credit to pay for periodic premiums or fees only</p> <p>C = Any other retail <u>Retail</u> 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</p> <p>A <i>regulated credit agreement</i> with a facility which allows drawdowns for transactions with any <i>person</i> in a payment network, such as <i>MasterCard</i> and <i>Visa</i>.</p> <p>This includes credit cards. This should include a <i>regulated credit agreement</i> which also allows other types of drawdowns.</p> <p><u>This should include a regulated credit agreement which has a brand associated with a particular supplier(s), or promotions in relation to a specific supplier(s), but the facility allows drawdowns with any person in a payment network.</u></p> <p>B: Retail revolving</p>

		<p><u>Running-account credit to pay for periodic premiums or fees only</u></p> <p><i>A regulated credit agreement which meets the criteria of retail revolving credit, and which only allows which meets the criteria of <u>running-account credit</u>, the main purpose of which is to allow the borrower(s) to finance a single periodic premium premiums or fee at any one time fees.</i></p> <p><u>This should be selected even if additional drawdowns can be made as long as these drawdowns are not the main purpose of the agreement.</u></p> <p><u>C: Any other retail Retail revolving credit</u></p> <p><i>A regulated credit agreement which meets the criteria of retail revolving credit, other than a regulated credit agreement which only allows the borrower(s) to finance a single periodic premium or fee at any one time is described by 'B: Running-account credit to pay for periodic premiums or fees only'.</i></p> <p>...</p> <p>W: Other</p> <p><i>A regulated credit agreement which is not one of any of the specific options above.</i></p> <p>...</p>
...		

<p>12A</p>	<p>...</p>	<p>A1 = Regulated – FRN known</p> <p>A2 = Regulated – FRN unknown</p> <p><u>C = Supplier was the reporting firm</u></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 <u>under the borrower-lender-supplier agreement</u> when the <i>regulated credit agreement</i> was <i>executed</i>.</p> <p>If the reporting <i>firm</i> is not the <u>original lender</u> for the <u>regulated credit agreement</u>, this should reflect the <u>regulatory status of the person</u> who acted as ‘the <i>supplier</i>’ under the <u>borrower-lender-supplier agreement</u> as on the date of <u>the novation</u> or when the <u>legal ownership of the regulated credit agreement</u> was assigned to the <u>reporting firm</u>.</p> <p>Enter the relevant code:</p> <p>A1: Regulated – FRN known</p> <p>The <i>supplier</i> was an <i>authorised person</i> and/or acting as an <i>appointed representative</i>. <u>The supplier is not the reporting firm</u>. The associated FRN of the <i>supplier</i> is known.</p> <p>A2: Regulated – FRN unknown</p> <p>The <i>supplier</i> was an <i>authorised person</i> and/or acting as an <i>appointed representative</i>. <u>The supplier is not the reporting firm</u>. The associated FRN of the <i>supplier</i> is unknown.</p> <p><u>C: Supplier was the reporting firm</u></p> <p><u>The supplier was the reporting firm.</u></p>
------------	------------	--	--

			...
13A	...	...	<p>The FRN of the <i>person</i> who acted as ‘the <i>supplier</i>’ in <u>under the borrower-lender-supplier agreement</u>. This should reflect the supplier’s regulatory status when <u>as on the date the regulated credit agreement was executed</u>.</p> <p><u>If the reporting firm is not the original lender for the regulated credit agreement, this should reflect the FRN of the person who acted as ‘the supplier’ under the borrower-lender-supplier agreement as on the date of novation or when the legal ownership of the regulated credit agreement was assigned to the reporting firm.</u></p>
14A	...	...	<p>The name of the <i>person</i> who acted as ‘the <i>supplier</i>’ in <u>under the borrower-lender-supplier agreement</u>.</p> <p>...</p>
...			
16A	...	...	<p>Enter the relevant code:</p> <p>...</p> <p>X: None of these FCA Handbook definitions</p> <p><i>A regulated credit agreement which is not one of any of the specific options above agreement types.</i></p> <p>Z: Unknown</p> <p><i>A regulated credit agreement which the reporting firm cannot determine to be one of the</i></p>

			<p>specific options above agreement types.</p>
17A	...	...	<p>If more than one type of <i>goods</i> or services 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>...</p> <p>K: Office equipment</p> <p><i>Goods with which</i> are normally found in a commercial office.</p> <p>...</p> <p>O: Travel</p> <p>Services related relating to travelling or the making of travel arrangements.</p> <p>...</p>
18A	...	...	<p>Does Whether the <i>hire-purchase agreement</i> include includes a guaranteed minimum future value of the motor vehicle which is set out as an optional additional payment <i>repayment</i> at the end of the <i>regulated credit agreement</i>, with the option for the <i>borrower(s)</i> to</p>

			return the motor vehicle instead of making that payment? <u>repayment</u> .
19A	...	...	The guaranteed minimum future value of the goods <u>motor vehicle</u> which is set out as an optional additional payment <u>repayment</u> at the end of the <i>regulated credit agreement</i> , with the option for the <i>borrower(s)</i> to return the goods <u>motor vehicle</u> instead of making that payment <u>repayment</u> .
20A	Was a brand name used other than the <u>reporting firm's</u> name?	...	... If the reporting <i>firm</i> is not the original <i>lender</i> for <u>under</u> the <i>regulated credit agreement</i> , this should reflect as relevant the brand name used <u>by the reporting firm</u> in relation to the <i>regulated credit agreement</i> by the reporting firm when the legal ownership of the <i>regulated credit agreement</i> was assigned to the reporting <i>firm</i>
...			
24A	<u>Lender's Reporting firm's</u> unique reference for relevant recipient of credit	...	... This unique reference must be used consistently for the same <i>borrower</i> in any performance data report <u>reports</u> for the <i>regulated credit agreement</i>
...			
26A	...	...	The number of natural <i>persons</i> who are named as a <i>borrower</i> in <u>under</u> the

			<p><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 <u>who</u> have access to the facility, such as additional card holders.</p>
...			
Start of borrower natural person repeatable data elements			
27A	Lender's <u>Reporting firm's</u> unique reference for natural person acting as borrower	...	<p>...</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 references <u>reference</u> for any natural persons <i>person</i> who have <u>has</u> provided the guarantee or the indemnity (or both) in relation to a relevant <i>regulated credit agreement</i>.</p>
...			
End of borrower natural person repeatable data elements			
28A	Type of security provided by borrower <u>borrower(s)</u> in relation to agreement	...	<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 such as <u>hire-purchase agreements</u> and <i>conditional sale agreements</i>.</p>

			<p>Enter the relevant code:</p> <p>A: Guarantee or indemnity</p> <p><i>A person other than the borrower borrower(s) has provided a guarantee or an indemnity (or both) in relation to the regulated credit agreement.</i></p> <p>...</p> <p>D: Future lump sum</p> <p><i>The regulated credit agreement is secured, by <u>assignment or otherwise</u>, on a future lump sum expected to be received by the borrower(s) such as, but not limited to, an inheritance, a pension lump sum, a claims pay-out or a settlement following litigation.</i></p> <p>...</p> <p>F: Title restriction</p> <p><i>The regulated credit agreement is secured by a Title Restriction <u>title restriction</u> at the Land Registry.</i></p> <p>...</p>
...			
30A	Lender's <u>Reporting firm's</u> unique reference for natural person acting as guarantor	...	...
...			
32A	...	...	The total sums made available under the regulated credit agreement, when <u>on the date</u> the regulated credit agreement was executed.

33A	...	...	<p>The true cost to the borrower <u>borrower(s)</u> of the <i>credit</i> provided, or to be provided, under the <i>regulated credit agreement</i> calculated in accordance with <i>CONC</i> App 1.2, when <u>as on the date</u> the <i>regulated credit agreement</i> was <i>executed</i>.</p>
34A	...	...	<p>In relation to the regulated credit agreement, the <u>The</u> annual percentage rate of charge for credit <u>the</u> <i>regulated credit agreement</i> determined <u>calculated</u> in accordance with <i>CONC</i> App 1.2 when <u>as on the date</u> the <i>regulated credit agreement</i> was <i>executed</i>.</p> <p>...</p>