HONG KONG DEPOSIT PROTECTION BOARD

GUIDELINE ON INFORMATION REQUIRED
FOR DETERMINING AND PAYING COMPENSATION
ISSUED UNDER SECTION 8(1) OF THE DEPOSIT PROTECTION SCHEME ORDINANCE

Revised September 2013

Introduction

According to section 32(5) of the Deposit Protection Scheme Ordinance (**the DPS Ordinance**), when compensation under the Deposit Protection Scheme (**DPS**) is triggered in respect of a Scheme member (i.e. a specified event has occurred in accordance with section 22 of the DPS Ordinance), the Board should determine whether a depositor is entitled to compensation under the DPS, and if yes, the amount of his entitlement.   In doing so, the Board may, pursuant to section 32(6) of the DPS Ordinance, rely on the records obtained from the failed Scheme member.

2   To enable the Board to discharge its functions, section 48(1) of the DPS Ordinance empowers the Board to require Scheme members to submit information to the Board within such period and in such manner as the Board may specify. Section 8(1) further empowers the Board to issue guidelines indicating the manner in which it proposes to perform its functions under the DPS Ordinance.

3   The Board issued a Guideline on Information Required for Determining and Paying Compensation under section 8(1) of the DPS Ordinance on 8 February 2006 (2006 Guideline), which was gazetted on 16 June 2006 (Gazette Notice No. 3672). This was revised and supplemented with a set of explanatory notes in March 2009 (2009 Guideline), which was gazetted on 17 April 2009 (Gazette Notice No. 2263). The 2009 Guideline provided guidance to Scheme members on the information that the Board will require Scheme members to submit and the manner in which such information should be submitted.

4   This further revised version of the guideline supersedes the 2006 Guideline and the 2009 Guideline and shall be referred to hereafter as the '2013 Guideline' or 'this Guideline'.   This Guideline may be further reviewed and amended from time to time.

5   For the avoidance of doubt, Scheme members must submit certain information to the Board when a specified event has occurred in respect of the Scheme member regardless of whether any notice or request has been issued by the Board to the Scheme member.   The Board may also, at any time, in the discharge of any of its functions under the DPS Ordinance (including review of Scheme members' compliance or to assist with payout preparation), require a Scheme member to submit such information to the Board as it might require under section 48(1) (or any other provision in the DPS Ordinance) or any information on the Board's request.

6   A failure by any person to comply with any provision of this Guideline will not of itself render the person liable to any judicial or other proceedings but, in any proceedings brought under the DPS Ordinance before any court, this Guideline will be admissible in evidence.

Information required for determining entitlement to compensation

7   The information required by the Board for determining entitlement to compensation and paying compensation to depositors is set out below.

8   Table 1 and paragraph 12 covers the information required for the determination of compensation.   The table is divided into six parts:-

(A)   Information relating to individual deposits;
(B)   Information relating to each type of deposits;
(C)   Information relating to individual on-balance sheet customer liabilities;
(D)   Information relating to each type of on-balance sheet customer liabilities;
(E)   Information relating to individual off-balance sheet (OFBS) transactions;
(F)   Information relating to each type of OFBS transactions;

9   Table 2 covers other information required to facilitate the payout process. It is divided into three parts:-

(G)   Information relating to information systems;
(H)   Information relating to accounting systems; and

(I)   Information relating to officers of the Scheme member and its related companies.

10   The information specified in the two tables is divided into required information and optional information.   Required information means information that should be submitted by a Scheme member in the form set out in Table 3 below unless the Scheme member does not possess the information or it knows that the information it has on hand is outdated.   Optional information means information that a Scheme member has a discretion not to provide under the Guideline.   However, if the information is currently maintained in electronic form, such information should be submitted to the Board in the format and within the period specified in Table 3.

11   A Scheme member should submit the required information as of the applicable "position date".   The "position date" will be either (i) the date on which a specified event has occurred (the trigger date), or (ii) the date set out in the request made by the Board under section 48(1).   In either case:-

11.1   If the "position date" is a day on which banks are open to the public for business in Hong Kong, the required information should take account of all transactions made on that day.

11.2   If the "position date" is not a day on which banks are open to the public for business in Hong Kong, the required information should take account of all transactions made on the last day on which banks were open to the public for business in Hong Kong immediately preceding the "position date".

11.3   Scheme members should calculate accrued interest payable or receivable on individual deposits and liabilities up to the trigger date or the date set out in the request made by the Board under section 48(1) at contractually agreed rates.

11.4   All concluded transactions known to Scheme members which have taken place and are irrevocable prior to or on the "position date" should be processed and recorded in the books and records of the Scheme members before the required information is produced and submitted to the Board. Any items in-transit known to Scheme members which have not yet been concluded must be excluded from the information so submitted.

Table 1 – Information required for determination of compensation

Information required	Required/ Optional (R/O)	Remarks
(A) In respect of EACH deposit maintained with the Hong Kong offices of the Scheme member:-		
(a) (i) the type of the deposit (i.e. current account, savings account, term deposit etc); (ii) the account number; and (iii) the position reference number, if applicable (e.g. contract number)	R R R	Products with different interest rate calculation formulas should be classified as different types of product. For example, a term deposit account may have more than one term deposit with different contract numbers.
(b) the currency in which the deposit is denominated	R	
(c) the current principal balance of the deposit	R	This refers to the outstanding balance of the deposit and does not include items in transit, accrued interest or any charges payable. Items in transit refer to items pending to be effected to the balance of a deposit, e.g. uncleared cheques, unsettled securities transactions or other payment or receipt of funds to be cleared or settled.
(d) the current principal balance of the deposit plus accrued interest (if any)	R	For deposits that pay interest periodically (e.g. savings deposits), accrued interest refers to the interest accrued from the last interest pay date. For deposits that pay interest only on maturity (e.g. time deposits), it refers to the interest accrued from the value date of the deposits.
(e) where the whole balance of the deposit is subject to the same interest rate and the interest rate is fixed (e.g. a time deposit), the applicable interest rate	R	If different portions of the deposit are subject to different interest rates, no interest rates need to be provided for this item. However, the Scheme member should provide details about the interest rate calculation methodology of such a product in Part (B).
(f) an indicator whether the interest rate is a daily, monthly, quarterly, semi-annual or annual rate	R	This indicator is applicable to both fixed and variable interest rate schemes.
(g) where the whole balance of the deposit is subject to the same interest rate and the interest rate is a fixed percentage above or below a benchmark rate (e.g. standard savings rate), that fixed	R	The benchmark rate (e.g. HIBOR, Prime Rate) to which the fixed percentage refers should be provided for such a product in Part (B)(c).

Information required	Required/ Optional (R/O)	Remarks
percentage (i.e. the spread)		If different portions of the deposit are subject to different interest rates, no interest rates need to be provided for this item. However, the Scheme member should provide details about the interest rate calculation methodology of such a product in Part (B).
(h) where the deposit is interest bearing, (i) the last interest pay date; and (ii) the next interest pay date	R R	The last interest pay date and the next interest pay date refer to the start date and end date respectively of the current interest accrual period of the deposit. If the current interest accrual period of the deposit starts from the value date of the deposit, the value date should be reported as the last interest pay date. If the current interest accrual period ends at the maturity date of the deposit, the maturity date should be reported as the next interest pay date.
(i) where the deposit has a fixed maturity, (i) the value date of the deposit; and (ii) the maturity date of the deposit	R R	The information is necessary to determine whether the deposit has a term of maturity exceeding 5 years such that it will not be protected by the DPS.
(j) the number of depositors holding the deposit	R	To enable the Board to identify joint accounts.
(k) an indicator whether the deposit is held under trust, bare trust or is held in a client account	R	To enable the Board to distinguish trust accounts and client accounts which are subject to special treatment in the payout.
(l) an indicator whether the deposit is subject to any encumbrances and the reason of encumbrances	R	If the deposit is subject to encumbrances, the Board will consider withholding payment in respect of these deposits.
(m) an indicator whether the account is dormant, whom depositor is deceased, or depositor's name unknown	R	To enable the Board to identify these accounts which require follow up actions in the payout.
(n) for each depositor of the deposit:- (i) the name of the depositor;	R	
(ii) an indicator whether the depositor is a natural person, a company, a sole proprietorship, a partnership, a bank, or other unincorporated entity;	R	
(iii) an indicator to illustrate the type of identity document reported;	R	To illustrate the type of identity document (such as HKID, passport, business registration, certificate of incorporation) to facilitate the linking of the deposits and

Information required	Required/ Optional (R/O)	Remarks
		liabilities of depositors.
(iv) where the depositor is a natural person,		ID or passport number will be used as the key identifier for linking the deposits and liabilities of those depositors who are a natural person.
(I) the ID or passport number of the depositor and	R	
(II) the date of birth (DOB) of the depositor;	R	DOB will be used as one of the identifiers for verifying the identity of a person making enquires with the Board over phone.
(v) where the depositor is a company, either the Business Registration (BR) or Certificate of Incorporation (CI) number of the company;	R	BR or CI number will be used as the key identifier for linking the deposits and liabilities of those depositors which are corporate bodies.
(vi) where the depositor is a sole proprietorship,		In liquidation, the claims and liabilities of a sole proprietorship will be set off against those of the sole proprietor. The name and ID or passport number of the sole proprietor are necessary to enable the Board to link the deposit and liability records of the sole proprietorship with those of the sole proprietor.
(I) The BR number of the sole proprietorship; and	R	
(II) The name of the sole proprietor; and	R	
(III) The ID or passport number of the sole proprietor;	R	
(vii) where the depositor is a partnership or other unincorporated entity, the BR number of the partnership or unincorporated entity (if any);	R	
(viii) an indicator whether the account is accessible by the ATM card issued to the depositor	R	To indicate whether funds of the account is accessible by the depositor through ATM machines by ATM card or other cards issued by the Scheme member.
(ix) an indicator whether the account is accessible by internet banking	R	To indicate whether the deposit account can be operated by the depositor through the internet banking system.
(x) an indicator whether the depositor owes the Scheme member any liability	R	To enable the Board to simplify compensation determination of depositors not owing any on-balance sheet liabilities to the Scheme member.
(xi) an indicator whether the depositor has provided third party guarantee to any debt to the Scheme member	R	To enable the Board to simplify compensation determination of depositors not providing guarantee to any debt to the Scheme member.
(xii) an indicator whether the depositor has any liabilities incurred with an	O	

Information required	Required/ Optional (R/O)	Remarks
office outside Hong Kong of the Scheme member		
(xiii) an indicator whether the correspondence address is undeliverable / no address, address is an office of the Scheme member, or address is outside Hong Kong	R	To enable the Board to identify these depositors which require follow up actions or special treatments on compensation payment delivery.
(xiv) (I) the correspondence address;	R/O	For deposits held in a joint account, the information systems of banks usually contain the address and telephone number of only one of the depositors, i.e. the primary depositor
(II) the telephone number;	R/O	
(III) the mobile phone number; and	R/O	These are required fields for single depositor or primary depositor of joint account; and are optional fields for joint account holders other than the primary account holder.
(IV) the email address, of the depositor	R/O	
(B) In respect of each TYPE of deposits offered by the Hong Kong offices of the Scheme member:-		
(a) the type of deposits and the protection status of the deposits under the DPS	R	This must be the same as the classification in Part (A)(a)(i), and indicates whether the deposit type is protected by DPS.
(b) the terms and conditions	R	
(c) the methodology, procedures and effective benchmark rate(s) for determining the amount of accrued interest on such type of deposits as of a specified day	R	
(d) the field or combination of fields which form a unique key to identify a position	R	For example, account number, or account number and position reference number, or combination or concatenation of such fields that form a unique key of a position.
(e) the list of special field values which have designated meanings for particular data fields, if any	R	For example, "Nil" or "N/A" in the address field represents information not available; or "31129999" in the maturity date field for account without maturity date.
(C) In respect of EACH on-balance-sheet customer liability of the Hong Kong offices of the Scheme member and, in the case of a locally incorporated Scheme member, of the offices of the Scheme member in Mainland China (including Macau and Taiwan):-		
(a) (i) the type of the liability (e.g. personal loans, credit card outstanding, fees and charges not paid etc):	R	Products with different interest rate calculation and valuation formulas should be classified as different types of product.

Information required	Required/ Optional (R/O)	Remarks
(ii) the account number; and	R	
(iii) the position reference number, <u>if applicable</u> (e.g. drawdown reference number)	R	For example, a loan account may have more than one drawdown and each drawdown has a different reference number
(b) the currency in which the liability is denominated	R	
(c) the current outstanding principal balance of the liability	R	This refers to the outstanding balance of the liability and does not include items in transit, accrued interest, charges payable. Items in transit refer to items pending to be effected to the outstanding balance of the liability, e.g. uncleared cheques for loan repayment or other payment of funds to be cleared or settled.
(d) the current outstanding principal balance of the liability plus accrued interest, or	R	If the interest on the liability is payable periodically, accrued interest refers to the interest accrued from the last interest due date. If the interest on the liability is payable only on maturity, accrued interest refers to the interest accrued from the value date of the liability.
for structured products, the current value of the liability	O	Current value of a structured product refers to the marked to market value of the product (e.g. for an equity-linked liability, it refers to the value of the liability having regard to the current market value of the equity to which the liability is linked, for a product with an embedded option, including the option element/value).
(e) where the whole outstanding balance of the liability is subject to the same interest rate and the interest rate is fixed, the applicable interest rate	R	If different portions of the outstanding balance of the liability are subject to different interest rates, no interest rates need to be provided for this item. However, the Scheme member should provide details about the interest rate calculation methodology of such a product in Part (D).
(f) an indicator whether the interest rate is a daily, monthly, quarterly, semi-annual or annual rate	R	This indicator is applicable to both fixed and variable interest rate schemes.
(g) where the whole outstanding balance of the liability is subject to the same interest rate and the interest rate is a fixed percentage above or below a	R	The benchmark rate (e.g. HIBOR, Prime Rate) to which the fixed percentage refers should be provided for such a product in Part (D)(c).

Information required	Required/ Optional (R/O)	Remarks
benchmark rate (e.g. prime rate), that fixed percentage (i.e. the spread)		If different portions of the outstanding balance of the liability are subject to different interest rates, no interest rates need to be provided for this item. However, the Scheme member should provide details about the interest rate calculation methodology of such a product in Part (D).
(h) where the liability is interest bearing, (i) the last interest due date; and (ii) the next interest due date	R R	The last interest due date and the next interest due date refer to the start date and end date respectively of the current interest accrual period of the liability. If the current interest accrual period of the liability starts from the value date of the liability, the value date should be reported as the last interest due date. If the current interest accrual period ends at the maturity date of the liability, the maturity date should be reported as the next interest due date.
(i) where the liability has a fixed maturity, the maturity date of the liability	R	
(j) the number of debtors holding the liability	R	
(k) an indicator whether payment in respect of the liability is overdue	R	The Board should handle those depositors who have defaulted payment on their liabilities with care so as to minimise its shortfall loss.
(l) the overdue principal balance of the liability plus interest	R	It should follow the HKMA's Guidelines on overdue assets reporting.
(m) an indicator of the loan classification	R	Under the HKMA's loan classification system, loans and advances are classified into the following categories: Pass, Special Mention, Substandard, Doubtful, and Loss.
(n) an indicator whether the liability is guaranteed by a third party	R	
(o) the number of guarantors guaranteeing the liability	O	
(p) For each debtor or guarantor, if any, of the liability:- (i) the name of the debtor/guarantor;	R (for debtor) O (for guarantor)	This paragraph is similar to paragraph (A)(n) above.

Information required	Required/ Optional (R/O)	Remarks
(ii) an indicator whether the debtor/guarantor is a natural person, a company, a sole proprietorship, a partnership, a bank, or other unincorporated entity;	R (for debtor) O (for guarantor)	
(iii) an indicator to illustrate the type of identity document reported;	R (for debtor) O (for guarantor)	To illustrate the type of identity document (such as HKID, passport, business registration, certificate of incorporation) to facilitate the linking of the deposits and liabilities of depositors.
(iv) where the debtor/guarantor is a natural person, (I) the ID or passport number of the debtor/guarantor and (II) the DOB of the debtor/guarantor;	R (for debtor) O (for guarantor) R (for debtor) O (for guarantor)	
(v) where the debtor/guarantor is a company, either the BR or CI number of the company;	R (for debtor) O (for guarantor)	
(vi) where the debtor/guarantor is a sole proprietorship, (I) the BR number of the sole proprietorship; and (II) the name of the sole proprietor; and (III) the ID or passport number of the sole proprietor;	R (for debtor) O (for guarantor) R (for debtor) O (for guarantor) R (for debtor) O (for guarantor)	
(vii) where the debtor/guarantor is a partnership or other unincorporated entity, the BR number of the partnership or unincorporated entity (if any); and	R (for debtor) O (for guarantor)	
(viii) (I) the correspondence address; (II) the telephone number; and (III) the mobile phone number, of the debtor/guarantor	R/O R/O R/O	These are required fields for single debtor or primary debtor of joint liability account; and are optional fields for guarantors and for joint debtors other than the primary debtor.

Information required	Required/ Optional (R/O)	Remarks
(D) In respect of each TYPE of on-balance-sheet customer liabilities of the Hong Kong offices of the Scheme member and, in the case of a locally incorporated Scheme member, of the offices of the Scheme member in Mainland China (including Macau and Taiwan):-		
(a)　the type of the liabilities	R	This must be the same as the classification in Part (C)(a)(i).
(b)　the terms and conditions	R	
(c)　the methodology, procedures and effective benchmark rate(s) for determining the amount of accrued interest on such type of liabilities or the current value of such type of liabilities as of a specified day	R	
(d)　the field or combination of fields which form a unique key to identify a position	R	For example, account number, or account number and position reference number, or combination or concatenation of such fields that form a unique key of a position.
(e)　the list of special field values which have designated meanings for particular data fields, if any	R	For example, "Nil" or "N/A" in the address field represents information not available; or "31129999" in the maturity date field for account without maturity date.
(E) In respect of EACH OFBS transaction with the customers of the Hong Kong offices of the Scheme member and, in the case of a locally incorporated Scheme member, of the offices of the Scheme member in Mainland China (including Macau and Taiwan):-		
(a)　(i) the type of the transaction (e.g. letter of credit issued, shipping guarantees, forward foreign exchange contracts, futures, etc): (ii) the account number; and (iii) the position reference number, <u>if applicable</u> (e.g. contract number)	R R R	For the purposes of these requirements, OFBS transactions refer to transactions that do not appear on the balance sheet of the Scheme member. For example, a customer may have different OFBS contracts outstanding under an account.
(b)　the currency in which the nominal value of the transaction is denominated	R	
(c)　the nominal value of the transaction	R	
(d)　the current value of the transaction	O	
(e)　where the transaction has a fixed maturity, the maturity date of the transaction	R	
(f)　the number of customers with whom the OFBS transaction is entered into	R	
(g)　an indicator whether payment in respect of the transaction is due	R	

Information required	Required/ Optional (R/O)	Remarks
(h) an indicator whether payment in respect of the transaction is guaranteed by a third party	R	
(i) the number of guarantors guaranteeing the transaction	O	
(j) For each customer or guarantor, if any, relating to the transaction:-		This paragraph is similar to paragraphs (A)(n) and (C)(p) above.
(i) the name of the customer/guarantor;	R (for customer) O (for guarantor)	
(ii) an indicator whether the customer/guarantor is a natural person, a company, a sole proprietorship, a partnership, a bank, or other unincorporated entity;	R (for customer) O (for guarantor)	
(iii) an indicator to illustrate the type of identity document reported;	R (for debtor) O (for guarantor)	To illustrate the type of identity document (such as HKID, passport, business registration, certificate of incorporation) to facilitate the linking of the deposits and liabilities of depositors.
(iv) where the customer/guarantor is a natural person, (I) the ID or passport number of the customer/guarantor and	R (for customer) O (for guarantor)	
(II) the DOB of the customer/guarantor;	R (for customer) O (for guarantor)	
(v) where the customer/guarantor is a company, either the BR or CI number of the company;	R (for customer) O (for guarantor)	
(vi) where the customer/guarantor is a sole proprietorship, (I) the BR number of the sole proprietorship;	R (for customer) O (for guarantor)	
(II) the name of the sole proprietor; and	R (for customer) O (for guarantor)	
(III) the ID or passport number of the sole proprietor;	R (for customer) O (for guarantor)	
(vii) where the customer/guarantor is a partnership or other	R (for customer) O (for guarantor)	

Information required	Required/ Optional (R/O)	Remarks
unincorporated entity, the BR number of the partnership or unincorporated entity (if any); and		
(viii) (I) the correspondence address; (II) the telephone number; and (III) the mobile phone number, of the customer/guarantor	R/O R/O R/O	These are required fields for single customer or primary customer of joint account; and are optional fields for guarantors and for joint customers other than the primary customer.
(F) In respect of each TYPE of OFBS transactions with customers of the Hong Kong offices of the Scheme member and, in the case of a locally incorporated Scheme member, of the offices of the Scheme member in Mainland China (including Macau and Taiwan):-		
(a) the type of the OFBS transactions	R	This must be the same as the classification in Part (E)(a)(i).
(b) the terms and conditions	R	
(c) the formula or methodology for determining the current value of such type of OFBS transactions as of a specified day	R	
(d) the field or combination of fields which form a unique key to identify a position	R	For example, account number, or account number and position reference number, or combination or concatenation of such fields that form a unique key of a position.
(e) the list of special field values which have designated meanings for particular data fields, if any	R	For example, "Nil" or "N/A" in the address field represents information not available; or "31129999" in the maturity date field for account without maturity date.

12   Where guarantor information is not submitted to the Board as specified in Part (C)(p) and (E)(j), Scheme members should have in place a set of written procedures in accordance with which a list of guarantors of the customer liabilities or OFBS transactions can be made available, in paper or electronic form.   For Scheme members with not more than 500,000 deposit accounts, the procedures should be able to produce the list within 2 weeks from the date on which the information is requested, otherwise for larger Scheme members within 6 weeks.   The list should contain at least the name, identification number (HKID, passport number, BR number, CI number) of the guarantors, as well as the account number and the position reference number of the customer liabilities or transactions guaranteed by them respectively. For the avoidance of doubt, where a position is guaranteed by more than one guarantor, the name and identification number of each guarantor should be included in the listing.

Table 2 – Other information required for payout operation

Information required	Required/ Optional (R/O)	Remarks
(G) Information relating to information systems of the Scheme member		
(a) The names, residence addresses, and home / mobile telephone numbers of the persons principally responsible for maintaining the information systems of the Scheme member	R	In the event of a payout, the Board will require these people to assist the Board to access the deposit and liability records of the Scheme member. This power of the Board is specified in section 32(2)(b)(ii) of the DPS Ordinance.
(b) the locations where the information systems containing the customer deposit and liability records of the Scheme member are maintained	R	
(c) the name/title of all operation manuals relating to the information systems of the Scheme member and the locations where they are maintained	R	
(d) the locations where the information in Parts (A), (C), (E) is located in the information systems	R	
(e) the estimated time to complete processing the day's deposit and other transactions to arrive at end-of-day ledger balances according to its normal processes (day end balance update)	R	To ensure deposit and liability positions, and customer data provided are current as of the close of business for that day. The Board does not require the full completion of the regular day end processing.
(H) Information relating to accounting systems of the Scheme member		
(a) the general ledger account balances (trial balance) and the sub-ledger account balances; and the structure of the balance sheet of the Scheme member showing, according to the classification system adopted by the Scheme member, all asset and liability items on the balance sheet, the sub-items comprising each item, and the relationship between each item and sub-item.	R	Information about the accounting system of the Scheme member is necessary to enable the Board to perform reconciliation so as to ensure that the customer deposit and liability records obtained from the Scheme member are complete and up-to-date. For example: In the accounting systems of a Scheme member, deposit is reported as a liability item, which comprises deposit types A and B. Deposit type A is further divided into 3 sub-types, types 1, 2 and 3. In this case, the Scheme member should maintain a record showing that, among all asset and liability items, deposit is a liability item comprising deposit types A and B, and deposit type A is further divided into sub-types 1, 2 and 3.
(b) the procedures for generating an updated balance sheet showing the	R	

Information required	Required/ Optional (R/O)	Remarks
balance of all items and sub-items covered in (a) above as of a specified date		
(c) the procedures for updating the balance sheet of all items and sub-items covered in (a) above to take into account accrued interest and in-transit items such as uncleared cheques	R	
(d) the names, residence addresses and home / mobile telephone numbers of the persons principally responsible for the maintenance of the accounts or the accounting systems of the Scheme member	R	
(I) Information on related companies (whether incorporated in Hong Kong or overseas) and officers of Scheme member and its related companies incorporated in Hong Kong only		
(a) a list containing:-		"Related company" is defined in Schedule 1 to the DPS Ordinance to mean:-
(i) the name of each related company of the Scheme member;	R	• a holding company of the Scheme member;
(ii) either the BR or CI number of the company; and	R	• a subsidiary of the holding company; or • a subsidiary of the Scheme member.
(iii) the country of incorporation of the company	R	For companies incorporated overseas which use official documents other than Business Registration/Certificate of Incorporation for registration, the number of such equivalent official document in that jurisdiction should be provided.
(b) In respect of each officer of the Scheme member or of a related company incorporated in Hong Kong of the Scheme member which is an authorized institution:- (i) the name of the officer; and	R	Under the DPS Ordinance, if a related company of a Scheme member is an authorized institution, the officers of the related company will include the directors, chief executives, controllers and managers as defined in s.2(1) of the Banking Ordinance of the company.
(ii) the ID or passport number, or the BR or CI number of the officer, as appropriate	R	
(c) In respect of each director and the secretary of a related company incorporated in Hong Kong of the Scheme member which is not an authorized institution:- (i) the name of the director or secretary; and	R	However, if the related company is not an authorized institution, its officers will include its directors, managers and secretaries as defined in s.2(1) of the Companies Ordinance of the company.

Information required	Required/ Optional (R/O)	Remarks
(ii) the ID or passport number, or the BR or CI number of the director or the secretary, as appropriate	R	
(d) the procedures in accordance with which a list of managers (together with their ID or passport numbers) of the related companies incorporated in Hong Kong of the Scheme member which are <u>not authorized institutions</u> can be drawn up in 8 calendar days	R	
(e) the names, residence addresses and home / mobile telephone numbers of the persons principally responsible for maintaining the information referred to in (a) to (d) above	R	In the event of a payout, the Board will require these officers to make available the information.

Manner in which the required information should be submitted

13   To ensure that the Board can pay compensation to depositors in an expeditious manner, the information required for payout should be made available to the Board in specified formats which are on readily transferrable media and within specified timeframes. All information is preferably in English though Chinese is acceptable, but not other languages. Table 3 below sets out the manner in which the information specified in Tables 1 and 2 should be submitted to the Board.

13.1   When a specified event has occurred in respect of a Scheme member, the Scheme member must, without the need for any prior request from the Board, submit the required information in the manner and within such time periods as specified in Table 3.

13.2   In circumstances where there has not been a specified event, a Scheme member's response to a request made by the Board under section 48(1) that a Scheme member submits the required information, or any portion of it, must be submitted in the manner specified in Table 3 and in such time period as specified in the Board's request.

13.3   Depending on the size of operation of the Scheme member, the manner in which information required from Scheme members is to be submitted may vary (refer to Table 3 and note (8) of the Annex). A Scheme member should use the estimated number of deposit accounts reported in its latest "Returns of Relevant Deposits" to determine its classification.

13.4   The "electronic form" specified in Table 3 for Part (B), (D), (F), (G), (H), and (I) means that such information can be provided in electronic file format such as Microsoft Word, Microsoft Excel, or Adobe PDF. The formats of Parts (A), (C) and (E) are specified in details under the Annex.

Table 3 – Manner in which information should be submitted to the Board

Information required	Scheme members with 500,000 deposit accounts or less	Scheme members with more than 500,000 deposit accounts but not more than 2,000,000 deposit accounts	Scheme members with more than 2,000,000 deposit accounts
Part (A) – Information relating to individual deposits	(a) Submit in electronic form, and in the format specified in the Annex (b) Available to the Board within **12 hours** from the earlier of (1) estimated completion of day end balance update; and (2) 6:00 a.m. on the day following the trigger date.	(a) Submit in electronic form, and in the format specified in the Annex (b) Available to the Board within **12 hours** from the earlier of (1) estimated completion of day end balance update; and (2) 6:00 a.m. on the day following the trigger date.	(a) Submit in electronic form, and in the format specified in the Annex (b) Available to the Board within **48 hours** from the earlier of (1) estimated completion of day end balance update; and (2) 6:00 a.m. on the day following the trigger date.
Part (C) – Information relating to individual on-balance-sheet customer liabilities Part (E) – Information relating to individual OFBS transactions	(a) Submit in electronic form, and in the format specified in the Annex (b) For information relating to the Hong Kong offices of the Scheme member, available to the Board within **12 hours** from the earlier of (1) estimated completion of day end balance update; and (2) 6:00 a.m. on the day following the trigger date. For information relating to overseas offices (locally incorporated Scheme members only), available to the Board within **5 calendar days** following the trigger date.	(a) Submit in electronic form, and in the format specified in the Annex (b) For information relating to the Hong Kong offices of the Scheme member, available to the Board within **36 hours** from the earlier of (1) estimated completion of day end balance update; and (2) 6:00 a.m. on the day following the trigger date. For information relating to overseas offices (locally incorporated Scheme members only), available to the Board within **5 calendar days** following the trigger date.	(a) Submit in electronic form, and in the format specified in the Annex (b) For information relating to the Hong Kong offices of the Scheme member, available to the Board within **72 hours** from the earlier of (1) estimated completion of day end balance update; and (2) 6:00 a.m. on the day following the trigger date. For information relating to overseas offices (locally incorporated Scheme members only), available to the Board within **5 calendar days** following the trigger date.

Information required	Scheme members with 500,000 deposit accounts or less	Scheme members with more than 500,000 deposit accounts but not more than 2,000,000 deposit accounts	Scheme members with more than 2,000,000 deposit accounts
Procedures for making available a list of guarantors if the information is not provided under Part (C)(p) and (E)(j)	(a) Submit in paper or electronic form (b) Readily available		
Part (B) – Information relating to individual types of deposits	(a) Submit in paper or electronic form (b) Available to the Board within **12 hours** from the earlier of (1) estimated completion of day end balance update; and (2) 6:00 a.m. on the day following the trigger date.		
Part (D) – Information relating to individual types of on-balance-sheet customer liabilities	(a) Submit in paper or electronic form (b) For information relating to the Hong Kong offices of the Scheme member, available to the Board within **12 hours** from the earlier of (1) estimated completion of day end balance update; and (2) 6:00 a.m. on the day following the trigger date. For information relating to overseas offices (locally incorporated Scheme members only), available to the Board within **5 calendar days** following the trigger date.		
Part (F) – Information relating to individual types of OFBS transactions			
Part (G) – Information relating to information systems			
Part (H) – Information relating to accounting systems			
Parts (I)(a), (b) and (c) – Information relating to related companies and officers of Scheme member and its related companies incorporated in HK	(a) Submit in paper or electronic form (b) Available to the Board within **12 hours** from the earlier of (1) estimated completion of day end balance update; and (2) 6:00 a.m. on the day following the trigger date.		

Information required	Scheme members with 500,000 deposit accounts or less	Scheme members with more than 500,000 deposit accounts but not more than 2,000,000 deposit accounts	Scheme members with more than 2,000,000 deposit accounts
Parts (I)(d) and (e)- Information relating to related companies and officers of related companies incorporated in HK	(a) Submit in paper or electronic form (b) Readily available		

Timeframe for achieving compliance with the requirements

14   Scheme members should get their systems and records ready to achieve compliance with all requirements except Part (C) and Part (E) of the Guideline before the end of June 2014, and with the requirements of Part (C) and Part (E) of the Guideline before the end of September 2014.   However, noting that large Scheme members may need to expend greater amount of effort to comply with the amended requirements, large Scheme members should achieve compliance with the Guideline not later than the end of December 2014.   This flexibility is confined to those Scheme members having a total number of deposit accounts of more than 500,000 as reported in their "Returns of Relevant Deposits" as at 20 October 2012 or a Scheme member belonging to the same group of companies of such Scheme members.   For the avoidance of doubt, Scheme members should continue to comply with the requirements set out in the 2009 Guideline before it is amended until they can meet the requirements in this Guideline.

15   Any Scheme member becoming a member of the DPS after September 2013 should achieve compliance with this Guideline not later than 9 months after the day on which it becomes a Scheme member.

Hong Kong Deposit Protection Board
September 2013

Format in which information required for payout should be provided

Ref	Information	Length	Specific instructions
Part (A)	**– Information relating to individual deposits**		
(a)(i)	deposit type code	10	Alpha-numeric, determined by member and unique for each type of deposits
(a)(ii)	account number	30	Alpha-numeric, including all alphabets and numeric digits but excluding any brackets or hyphens or other non-alpha-numeric characters
(a)(iii)	position reference number	30	Alpha-numeric, including all alphabets and numeric digits but excluding any brackets or hyphens or other non-alpha-numeric characters
(b)	currency of denomination	3	The SWIFT currency code should be used
(c)	principal balance	30	Numeric, containing 10 decimal places
(d)	principal balance plus accrued interest	30	Numeric, containing 10 decimal places
(e)	where the whole balance of the deposit is subject to the same interest rate and the interest rate is fixed, the interest rate	20	Numeric, containing 10 decimal places (e.g. 0.25% should be reported as 0.0025000000)
(f)	an indicator whether the interest rate is a daily, monthly, quarterly, semi-annual or annual rate	1	"D" for daily "M" for monthly "Q" for quarterly "S" for semi-annual "A" for annual
(g)	where the whole balance of the deposit is subject to the same interest rate and the interest rate is a fixed percentage above or below a benchmark rate, that fixed percentage	20	Numeric, containing 10 decimal places (e.g. 0.25% should be reported as 0.0025000000)
(h)(i)	where the deposit is interest bearing, the last interest pay date; and	8	Date field in "ddmmyyyy" numeric form
(h)(ii)	the next interest pay date	8	Date field in "ddmmyyyy" numeric form

Ref	Information	Length	Specific instructions
(i)(i)	where the deposit has a fixed maturity, the value date of a deposit	8	Date field in "ddmmyyyy" numeric form
(i)(ii)	the maturity date of the deposit	8	Date field in "ddmmyyyy" numeric form
(j)	the number of depositor(s) holding the deposit	3	Numeric
(k)	an indicator whether the deposit is held under trust, bare trust or in a client account	1	"T" for deposits held under trust "B" for deposits held under bare trust "C" for deposits held in a client account "U" for deposits held under a trust account but without information to determine if it is a "bare trust" or a "trust" "N" for deposits not held under trust, bare trust or in a client account
(l)	an indicator whether the deposit is subject to any encumbrances and the reason of encumbrances	1	For deposits subject to encumbrances: "D" for pledged to own debts "T" for pledged to third parties "O" for deposits subject to encumbrances due to other reasons (e.g. subject to garnishee order) "N" for deposits not subject to encumbrances
(m)	an indicator whether the account is dormant, whom depositor is deceased, or depositor's name unknown	1	"D" for account is dormant "E" for depositor / one of the depositors is deceased "U" for depositor's name unknown "M" for any combination of the above mentioned conditions "N" otherwise
Parts (n) should be repeated in the record according to the number of depositors. Refer to section "Requirements specific to individual fields in a record" below for details.			
(n)(i)	the name of the depositor	100	Any character types, including alphabets, numeric digits, spaces, and separators
(n)(ii)	an indicator whether the depositor is a natural person, a company, a sole proprietorship, a partnership, a bank, or other unincorporated entity	1	"I" for natural persons "C" for companies "S" for sole proprietorships "P" for partnerships "B" for banks "U" for unincorporated entity (other than the above mentioned)

Ref	Information	Length	Specific instructions
(n)(iii)	an indicator to illustrate the type of identity document reported	1	"I" for HK ID "P" for passport "B" for business registration "C" for certificate of incorporation "O" for others "N" for not available
(n)(iv)(I)	where the depositor is a natural person, the ID or passport number of the depositor; and	20	Alpha-numeric, including all alphabets and numeric digits but excluding any brackets or hyphens or other non-alpha-numeric characters, e.g. D123456(7) should be reported as D1234567
(n)(iv)(II)	the date of birth of the depositor	8	Date field in "ddmmyyyy" numeric form, e.g. 25 December 1990 should be reported as 25121990. Where only the year of birth is available, leave the month and day as zero, e.g. 1920 should be reported as 00001920
(n)(v)	where the depositor is a company, either the BR or CI number of the company	20	Alpha-numeric, including all alphabets and numeric digits but excluding any brackets or hyphens or other non-alpha-numeric characters, e.g. 12345678-000-04-03-A should be reported as 123456780000403A
(n)(vi)(I)	where the depositor is a sole proprietorship, the BR number of the sole proprietorship;	20	Alpha-numeric, including all alphabets and numeric digits but excluding any brackets or hyphens or other non-alpha-numeric characters, e.g. 12345678-000-04-03-A should be reported as 123456780000403A
(n)(vi)(II)	the name of the sole proprietor; and	100	Any character types, including alphabets, numeric digits, spaces, and separators
(n)(vi)(III)	the ID or passport number of the sole proprietor	20	Alpha-numeric, including all alphabets and numeric digits but excluding any brackets or hyphens or other non-alpha-numeric characters, e.g. D123456(7) should be reported as D1234567

Ref	Information	Length	Specific instructions
(n)(vii)	where the depositor is a partnership or other unincorporated entity, the BR number of the partnership or unincorporated entity (if any)	20	Alpha-numeric, including all alphabets and numeric digits but excluding any brackets or hyphens or other non-alpha-numeric characters, e.g. 12345678-000-04-03-A should be reported as 123456780000403A
(n)(viii)	an indicator whether the account is accessible by the ATM card issued to the depositor	1	"Y" for accessible by the ATM card issued to the depositor "N" otherwise
(n)(ix)	an indicator whether the account is accessible by internet banking	1	"Y" for accessible by internet banking "N" otherwise
(n)(x)	an indicator whether the depositor owes the Scheme member any liability	1	"Y" for a depositor who owes the Scheme member any on-balance sheet liability "N" otherwise
(n)(xi)	an indicator whether the depositor provides third party guarantee to any debt to the Scheme member	1	"Y" for depositor provides guarantee to any debt to the Scheme member "N" otherwise
(n)(xii)	An indicator whether the depositor has any liabilities incurred with an office outside Hong Kong of the Scheme member	1	"Y" for a depositor who has incurred liabilities with an office outside Hong Kong of the Scheme member "N" for a depositor who does not incur any liabilities with an office outside Hong Kong of the Scheme member (This is an optional field)
(n)(xiii)	an indicator whether the correspondence address is undeliverable / no address, address is an office of the Scheme member, or address is outside Hong Kong	1	"U" for address undeliverable / no address "B" for address is an office of the Scheme member "O" for address is outside Hong Kong "N" otherwise
(n)(xiv)(I)	the correspondence address of the depositor(s)	50 x 5	Any character types, including alphabets, numeric digits, spaces, and separators (This is an optional field for joint account holders other than the primary account holder)

Ref	Information	Length	Specific instructions
(n)(xiv)(II)	the telephone number of the depositor(s)	20	Alpha-numeric (This is an optional field for joint account holders other than the primary account holder)
(n)(xiv)(III)	the mobile phone number of the depositor(s)	20	Alpha-numeric (This is an optional field for joint account holders other than the primary account holder)
(n)(xiv)(IV)	the email address of the depositor(s)	50	Any character types, including alphabets, numeric digits, spaces, and separators (This is an optional field for joint account holders other than the primary account holder)
Part (C) – Information relating to individual on-balance-sheet customer liabilities			
(a)(i)	liability type code	10	Alpha-numeric, determined by member and unique for each type of liabilities
(a)(ii)	account number	30	Alpha-numeric, including all alphabets and numeric digits but excluding any brackets or hyphens or other non-alpha-numeric characters
(a)(iii)	position reference number	30	Alpha-numeric, including all alphabets and numeric digits but excluding any brackets or hyphens or other non-alpha-numeric characters
(b)	currency of denomination	3	The SWIFT currency code should be used
(c)	outstanding principal balance	30	Numeric, containing 10 decimal places
(d)	outstanding principal balance plus accrued interest, or current value	30	Numeric, containing 10 decimal places
(e)	where the whole outstanding balance of the liability is subject to the same interest rate and the interest rate is fixed, the applicable interest rate	20	Numeric, containing 10 decimal places (e.g. 0.25% should be reported as 0.0025000000)

Ref	Information	Length	Specific instructions
(f)	an indicator whether the interest rate is a daily, monthly, quarterly, semi-annual or annual rate	1	"D" for daily "M" for monthly "Q" for quarterly "S" for semi-annual "A" for annual
(g)	where the whole outstanding balance of the liability is subject to the same interest rate and the interest rate is a fixed percentage above or below a benchmark rate (e.g. prime rate), that fixed percentage (i.e. the spread)	20	Numeric, containing 10 decimal places (e.g. 0.25% should be reported as 0.0025000000)
(h)(i)	where the liability is interest bearing, the last interest due date; and	8	Date field in "ddmmyyyy" numeric form
(h)(ii)	the next interest due date	8	Date field in "ddmmyyyy" numeric form
(i)	where the liability has a fixed maturity, the maturity date of the liability	8	Date field in "ddmmyyyy" numeric form
(j)	the number of debtor(s) holding the liability	3	Numeric
(k)	an indicator whether payment in respect of the liability is overdue	1	"O" for payment overdue "C" for payment not overdue
(l)	the overdue principal balance of the liability plus interest	30	Numeric, containing 10 decimal places
(m)	an indicator of the loan classification	1	"P" for pass "M" for special mention "S" for substandard "D" for doubtful "L" for loss
(n)	an indicator whether the liability is guaranteed by a third party	1	"G" for liabilities guaranteed by a third party "N" for liabilities not guaranteed by a third party
(o)	the number of guarantors guaranteeing the liability	3	Numeric (This is an optional field)

Ref	Information	Length	Specific instructions
Part (p) should be repeated in the record according to the number of debtors and guarantors. Refer to section "Requirements specific to individual fields in a record" below for details.			
(p)(i)	the name of the debtor/guarantor	100	Any character types, including alphabets, numeric digits, spaces, and separators (This is an optional field for guarantors)
(p)(ii)	an indicator whether the debtor/guarantor is a natural person, a company, a sole proprietorship, a partnership, a bank, or other unincorporated entity	1	"I" for natural persons "C" for companies "S" for sole proprietorships "P" for partnerships "B" for banks "U" for unincorporated entity (other than the above mentioned) (This is an optional field for guarantors)
(p)(iii)	an indicator to illustrate the type of identity document reported	1	"I" for HK ID "P" for passport "B" for business registration "C" for certificate of incorporation "O" for others "N" for not available (This is an optional field for guarantors)
(p)(iv)(I)	where the debtor/guarantor is a natural person, the ID or passport number of the debtor/guarantor; and	20	Alpha-numeric, including all alphabets and numeric digits but excluding any brackets or hyphens or other non-alpha-numeric characters, e.g. D123456(7) should be reported as D1234567 (This is an optional field for guarantors)
(p)(iv)(II)	the date of birth of the debtor/guarantor	8	Date field in "ddmmyyyy" numeric form, e.g. 25 December 1990 should be reported as 25121990. Where only the year of birth is available, leave the month and day as zero, e.g. 1920 should be reported as 00001920 (This is an optional field for guarantors)
(p)(v)	where the debtor/guarantor is a company, either the BR or CI number of the company	20	Alpha-numeric, including all alphabets and numeric digits but excluding any brackets or hyphens or other non-alpha-numeric characters, e.g. 12345678-000-04-03-A should be reported as 123456780000403A (This is an optional field for guarantors)

Ref	Information	Length	Specific instructions
(p)(vi)(I)	where the debtor/guarantor is a sole proprietorship, the BR number of the sole proprietorship;	20	Alpha-numeric, including all alphabets and numeric digits but excluding any brackets or hyphens or other non-alpha-numeric characters, e.g. 12345678-000-04-03-A should be reported as 123456780000403A (This is an optional field for guarantors)
(p)(vi)(II)	the name of the sole proprietor; and	100	Any character types, including alphabets, numeric digits, spaces, and separators (This is an optional field for guarantors)
(p)(vi)(III)	the ID or passport number of the sole proprietor	20	Alpha-numeric, including all alphabets and numeric digits but excluding any brackets or hyphens or other non-alpha-numeric characters, e.g. D123456(7) should be reported as D1234567 (This is an optional field for guarantors)
(p)(vii)	where the debtor/guarantor is a partnership or other unincorporated entity, the BR number of the partnership or unincorporated entity (if applicable)	20	Alpha-numeric, including all alphabets and numeric digits but excluding any brackets or hyphens or other non-alpha-numeric characters, e.g. 12345678-000-04-03-A should be reported as 123456780000403A (This is an optional field for guarantors)
(p)(viii)(I)	the correspondence address of the debtor/guarantor	50 x 5	Any character types, including alphabets, numeric digits, spaces, and separators (This is an optional field for guarantors and for joint debtors other than the primary debtor)
(p)(viii)(II)	the telephone number of the debtor/guarantor	20	Alpha-numeric (This is an optional field for guarantors and for joint debtors other than the primary debtor)
(p)(viii)(III)	the mobile phone number of the debtor/guarantor	20	Alpha-numeric (This is an optional field for guarantors and for joint debtors other than the primary debtor)
Part (E) – Information relating to individual off-balance-sheet (OFBS) transactions			
(a)(i)	OFBS transaction type code	10	Alpha-numeric, determined by member and unique for each type of OFBS transactions

Ref	Information	Length	Specific instructions
(a)(ii)	account number	30	Alpha-numeric, including all alphabets and numeric digits but excluding any brackets or hyphens or other non-alpha-numeric characters
(a)(iii)	position reference number	30	Alpha-numeric, including all alphabets and numeric digits but excluding any brackets or hyphens or other non-alpha-numeric characters
(b)	currency of denomination	3	The SWIFT currency code should be used
(c)	nominal value	30	Numeric, containing 10 decimal places
(d)	current value	30	Numeric, containing 10 decimal places
(e)	where the OFBS transaction has a fixed maturity, the maturity date of the transaction	8	Date field in "ddmmyyyy" numeric form
(f)	the number of customer(s) with whom the OFBS transaction is entered into	3	Numeric
(g)	an indicator whether payment in respect of the OFBS transaction is due	1	"D" for payment due "C" for payment not yet due
(h)	an indicator whether the OFBS transaction is guaranteed by a third party	1	"G" for OFBS transactions guaranteed by a third party "N" for transactions not guaranteed by a third party
(i)	the number of guarantors guaranteeing the transaction	3	Numeric (This is an optional field)
Part (j) should be repeated in the record according to the number of customers and guarantors. Refer to section "Requirements specific to individual fields in a record" below for details.			
(j)(i)	the name of the customer/guarantor	100	Any character types, including alphabets, numeric digits, spaces, and separators (This is an optional field for guarantors)
(j)(ii)	an indicator whether the customer/guarantor is a natural person, a company, a sole proprietorship, a partnership, a bank, or other unincorporated entity	1	"I" for natural persons "C" for companies "S" for sole proprietorships "P" for partnerships "B" for banks "U" for unincorporated entity (other than the above mentioned) (This is an optional field for guarantors)

Ref	Information	Length	Specific instructions
(j)(iii)	an indicator to illustrate the type of identity document reported	1	"I" for HK ID "P" for passport "B" for business registration "C" for certificate of incorporation "O" for others "N" for not available (This is an optional field for guarantors)
(j)(iv)(I)	where the customer/guarantor is a natural person, the ID or passport number of the customer/guarantor; and	20	Alpha-numeric, including all alphabets and numeric digits but excluding any brackets or hyphens or other non-alpha-numeric characters, e.g. D123456(7) should be reported as D1234567 (This is an optional field for guarantors)
(j)(iv)(II)	the date of birth of the customer/guarantor	8	Date field in "ddmmyyyy" numeric form, e.g. 25 December 1990 should be reported as 25121990. Where only the year of birth is available, leave the month and day as zero, e.g. 1920 should be reported as 00001920 (This is an optional field for guarantors)
(j)(v)	where the customer/guarantor is a company, either the BR or CI number of the company	20	Alpha-numeric, including all alphabets and numeric digits but excluding any brackets or hyphens or other non-alpha-numeric characters, e.g. 12345678-000-04-03-A should be reported as 123456780000403A (This is an optional field for guarantors)
(j)(vi)(I)	where the customer/guarantor is a sole proprietorship, the BR number of the sole proprietorship;	20	Alpha-numeric, including all alphabets and numeric digits but excluding any brackets or hyphens or other non-alpha-numeric characters, e.g. 12345678-000-04-03-A should be reported as 123456780000403A (This is an optional field for guarantors)
(j)(vi)(II)	the name of the sole proprietor; and	100	Any character types, including alphabets, numeric digits, spaces, and separators (This is an optional field for guarantors)

Ref	Information	Length	Specific instructions
(j)(vi)(III)	the ID or passport number of the sole proprietor	20	Alpha-numeric, including all alphabets and numeric digits but excluding any brackets or hyphens or other non-alpha-numeric characters, e.g. D123456(7) should be reported as D1234567 (This is an optional field for guarantors)
(j)(vii)	where the customer/guarantor is a partnership or other unincorporated entity, the BR number of the partnership or unincorporated entity (if any)	20	Alpha-numeric, including all alphabets and numeric digits but excluding any brackets or hyphens or other non-alpha-numeric characters, e.g. 12345678-000-04-03-A should be reported as 123456780000403A (This is an optional field for guarantors)
(j)(viii)(I)	the correspondence address of the customer/guarantor	50 x 5	Any character types, including alphabets, numeric digits, spaces, and separators (This is an optional field for guarantors and for customers other than the primary customer)
(j)(viii)(II)	the telephone number of the customer/guarantor	20	Alpha-numeric (This is an optional field for guarantors and for customers other than the primary customer)
(j)(viii)(III)	the mobile phone number of the customer/guarantor	20	Alpha-numeric (This is an optional field for guarantors and for customers other than the primary customer)

General requirements applicable to all electronic files submitted

(1)   If the information required in a field is available in both English and Chinese, Scheme members should supply the information in English.   For information available only in Chinese, Scheme members can supply the information in either traditional or simplified Chinese characters.

(2)   All the records should be made available in electronic file in ASCII format (i.e. image files such as pdf, jpg, gif and report txt file are not permissible), except for files containing Chinese characters, which should be made available in BIG5 format (for files containing traditional Chinese characters), GB format (for files containing simplified Chinese characters) or Unicode format (for files containing traditional Chinese characters and/or simplified Chinese characters).   Since Chinese characters are double-byte, if the name fields and address fields contain Chinese information, their maximum length should be 50 and 25 x 5 Chinese characters respectively.

(3)   Each file should contain one File Header record as the first record and one File Trailer record as the last record. All fields contained in a record should be of fixed length.   At the end of each record, there should be a "carriage return" and a "line feed" character.

(4)   The File Header record should contain :
•   File header ID
•   Number of records in the file
•   Check sum on the principal balance or nominal value

(5)   Each data record should contain a record number which should be sequential starting from 1 followed by the content.

(6)   The File Trailer record should contain the File Trailer ID

(7)   If the information required in a field is not applicable to a position-holder or position, e.g. maturity date for a savings account, the field should be left blank.

(8)   Scheme member with no more than 1,000 deposit accounts may submit the records in CSV file format.   However, the fields in a record should follow the same sequence as shown in the Table of this Annex.

(9)   Members should follow the convention listed in the following table in reporting the content of different types of fields.

Field format		Valid field contents
n	Numeric character only (e.g. 5n)	Numbers 0 – 9 Pack with leading zeros. (e.g. 00000, 00001,12345)
a	Alphabetic character only	Characters a - z Pack with leading spaces.

Field format		Valid field contents
	(e.g. 5a)	(e.g. abcde, a {preceded by 4 spaces})
ap	Alpha numeric character (e.g. 5ap)	Numbers 0 – 9, characters a - z Pack with leading spaces. (e.g. 0 (pack with 4 leading spaces), a (pack with 4 leading spaces), a1234)
x	Any character of the permitted character set including spaces but excluding "carriage return" and "line feed" All name and address fields belong to this class. (e.g. 10x)	Pack with leading spaces (e.g. the value can be "123 & ab" preceded by 2 leading spaces)
d	Numeric values which always take the same form - the integer part, a decimal period and then the fractional part. (e.g. 5d4)	Pack with zeros (e.g. 00000.0000, 00001.1200)

[+/-]	Sign for numeric values which will be used with numeric fields.
	
	(e.g. [+/-]5d4
	         [+/-]3n
		Pack with zeros. The sign should be + or -
		
		(e.g. +00000.0000, -00001.1200
		         +000, -001)

ddmmyyyy	Date field, dd – 2 numeric characters for Day mm – 2 numeric characters for Month yyyy – 4 numeric characters for Year	For no value, pack field with spaces. (e.g. 25122005 for 25 December 2005)

Requirements specific to individual fields in a record

(10) Parts (A)(n) should be repeated in the record if there is more than one depositor. The number of times by which Parts (A)(n) is repeated should correspond to the number of depositors reported in Part (A)(j).

(11) Part (C)(p) should be repeated in the record if there is more than one debtor or when the liability is guaranteed. The number of times by which Part (C)(p) is repeated should correspond to the sum of the numbers reported in Parts (C)(j) and (C)(o).

(12) Part (E)(j) should be repeated in the record if there is more than one customer in the

OFBS transaction or when the OFBS transaction is guaranteed. The number of times by which Part (E)(j) is repeated should correspond to the sum of the numbers reported in Parts E(f) and (E)(i).

(13) If there is more than one depositor/debtor/customer, the first segment of the repeating structure for Parts (A)(n)/(C)(p)/(E)(j) should contain the information of the primary depositor/debtor/customer.

(14) For Parts (C)(p) and (E)(j), if the liability or the OFBS transaction is not guaranteed by a third party, i.e. when "N" is reported in Parts (C)(n) and (E)(h) respectively, or if the number of guarantors guaranteeing the liability or the OFBS transaction is not known, i.e. when Parts (C)(o) and E(i) are left blank respectively, there is no need to contain the segment of fields for guarantor(s) in the record.

(15) For Parts (C)(p) and (E)(j), the segment(s) containing the fields on the relevant information of debtor(s) of the liability and customer(s) of the OFBS transaction should precede the segment(s) containing the information for guarantor(s), if any.

(16) In respect of OFBS transactions, Scheme members may opt to report only those transaction types that may give rise to a customer liability to Scheme members. For transactions comprising two legs, one on customer receives/bank delivers and one on customer delivers/bank receives, e.g. a foreign exchange transaction, Scheme members may opt to report only the leg representing the customer's obligation to deliver. Except where netting is supported by contract (in which case net value can be reported), gross value should be reported as the nominal value (Part (E)(c)) of an OFBS transaction. However, Scheme members taking these options are required to demonstrate how, under the reduced scope of information provided on OFBS transactions, the information provided can be reconciled with their accounting ledgers to ensure completeness and accuracy.

Hong Kong Deposit Protection Board
September 2013

EXPLANATORY NOTE TO
GUIDELINE ON INFORMATION REQUIRED FOR DETERMINING AND PAYING COMPENSATION ("IS GUIDELINE")

File and Record Structure

According to the IS Guideline, Scheme members are required to make available to the Board data that is in electronic form in a specified format as specified in the IS Guideline. This note sets out the correct data layout, format, and structure of the position data records for Parts (A), (C), and (E) in pictorial manner.

Records Types and Fields Format

2. There are 3 types of records for each data file (see **Annex 1**). Each data file for Parts (A), (C), and (E) should contain one File Header record as the first record and one File Trailer record as the last record. The data record for each position[1] should be populated between the File Header record and File Trailer record. The format and length of each field for each record type is also specified in **Annex 1**. Although Scheme member with no more than 1,000 deposit accounts may submit the data in CSV file format, the fields in a data record should follow the sequence as shown in **Annex 1**.

Record Layouts and Structures

3. Generally speaking, the specified format of a position record should comprise two segments, a segment containing position information followed by a segment containing position holder(s) information. In the case of customer liabilities and off-balance sheet transactions, an optional third segment will be used to contain guarantor(s) information if the liability/transaction is guaranteed and a Scheme member is maintaining this information electronically.

4. The figure below depicts the typical structure of a record as specified by the IS Guideline (each ☐ represents a data field). The first segment is a fixed length segment, while the second segment should contain iterations of position holder details based on the number of position holders holding an account (e.g. 2 position holder sectors in the second segment of the position record for a saving account held jointly by 2 persons). An optional third segment, for customer liabilities and off-balance sheet transactions, should contain iterations of guarantor details based on the number of guarantors guaranteeing a liability/transaction.

---

[1] Position: a position is a deposit account for Part (A); a customer liability for Part (C); or an off-balance sheet customer transaction for Part (E).

First segment (fixed length)	Second segment (position holder segment) (variable length)		Third segment (guarantor segment) (variable length & optional)
Position information such as product type, account number, balances, interest rate, etc	Single position holder / Primary position holder for joint account sector	Position holder(s) sector for joint account. Repeating (n-1) times for n number of joint account holders.	Guarantor sector, if any, for liability. Repeating m times for m number of guarantors

5.   The detail record layout and structure for varying numbers of depositors for Part (A) data, and for varying numbers of debtors / customers with varying numbers of guarantors for Part (C) and (E) data are shown in **Annex 2**.

Classification of Product types

6.   According to the IS Guideline, deposits in Part (A) and customer liabilities in Part (C) should be classified into different product types if they are subject to different interest rate calculation formulas. In respect of this requirement, formulas involving the same set of arithmetic operators but subject to different benchmark rates should be considered as different formulas. For example, [(3-month HIBOR + spread) x principal balance x number of days / 365] and [(Prime Rate + spread) x principal balance x number of days / 365] should be considered as two different formulas. If positions with these two interest calculation formulas are being treated as belonging to the same product type without further indication on the benchmark rate applicable to each position, the Board will not be able to distinguish whether to apply 3-month HIBOR or Prime Rate as the benchmark rate for calculating the interests on the positions in the group.

7.   In the light of the complexity of the interest calculation methodology for interest bearing products, e.g. those with a dynamic multiple-tier structure or those relying on factors such as total relationship balance and collateral type, the positions of complex products may be grouped according to schemes deemed appropriate by Scheme members. Specifically, flexibilities will be allowed as follows:

(i)   positions classified as belonging to the same product type should be subject to the same interest calculation formula and benchmark rate, except for positions subject to a tiered interest rate structure where the rate applicable to individual tiers may change with factors other than the balance of the positions, e.g. total relationship balance, collateral type; and

(ii)   for such positions of tiered interest rate structure, Scheme members may group them according to a classification scheme that the Scheme members see appropriate, and no interest rate is required to be provided under Part (A) and (C). Scheme members are required to provide under Part (B) or (D) a description of the interest calculation methodologies for the positions covered by each of such product types to facilitate the Board to understand the variety of methodologies

involved. It will be helpful to the Board if the classification schemes adopted by Scheme members for such positions can facilitate the Board to apply interest calculation methodologies on a systematic basis using the data and the descriptions provided.

8. However, it is worth noting that, while the IS Guideline requires positions with different interest calculation formulas to be classified into different product types, it does not preclude the classification of positions with the same interest calculation formula into different product groups, which may be in line with the ways in which such positions are classified in the accounting ledger of the banks. For example, the interest calculation formula for a type of personal loan and a type of vehicle loan may happen to be the same but they have been classified as different products in the accounting ledger of a bank. In this case, the bank may report them as different products to the Board. This arrangement will indeed facilitate the Board to perform reconciliation to ensure completeness and accuracy of the information received from the bank.

Information relating to Products under Parts (B), (D) & (F)

9. According to the IS Guideline, Scheme members are required to provide the information relating to each type of deposits, on-balance sheet customer liabilities, and OFBS transactions. To improve consistency and ensure completeness of information provision, Scheme members should provide a summary table as illustrated in **Annex 5**, and attach with documents of product terms and conditions and interest calculation or transaction valuation methodologies. For the avoidance of doubt, the "terms and conditions" under Parts (B), (D) and (F) covers any bank documents prescribing the standard terms and conditions of a product; customer or transaction document templates supplementing additional terms and conditions specific to a customer or transaction. Examples of the latter category are customer agreement, commercial agreement, facility letter, transaction notification, guarantee agreement.

Interest Related Information

10. When calculating accrued interest of a position, the Board will use the applicable interest rate (i.e. Part (A)(e) / Part (C)(e)) or the spread (i.e. Part (A)(g) / Part (C)(g)) of the position, and base on information related to interest calculation provided under Part (B) and Part (D). In this connection, it is important for Scheme members to provide accurate and complete interest related information to the Board.

11. Where the interest rate of the position is a fixed rate and the interest rate is subject to re-fixing after each interest period (e.g. 1-month HIBOR), the current fixed interest rate should be reported at Part (A)(e) / Part (C)(e) and the next interest re-fixing date should be at Part (A)(h)(ii) / Part (C)(h)(ii). The interest paying / charging scheme should be explained in details under Part (B) and (D).

12. The spread to be reported at Part (A)(g) and Part (C)(g) is the fixed percentage above/below a benchmark rate (e.g. Prime Rate); and it is not the interest profit margin or the rate over/below cost of fund. For example, for a mortgage loan with interest rate calculated

at Prime Rate minus 2.8%, the respective mortgage loan position should be reported with a spread of "-0.028".

13.   The IS Guideline specifies that the applicable interest rate and the spread should be reported in decimal format.   For the avoidance of doubt, an applicable interest rate of 0.1% should be reported as 0.001 in the respective position record.

14.   Scheme members may report blank or certain special values in the interest related fields due to specific product natures or business rules of their internal systems.   In that circumstances, to avoid the Board misinterprets these fields as missing or illogical values, supplementary explanations should be provided under Part (B)(c) or (D)(c), including but not limited to:

> (i)   zero accrued interest, blank applicable interest rate and spread when product is non-interest bearing;
>
> (ii)   both principal balance and principal balance plus accrued interest are the same when interest was collected / prepaid upfront or interest added to principal balance daily;
>
> (iii)   blank last/next interest date, value/maturity date when product is non-interest bearing;
>
> (iv)   the situation that the customer paid accrued interest up to a future date then the start date of the accrual period would become the last interest due date, and the end date of that accrual period would become the next interest due date; and
>
> (v)   account with principal balance greater than principal balance plus accrued interest.

Loan Classification of Part (C)

15.   The HKMA has guideline sets out the classification system of loans and advances with the following categories: Pass, Special Mention, Substandard, Doubtful and Loss.   Scheme members should follow the same guidelines in reporting loan classification under Part (C)(m).

Deed of Charge and Guarantee

16.   If a Deed of Charge has been signed under a transaction specifying that all monies and deposits kept by the depositor will be charged, all the deposit accounts of the depositor should be reported as "subject to encumbrances" in Part (A) under such agreement.

17.   If a guarantor gives guarantee to cover liabilities owing by a debtor actually or contingently, solely or jointly and whether principal or surety, all liabilities including contingent liabilities of the debtor should be reported as guaranteed by the guarantor under such guarantee agreement.

18.   The sole proprietorship and the sole proprietor are regarded as a single person under law.   The personal guarantee provided by the sole proprietor to guarantee the sole proprietorship is not considered as third party guarantee.   Hence, the corresponding liabilities should not be reported as guaranteed by a third party.

Data Transmission

19.   The IS Guideline requires that "the information required for payout should be made available to the Board in specified formats which are on readily transferrable media and within specified timeframes" (see paragraph 13 of the IS Guideline).   While the IS Guideline does not confine the transmission method to be used by Scheme members, it is preferable that Scheme members send the required data in a compressed file using either WinZip or 7-Zip on transportable physical media such as CD, DVD, USB, and hard drives.

Miscellaneous notes on position records reporting

20.   Closed accounts, write-off accounts and internal testing accounts should be excluded from the data file submitted to the Board.

21.   The reporting convention of position balances (i.e. in positive or negative value) should be consistent.   For example, if customer liabilities are represented in negative balance, all of them should be consistently reported as negative balances in Part (C) and (E). Nevertheless, the Board prefers both deposit and liability balances are reported in positive value.   For each facility of the liability account with drawdown, it should be reported as a separate position with a unique position reference number.

Hong Kong Deposit Protection Board
September 2013

Record Types and Fields Format

Part (A) - Information relating to individual deposits

Field Ref	Field Name	Format	Required/Optional	Start Pos	End Pos	Length	Description
Header Record:							First record in file
	Header ID	ap	R	1	y	y	y is an integer
	Total number of records	n	R	y+1	y+z	z	z is an integer
	Sum of field (c) principal balance	[+/-]18d10 or 19d10	R	y+z+1	y+z+30	30	

Field Ref	Field Name	Format	Required/Optional	Start Pos	End Pos	Length	Description
Trailer Record:							Last record in file
	Trailer ID	ap	R	1	y	y	y is an integer

Field Ref	Field Name	Format	Required/Optional	Start Pos	End Pos	Length	Description
Position Record:							
	Record number	n	R	1	10	10	Same as other numeric field, pack with leading zeros and right-justified. If different field length is used, the starting position of other fields should be adjusted accordingly.
(a)(i)	deposit type code	ap	R	11	20	10	
(a)(ii)	account number	ap	R	21	50	30	Either (a)(ii) or (a)(iii) or combination of the two numbers are unique
(a)(iii)	position reference number	ap	R	51	80	30	
(b)	currency	ap	R	81	83	3	
(c)	principal balance	[+/-]18d10 or 19d10	R	84	113	30	
(d)	principal balance + accrued interest	[+/-]18d10 or 19d10	R	114	143	30	
(e)	interest rate	[+/-]8d10 or 9d10	R	144	163	20	
(f)	interest rate indicator	ap	R	164	164	1	
(g)	% above/below benchmark rate	[+/-]8d10 or 9d10	R	165	184	20	
(h)(i)	last interest pay date	ddmmyyyy	R	185	192	8	
(h)(ii)	next interest pay date	ddmmyyyy	R	193	200	8	
(i)(i)	value date	ddmmyyyy	R	201	208	8	
(i)(ii)	maturity date	ddmmyyyy	R	209	216	8	
(j)	number of depositor(s)	n	R	217	219	3	
(k)	trust/client Indicator	ap	R	220	220	1	
(l)	encumbrances indicator	ap	R	221	221	1	
(m)	deposit account status indicator	ap	R	222	222	1	
	Each Depositor Information						(n) repeat per ref. (j)
(n)(i)	depositor name	x	R	223	322	100	
(n)(ii)	customer type	ap	R	323	323	1	
(n)(iii)	identity document type indicator	ap	R	324	324	1	
(n)(iv)(I)	ID/passport number	ap	R	325	344	20	
(n)(iv)(II)	date of birth	ddmmyyyy	R	345	352	8	
(n)(v)	BR/CI number	ap	R	353	372	20	
(n)(vi)(I)	BR number of sole proprietorship	ap	R	373	392	20	
(n)(vi)(II)	name of sole proprietor	x	R	393	492	100	
(n)(vi)(III)	ID/passport number of sole proprietor	ap	R	493	512	20	
(n)(vii)	BR number of partnership	ap	R	513	532	20	
(n)(viii)	ATM card indicator	ap	R	533	533	1	
(n)(ix)	internet banking indicator	ap	R	534	534	1	

Field Ref	Field Name	Format	Required /Optional	Start Pos	End Pos	Length	Description
(n)(x)	debtor-depositor indicator	ap	R	535	535	1	
(n)(xi)	guarantor-depositor indicator	ap	R	536	536	1	
(n)(xii)	indicator with any liabilities incurred with an office outside HK office	ap	O	537	537	1	
(n)(xiii)	address status indicator	ap	R	538	538	1	
(n)(xiv)(I)1	address 1	x	R	539	588	50	Address start from first address field
(n)(xiv)(I)2	address 2	x	R	589	638	50	
(n)(xiv)(I)3	address 3	x	R	639	688	50	
(n)(xiv)(I)4	address 4	x	R	689	738	50	
(n)(xiv)(I)5	address 5	x	R	739	788	50	
(n)(xiv)(II)	telephone number	ap	R	789	808	20	
(n)(xiv)(III)	mobile phone number	ap	R	809	828	20	
(n)(xiv)(IV)	email address	x	R	829	878	50	

Part (C) - Information relating to individual on-balance-sheet customer liabilities

Field Ref	Field Name	Format	Required /Optional	Start Pos	End Pos	Length	Description
Header Record:							First record in file
	Header ID	ap	R	1	y	y	y is an integer
	Total number of records	n	R	y+1	y+z	z	z is an integer
	Sum of field (c) outstanding principal balance	[+/-]18d10 or 19d10	R	y+z+1	y+z+30	30	

Field Ref	Field Name	Format	Required /Optional	Start Pos	End Pos	Length	Description
Trailer Record:							Last record in file
	Trailer ID	ap	R	1	y	y	y is an integer

Field Ref	Field Name	Format	Required /Optional	Start Pos	End Pos	Length	Description
Position Record:							
	Record number	n	R	1	10	10	Same as other numeric field, pack with leading zeros and right-justified. If different field length is used, the starting position of other fields should be adjusted accordingly.
(a)(i)	liability type code	ap	R	11	20	10	
(a)(ii)	account number	ap	R	21	50	30	Either (a)(ii) or (a)(iii) or combination of the two numbers are unique
(a)(iii)	position reference number	ap	R	51	80	30	
(b)	currency	ap	R	81	83	3	
(c)	principal balance	[+/-]18d10 or 19d10	R	84	113	30	
(d)	principal balance + accrued interest	[+/-]18d10 or 19d10	R	114	143	30	
(e)	interest rate	[+/-]8d10 or 9d10	R	144	163	20	
(f)	interest rate indicator	ap	R	164	164	1	
(g)	% above/below benchmark rate	[+/-]8d10 or 9d10	R	165	184	20	
(h)(i)	last interest due date	ddmmyyyy	R	185	192	8	
(h)(ii)	next interest due date	ddmmyyyy	R	193	200	8	
(i)	maturity date	ddmmyyyy	R	201	208	8	
(j)	number of debtor(s)	n	R	209	211	3	
(k)	indicator whether payment is overdue	ap	R	212	212	1	
(l)	overdue amount	[+/-]18d10 or 19d10	R	213	242	30	
(m)	an indicator on loan classification	ap	R	243	243	1	
(n)	indicator whether the liability is guaranteed by a third party	ap	R	244	244	1	
(o)	number of guarantor(s)	n	O	245	247	3	
	Each Debtor/Guarantor Information						(p) repeat as per ref (j) & (o)
(p)(i)	debtor/guarantor name	x	R	248	347	100	
(p)(ii)	customer type	ap	R	348	348	1	
(p)(iii)	identity document type indicator	ap	R	349	349	1	
(p)(iv)(I)	ID/passport number	ap	R	350	369	20	
(p)(iv)(II)	date of birth	ddmmyyyy	R	370	377	8	
(p)(v)	BR/CI number	ap	R	378	397	20	
(p)(vi)(I)	BR number of sole proprietorship	ap	R	398	417	20	
(p)(vi)(II)	name of sole proprietor	x	R	418	517	100	
(p)(vi)(III)	ID/passport number of sole proprietor	ap	R	518	537	20	
(p)(vii)	BR number of partnership	ap	R	538	557	20	
(p)(viii)(I)1	address 1	x	R	558	607	50	Address start from first address field

Field Ref	Field Name	Format	Required /Optional	Start Pos	End Pos	Length	Description
(p)(viii)(I)2	address 2	x	R	608	657	50	
(p)(viii)(I)3	address 3	x	R	658	707	50	
(p)(viii)(I)4	address 4	x	R	708	757	50	
(p)(viii)(I)5	address 5	x	R	758	807	50	
(p)(viii)(II)	telephone number	ap	R	808	827	20	
(p)(viii)(III)	mobile phone number	ap	R	828	847	20	

Part (E) - Information relating to individual off-balance-sheet (OFBS) transactions

Field Ref	Field Name	Format	Required /Optional	Start Pos	End Pos	Length	Description
Header Record:							First record in file
	Header ID	ap	R	1	y	y	y is an integer
	Total number of records	n	R	y+1	y+z	z	z is an integer
	Sum of field (c) nominal value	[+/-]18d10 or 19d10	R	y+z+1	y+z+30	30	

Field Ref	Field Name	Format	Required /Optional	Start Pos	End Pos	Length	Description
Trailer Record:							Last record in file
	Trailer ID	ap	R	1	y	y	y is an integer

Field Ref	Field Name	Format	Required /Optional	Start Pos	End Pos	Length	Description
Position Record:							
	Record number	n	R	1	10	10	Same as other numeric field, pack with leading zeros and right-justified. If different field length is used, the starting position of other fields should be adjusted accordingly.
(a)(i)	OFBS type code	ap	R	11	20	10	
(a)(ii)	account number	ap	R	21	50	30	Either (a)(ii) or (a)(iii) or combination of the two numbers are unique
(a)(iii)	position reference number	ap	R	51	80	30	
(b)	currency	ap	R	81	83	3	
(c)	nominal value	[+/-]18d10 or 19d10	R	84	113	30	
(d)	current value	[+/-]18d10 or 19d10	O	114	143	30	
(e)	maturity date	ddmmyyyy	R	144	151	8	
(f)	number of customer(s)	n	R	152	154	3	
(g)	indicator whether payment is due	ap	R	155	155	1	
(h)	indicator whether payment is guaranteed by a third party	ap	R	156	156	1	
(i)	number of guarantor(s)	n	O	157	159	3	
	Each Customer/Guarantor Information						(j) repeat as per ref (f) & (i)
(j)(i)	customer/guarantor name	x	R	160	259	100	
(j)(ii)	customer type	ap	R	260	260	1	
(j)(iii)	identity document type indicator	ap	R	261	261	1	
(j)(iv)(I)	ID/passport number	ap	R	262	281	20	
(j)(iv)(II)	date of birth	ddmmyyyy	R	282	289	8	
(j)(v)	BR/CI number	ap	R	290	309	20	
(j)(vi)(I)	BR number of sole proprietorship	ap	R	310	329	20	
(j)(vi)(II)	name of sole proprietor	x	R	330	429	100	
(j)(vi)(III)	ID/passport number of sole proprietor	ap	R	430	449	20	
(j)(vii)	BR number of partnership	ap	R	450	469	20	
(j)(viii)(I)1	address 1	x	R	470	519	50	Address start from first address field
(j)(viii)(I)2	address 2	x	R	520	569	50	
(j)(viii)(I)3	address 3	x	R	570	619	50	
(j)(viii)(I)4	address 4	x	R	620	669	50	
(j)(viii)(I)5	address 5	x	R	670	719	50	
(j)(viii)(II)	telephone number	ap	R	720	739	20	
(j)(viii)(III)	mobile phone number	ap	R	740	759	20	

Record Layouts and Structures of the Position Records for Parts (A), (C), and (E)

Part A:

*For required information, the field must be filled.

**For optional information or field not applicable for the position/position holder, you may leave the field blank but not shorten the length of the record

i) For single depositor,

First segment (fixed length)	Second segment (variable length)
Position information such as product type, account number, balances, interest rate, etc	Depositor 1 (fixed length)

Rec. No.	a(i)	a(ii)	a(iii)	b	c	d	e(i)	f	g	h(i)	h(ii)	i(i)	i(ii)	j	k	l	m	n(i)	n(ii)	n(iii)	n(iv)(I)	n(iv)(II)	n(v)	n(vi)(I)	n(vi)(II)	n(vi)(III)	n(vii)	n(viii)	n(ix)	n(x)	n(xi)	n(xii)	n(xiii)	n(xiv)(I)	n(xiv)(II)	n(xiv)(III)	n(xiv)(IV)

ii) For joint account with two depositors,

First segment (fixed length)	Second segment (variable length)	
Position information such as product type, account number, balances, interest rate, etc	Depositor 1 (Primary holder) (fixed length)	Depositor 2 (fixed length)

Rec. No.	a(i)	a(ii)	a(iii)	b	c	d	e(i)	f	g	h(i)	h(ii)	i(i)	i(ii)	j	k	l	m	n(i)	n(ii)	n(iii)	n(iv)(I)	n(iv)(II)	n(v)	n(vi)(I)	n(vi)(II)	n(vi)(III)	n(vii)	n(viii)	n(ix)	n(x)	n(xi)	n(xii)	n(xiii)	n(xiv)(I)	n(xiv)(II)	n(xiv)(III)	n(xiv)(IV)	n	n(i)	n(ii)	n(iii)	n(iv)(I)	n(iv)(II)	n(v)	n(vi)(I)	n(vi)(II)	n(vi)(III)	n(vii)	n(viii)	n(ix)	n(x)	n(xi)	n(xii)	n(xiii)	n(xiv)(I)	n(xiv)(II)	n(xiv)(III)	n(xiv)(IV)

Part C:

*For required information, the field must be filled.

**For optional information or field not applicable for the position/position holder, you may leave the field blank but not shorten the length of the record

i) For single debtor with no guarantor,

First segment (fixed length)		Second segment (variable length)	
Position information such as product type, account number, balances, interest rate, etc		Debtor 1 (fixed length)	
Rec. No.	a(i) a(ii) a(iii) b c d e f g h(i) h(ii) i j k l m n o	p(i) p(ii) p(iii) p(iv)(I) p(iv)(II) p(v) p(vi)(I) p(vi)(II) p(vi)(III) p(vii) p(viii)(I) p(viii)(II) p(viii)(III)	

ii) For single debtor with single guarantor,

First segment (fixed length)	Second segment (variable length)	Third segment (variable length & optional)
Position information such as product type, account number, balances, interest rate, etc	Debtor 1 (fixed length)	Guarantor 1 (fixed length)
Rec. No. a(i) a(ii) a(iii) b c d e f g h(i) h(ii) i j k l m n o	p(i) p(ii) p(iii) p(iv)(I) p(iv)(II) p(v) p(vi)(I) p(vi)(II) p(vi)(III) p(vii) p(viii)(I) p(viii)(II) p(viii)(III)	p(i) p(ii) p(iii) p(iv)(I) p(iv)(II) p(v) p(vi)(I) p(vi)(II) p(vi)(III) p(vii) p(viii)(I) p(viii)(II) p(viii)(III)

iii) For joint debtors (two debtors) with single guarantor,

First segment (fixed length)	Second segment (variable length)		Third segment (variable length & optional)
Position information such as product type, account number, balances, interest rate, etc	Debtor 1 (Primary debtor) (fixed length)	Debtor 2 (fixed length)	Guarantor 1 (fixed length)
Rec. No. a(i) a(ii) a(iii) b c d e f g h(i) h(ii) i j k l m n o	p(i) p(ii) p(iii) p(iv)(I) p(iv)(II) p(v) p(vi)(I) p(vi)(II) p(vi)(III) p(vii) p(viii)(I) p(viii)(II) p(viii)(III)	p(i) p(ii) p(iii) p(iv)(I) p(iv)(II) p(v) p(vi)(I) p(vi)(II) p(vi)(III) p(vii) p(viii)(I) p(viii)(II) p(viii)(III)	p(i) p(ii) p(iii) p(iv)(I) p(iv)(II) p(v) p(vi)(I) p(vi)(II) p(vi)(III) p(vii) p(viii)(I) p(viii)(II) p(viii)(III)

Part E:

*For required information, the field must be filled.

**For optional information or field not applicable for the position/position holder, you may leave the field blank but not shorten the length of the record

i) For single customer with no guarantor,

	First segment (fixed length)											Second segment (variable length)												
	Position information such as product type, account number, balances, etc											Customer 1 (fixed length)												
Rec. No.	a(i)	a(ii)	a(iii)	b	c	d	e	f	g	h	i	j(i)	j(ii)	j(iii)	j(iv)(I)	j(iv)(II)	j(v)	j(vi)(I)	j(vi)(II)	j(vi)(III)	j(vii)	j(viii)(I)	j(viii)(II)	j(viii)(III)

ii) For single customer with single guarantor,

	First segment (fixed length)											Second segment (variable length)													Third segment (variable length & optional)												
	Position information such as product type, account number, balances, etc											Customer 1 (fixed length)													Guarantor 1 (fixed length)												
Rec. No.	a(i)	a(ii)	a(iii)	b	c	d	e	f	g	h	i	j(i)	j(ii)	j(iii)	j(iv)(I)	j(iv)(II)	j(v)	j(vi)(I)	j(vi)(II)	j(vi)(III)	j(vii)	j(viii)(I)	j(viii)(II)	j(viii)(III)	j(i)	j(ii)	j(iii)	j(iv)(I)	j(iv)(II)	j(v)	j(vi)(I)	j(vi)(II)	j(vi)(III)	j(vii)	j(viii)(I)	j(viii)(II)	j(viii)(III)

iii) For joint customers (two customers) with single guarantor,

	First segment (fixed length)											Second segment (variable length)																										Third segment (variable length & optional)												
	Position information such as product type, account number, balances, etc											Customer 1 (Primary Customer) (fixed length)													Customer 2 (fixed length)													Guarantor 1 (fixed length)												
Rec. No.	a(i)	a(ii)	a(iii)	b	c	d	e	f	g	h	i	j(i)	j(ii)	j(iii)	j(iv)(I)	j(iv)(II)	j(v)	j(vi)(I)	j(vi)(II)	j(vi)(III)	j(vii)	j(viii)(I)	j(viii)(II)	j(viii)(III)	j(i)	j(ii)	j(iii)	j(iv)(I)	j(iv)(II)	j(v)	j(vi)(I)	j(vi)(II)	j(vi)(III)	j(vii)	j(viii)(I)	j(viii)(II)	j(viii)(III)	j(i)	j(ii)	j(iii)	j(iv)(I)	j(iv)(II)	j(v)	j(vi)(I)	j(vi)(II)	j(vi)(III)	j(vii)	j(viii)(I)	j(viii)(II)	j(viii)(III)

"Omitted as spent"

"Omitted as spent"

Summary Table of Part (B), (D), (F)

By way of an example, Scheme members should provide a summary table for Part (B), Part (D) and Part (F) respectively as illustrated below:

Part B					
(a)			(b)	(c)	(d)
Deposit Type Code	Product Name	Protection Status (Y/N)	Terms and Conditions	Interest Methodology	Unique Key
HKDCUR	HK Dollar Current Account	Y	Refer to the attached General Terms of Deposit	Non-interest bearing	Account number
USDCUR	US Dollar Current Account	Y	Refer to the attached General Terms of Deposit	Non-interest bearing	Account number
HKDSAV	HK Dollar Saving Account	Y	Refer to the attached General Terms of Deposit	Interest = Current Balance x Applicable Interest Rate x Interest Day / 365	Account number
USDSAV	US Dollar Saving Account	Y	Refer to the attached General Terms of Deposit	Interest = Current Balance x Applicable Interest Rate x Interest Day / 360	Account number
CNYSAV	RMB Saving Account	Y	Refer to the attached General Terms of Deposit	Interest = Current Balance x Applicable Interest Rate x Interest Day / 360	Account number
HKDTMD	HK Dollar Time Deposit	Y	Refer to the attached General Terms of Deposit, and Time Deposit Confirmation	Interest = Principal x Contract Rate x No. of days of deposit period / 365	Account number + position reference number
USDTMD	US Dollar Time Deposit	Y	Refer to the attached General Terms of Deposit, and Time Deposit Confirmation	Interest = Principal x Contract Rate x No. of days of deposit period / 360	Account number + position reference number
CNYTMD	RMB Time Deposit	Y	Refer to the attached General Terms of Deposit, and Time Deposit Confirmation	Interest = Principal x Contract Rate x No. of days of deposit period / 360	Account number + position reference number

(e)			
Field Name	Field Reference	Special Value(s)	Designated Meaning
Maturity date	(A)(i)(ii)	31129999	Account without maturity date
Address	(A)(n)(xv)(I)1 - 5	N/A, NA, Nil, TBC, Pending, Unknown, RETURN MAIL, RETURN BY POST, NO ADDRESS, NO VAILD ADDRESS	Address is not available in bank's records
Date of birth	(A)(n)(iv)(II)	999999	Date of birth is not available in bank's records

Part D				
(a)	**(b)**		**(c)**	**(d)**
Liability Type Code	**Product Name**	**Terms and Conditions**	**Interest Methodology**	**Unique Key**
HKDCUR	Hong Kong Dollar Current Account Overdraft	Refer to the attached General Terms of Deposit	Daily interest = Outstanding overdraft balance x applicable interest rate / 365	Account number
PL	Personal Loan	Refer to the attached Personal Loan Application Form and Terms and Conditions	Interest = Original principal balance * interest rate / 1200 * no. of installment	Account number
TR	Trust Receipt	Refer to the attached Trust Receipt Form and Terms and Conditions	Daily Interest = Outstanding balance x applicable interest rate / 360	Account number
CR	Credit Card	Refer to the attached Terms and Conditions for Credit Card	Daily Interest = Outstanding balance x applicable interest rate / 360 Interest added to principal balance daily	Account number

(e)			
Field Name	**Field Reference**	**Special Value(s)**	**Designated Meaning**
Maturity date	(C)(i)	31129999	Account without maturity date
Address	(C)(p)(viii)(I)1 - 5	N/A, NA, Nil, TBC, Pending, Unknown, RETURN MAIL, RETURN BY POST, NO ADDRESS, NO VAILD ADDRESS	Address is not available in bank's records

Part F				
(a)	**(b)**		**(c)**	**(d)**
OFBS Type Code	**Product Name**	**Terms and Conditions**	**Valuation Methodology**	**Unique Key**
MTT	Margin Trading Transaction	Refer to the attached Foreign Exchange Margin Trading Agreement and Foreign Exchange Margin Trading Application Form	To determine the current value of the transaction, the closing market rate, if applicable, of a specified day is used.	Position reference number

(e)			
Field Name	**Field Reference**	**Special Value(s)**	**Designated Meaning**
Maturity date	(E)(e)	31129999	Account without maturity date
Address	(E)(j)(viii)(I)1 - 5	N/A, NA, Nil, TBC, Pending, Unknown, RETURN MAIL, RETURN BY POST, NO ADDRESS, NO VAILD ADDRESS	Address is not available in bank's records