



## Reporting Standard ARS 910.0

### Financial Claims Scheme Data Collection

#### Objective of this Reporting Standard

This Reporting Standard sets out the requirements for the provision of information to APRA in relation to an authorised deposit-taking institution's Financial Claims Scheme data and systems. It includes *Reporting Form ARF 910.0 Financial Claims Scheme Data Collection* and the associated instructions.

#### Authority

1. This Reporting Standard is made under section 13 of the *Financial Sector (Collection of Data) Act 2001*.

#### Purpose

2. Information collected in *Reporting Form ARF 910.0 Financial Claims Schemes Data Collection* (ARF 910.0) is used by APRA to determine FCS coverage amounts and provide information on the estimated FCS coverage amounts to The Treasury and to international organisations. The information collected is also included in APRA's annual report.

#### Application and commencement

3. This Reporting Standard applies to all locally incorporated authorised deposit-taking institutions (ADIs) other than purchased payment facility providers (PPF providers).
4. This Reporting Standard applies for reporting periods ending on or after 31 December 2018.

#### Information required

5. An ADI to which this Reporting Standard applies must provide APRA with the information required by ARF 910.0 for each reporting period.

## Forms and method of submission

6. The information required by this Reporting Standard must be given to APRA in electronic format using the 'Direct to APRA' application or by a method notified by APRA, in writing, prior to submission.

*Note:* The 'Direct to APRA' application software (also known as 'D2A') may be obtained from APRA.

## Reporting periods and due dates

7. Subject to paragraph 8, an ADI to which this Reporting Standard applies must provide the information required by this Reporting Standard twice a year as at 30 June and 31 December.
8. APRA may, by notice in writing, change the reporting periods, or specified reporting periods, for a particular ADI to require it to provide the information:
  - (a) more frequently (if, having regard to the particular circumstances of the ADI, APRA considers it necessary or desirable to obtain information more frequently for the purposes of the prudential supervision of the ADI); or
  - (b) less frequently (if, having regard to the particular circumstances of the ADI and the extent to which it requires prudential supervision, APRA considers it is unnecessary to require the ADI to provide the information as frequently as provided by paragraph 7).
9. The information required by this Reporting Standard must be provided to APRA within 30 business days after the reporting period to which it relates.
10. APRA may, by notice in writing, extend the due date by which an ADI must provide the information required by this Reporting Standard, in which case the new due date will be the date specified on the notice of extension.

## Quality control

11. The information provided by an ADI under this Reporting Standard may be completed on a best endeavours basis for the transition period, being for reporting periods ending on or before 30 June 2019.

*Note:* for the avoidance of doubt, paragraph 11 of this Reporting Standard does not limit APRA from, under section 17 of the *Financial Sector (Collection of Data) Act 2001*, directing an ADI to give APRA explanation of, or variation to, information provided by an ADI under this Reporting Standard.

12. For reporting periods ending after the transition period specified in paragraph 11, all information provided by an ADI under this Reporting Standard must be the product of systems, processes and controls that have been reviewed and tested by the external auditor of the ADI. Relevant standards and guidance statements issued by the Auditing and Assurance Standards Board provide information on the scope and nature of the review and testing required from external auditors. This review and testing must be done on an annual basis or more frequently if required by the external auditor to enable the external auditor to form an opinion on the accuracy and reliability of the information provided by an ADI under this Reporting Standard.

13. All information provided by an ADI under this Reporting Standard must be subject to systems, processes and controls developed by the ADI for the internal review and authorisation of that information. These systems, processes and controls developed by the ADI are to ensure the completeness and reliability of the information provided.

*Note:* for the avoidance of doubt, paragraph 11 of this Reporting Standard does not limit the requirements of paragraph 13 of this Reporting Standard.

### **Authorisation**

14. When an officer of an ADI submits information under this Reporting Standard using the D2A application, or other method notified by APRA, it will be necessary for the officer to digitally sign the relevant information using a digital certificate acceptable to APRA.

### **Minor alterations to forms and instructions**

15. APRA may make minor variations to:
  - (a) a form that is part of this Reporting Standard to correct technical, programming or logical errors, inconsistencies or anomalies; or
  - (b) the instructions to a form, to clarify their application to the formwithout changing any substantive requirement in the form or instructions.
16. If APRA makes such a variation it will notify, in writing, each ADI that is required to report under this Reporting Standard.

### **Interpretation**

17. In this Reporting Standard:

*AASB* has the meaning given in section 9 of the *Corporations Act 2001*.

*authorised deposit-taking institution (ADI)* means an authorised deposit-taking institution within the meaning of the *Banking Act 1959* (Banking Act).

*APRA* means the Australian Prudential Regulation Authority established under the *Australian Prudential Regulation Authority Act 1998*.

*due date* means the relevant date under paragraph 9 or, if applicable, paragraph 10.

*Financial Claims Scheme (FCS)* means the scheme for ADIs provided for under Division 2AA of the Banking Act.

*locally incorporated* means incorporated in Australia or in a State or Territory of Australia, by or under a Commonwealth, State or territory law.

*reporting period* means a period mentioned in paragraph 7 or, if applicable, paragraph 8.

18. Unless the contrary intention appears, any reference to an Act, Prudential Standard, Reporting Standard, Australian Accounting or Auditing Standard (including related guidance) is a reference to the instrument as in force or existing from time to time.

## ARF\_910\_0: Financial Claims Scheme Data Collection

<b>Australian Business Number</b>	<b>Institution Name</b>
<input type="text"/>	<input type="text"/>
<b>Reporting Period</b>	<b>Scale Factor</b>
Half-yearly	Millions to three decimal place
<b>Reporting Consolidation</b>	
<input type="text" value="Licensed ADI or Domestic Book"/>	

### Section A: Deposits balance outstanding – by counterparty and deposit type

#### 1. Deposits outstanding

Counterparty (1)	Deposit type (2)	Deposit balance (3)	Number of deposits (4)	Total value (5)
Households	Transaction account	Balance > \$0, <= \$50		
Community service organisation	Fixed term deposit	Balance > \$50, <= \$1,000		
Non-financial businesses	Offset account	Balance > \$1,000, <= \$25,000		
General government	Retirement savings account	Balance > \$25,000, <= \$100,000		
Financial institutions	Farm management account	Balance > \$100,000, <= \$250,000		
Other counterparties	All other accounts	Balance > \$250,000		

1.1. Total deposits outstanding

<input type="text"/>	<input type="text"/>
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**Section B: FCS specific information**

**2. Total deposit liability (for both protected and non-protected accounts)**

2.1. Held in protected accounts (i.e. total account entitlement)

2.1.1. Account balance - cleared funds

2.1.1.1. *of which:* aggregate maximum FCS entitlement (i.e. total FCS balance)

2.1.1.2. *of which:* is above the FCS limit

2.1.2. Account balance - uncleared funds

2.2. Held in non-protected accounts

**3. Total number of account-holders with electronic banking access**

**4. Total FCS balance - non-prescribed, exception accounts**

Number of account holders (1)	Total value (2)

**Section C: Prescribed accounts**

**5. Does the ADI have any prescribed accounts**

<b>With prescribed account</b>
Yes
No

If yes

5.1. Total FCS balance - Prescribed, non-exception account

5.2. Total FCS balance - Prescribed, exception account

Number of account holders (1)	Total value (2)

**Section D: Core Banking System(s) (CBS) or other system used to generate the Single Customer View (SCV)**

6. Is the CBS or other system used to generate the SCV an external system?

<b>CBS</b>
Yes
No

**7. External CBS**

Name of the CBS (1)	Date the current CBS was installed (2)	Version number (if applicable) (3)	Description (4)
Data Action - DA CBS			
Fiserv - Signature			
Rubick /Temenos - Core Banking (formerly T24)			
Ultradata - Ultracs			
TCS - BaNCS			
Other			

# Reporting Form ARF 910.0

## Financial Claims Schemes Data Collection

### Instructions

These instructions assist completion of *Reporting Form ARF 910.0 Financial Claims Schemes Data Collection* (ARF 910.0). ARF 910.0 collects information relating to total deposit liability and information relating to Financial Claims Schemes (FCS) of locally incorporated authorised deposit-taking institutions (ADIs). This form collects information in line with the *Prudential Standard APS 910 Financial Claims Scheme* (APS 910) and the associated *Information Paper: Financial Claims Scheme for authorised deposit-taking institutions* (August 2013).

### Reporting basis and units of measurement

The information required by this Reporting Standard must be provided to APRA in accordance with the table below. The right hand column of the table sets out reporting consolidation basis on which the ADIs are required to complete this form.

Type of ADI	Reporting Consolidation
Australian-owned banks	Domestic Books
Foreign subsidiaries	Domestic Books
Other ADIs	Domestic Books
Credit Unions and Building Societies	Licensed ADI

Unless otherwise specifically stated, information reported on this form must comply with Australian Accounting Standards.

Report all items in millions of Australian dollars (AUD) rounded to three decimal place. Do not include foreign currency amounts, or their equivalent AUD amount.

For reporting purposes, unless specified otherwise, enter data as a positive number.

### Standard Business Reporting (SBR)

Report items on ARF 910.0 with accounting type of credit (liabilities). The accounting type (i.e. credit or debit) applies to all monetary items and represents the natural accounting treatment of the item collected.

## Specific instructions

Terms highlighted in ***bold italics*** indicate that the definition is provided in this Reporting Standard.

All derived fields in the form are shaded in grey and are explained in words as a mathematical expression in these instructions.

Examples included under ‘Include’ and ‘Exclude’ are examples and must not be taken as an exhaustive list of items to be included or excluded.

### Section A : Deposits balance outstanding – by counterparty and deposit type

Section A collects information on the value of ***deposits*** by counterparty of the depositor and type of ***deposit*** account.

**Reporting basis:** report item in section A as at the relevant ***reporting period*** end date (i.e. 30 June or 31 December).

**Number of deposits:** refers to the number of deposit accounts. When reporting these figures:

- treat an account shared by multiple parties as one ***deposit***;
- treat a deposit account with multiple sub-accounts as a separate ***deposit*** for each sub-account; and
- treat one (non-negotiable) certificate of deposit as one ***deposit***.

### Counterparties

- Include positions with ***non-residents*** on this form unless otherwise directed.
- Include positions with ***related parties*** on this form unless otherwise directed.

<b>Column 1</b>	Report according to the counterparty sector of the depositor (see item 1 for further details).
<b>Column 2</b>	Report according to the <b><i>deposit</i></b> type (see item 1 for further details).
<b>Column 3</b>	Report according to the <b><i>deposit</i></b> balance as at the relevant <b><i>reporting period</i></b> end date. (see item 1 for further details)
<b>Column 4</b>	Report the number of <b><i>deposits</i></b> .
<b>Column 5</b>	Report the value of <b><i>deposits</i></b> .

<b>Item 1</b>	<p>Report <b><i>deposits</i></b> for each combination of counterparty sector of the depositor and <b><i>deposit</i></b> type and <b><i>deposit</i></b> balance as at the end of the <b><i>reporting period</i></b>. If the counterparty is not listed in the drop down box, then select Other counterparties from the drop down box.</p> <p>The counterparty sectors are:</p> <ul style="list-style-type: none"> <li>• <b><i>Households</i></b>;</li> <li>• <b><i>Community service organisations</i></b>;</li> <li>• <b><i>Non-financial businesses</i></b>;</li> </ul>
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	<ul style="list-style-type: none"> <li>• <b>General government;</b></li> <li>• <b>Financial institutions; and</b></li> <li>• <b>Other counterparties</b></li> </ul> <p>The <b>deposit</b> types are:</p> <ul style="list-style-type: none"> <li>• <b>Transaction deposits;</b></li> <li>• <b>Fixed-term deposits;</b></li> <li>• <b>Offset accounts;</b></li> <li>• <b>Retirement savings account;</b></li> <li>• <b>Farm management account; and</b></li> <li>• All other accounts.</li> </ul> <p>The <b>deposit</b> balance categories are:</p> <ul style="list-style-type: none"> <li>• <b>deposit</b> balance greater than \$0 and less than or equal to \$50;</li> <li>• <b>deposit</b> balance greater than \$50 and less than or equal to \$1,000;</li> <li>• <b>deposit</b> balance greater than \$1,000 and less than or equal to \$25,000;</li> <li>• <b>deposit</b> balance greater than \$25,000 and less than or equal to \$100,000;</li> <li>• <b>deposit</b> balance greater than \$100,000 and less than or equal to \$250,000; and</li> <li>• <b>deposit</b> balance greater than \$250,000.</li> </ul>
<b>Item 1.1</b>	<p>Report total <b>deposits</b>.</p> <p>The following items are derived items:</p> <p>For columns 4 and 5, item 1.1 is derived as the sum of the corresponding columns in item 1.</p>

## Section B : FCS specific information

Section B collects FCS specific information that are derived from the **Single Customer View (SCV)** Summary Report, Exception Summary Report, Prescribed Account Summary Report and Other Payments Summary Data Report. ADIs are required to generate the above reports as part of the FCS testing schedule to be compliant with APS 910.

**Reporting basis:** report items in section B as at the relevant **reporting period** end date (i.e. 30 June or 31 December)

**Number of account-holders:** refers to the number of unique **account-holders**.

<b>Column 1</b>	Report the total number of <b>deposit account-holders</b> .
<b>Column 2</b>	Report the value of total <b>deposit</b> liability.
<b>Item 2</b>	Report the total number of <b>deposit account-holders</b> with the ADI and total value of the <b>deposit</b> liability held by the ADI.
<b>Item 2.1</b>	Report the total number and value of <b>deposit account-holders'</b> balances in <b>protected accounts</b> prior to applying the <b>FCS limit</b> .

	<p>For column 1, item 2.1 equals item 9.1 in the <i>SCV</i> Summary Report.</p> <p>For column 2, item 2.1 equals item 8.1 in the <i>SCV</i> Summary Report.</p>
<b>Item 2.1.1</b>	<p>Report the number of <i>deposit account-holders</i> and total value of <i>account-holders' FCS</i> balances in <i>protected accounts</i> that are cleared.</p> <p>For column 1, item 2.1.1 is the same as item 9.1.1 in the <i>SCV</i> Summary Report.</p> <p>For column 2, item 2.1.1 is the same as item 8.1.1 in the <i>SCV</i> Summary Report.</p>
<b>Item 2.1.1.1</b>	<p>Report the number of <i>deposit account-holders</i> and total of all <i>account-holders' FCS</i> balances in <i>protected accounts</i> after application of the <i>FCS limit</i> (which for each <i>account-holder</i> will be their entitlement in all protected accounts or the <i>FCS limit</i>, whichever is the lesser), provided for under subsection 16AG(1) of the Banking Act.</p> <p>For column 1, item 2.1.1.1 is the same as item 13.1 from the Other Payments and Summary Data Report.</p> <p>For column 2, item 2.1.1.1 is the same as item 12.1 from the Other Payments and Summary Data Report.</p>
<b>Item 2.1.1.2</b>	<p>Report the number of <i>deposit account-holders</i> and total of all <i>account-holders' FCS</i> balances in <i>protected accounts</i> that are above the <i>FCS limit</i>.</p> <p>For column 1, item 2.1.1.2 is the same as item 13.2 from the Other Payments and Summary Data Report.</p> <p>For column 2, item 2.1.1.2 is the same as item 12.2 from the Other Payments and Summary Data Report.</p>
<b>Item 2.1.2</b>	<p>Report the number of <i>deposit account-holders</i> and total value of <i>account-holders' FCS</i> balances in <i>protected accounts</i> that are uncleared.</p> <p>For column 1, item 2.1.2 is the same as item 9.1.2 in the <i>SCV</i> Summary Report.</p> <p>For column 2, item 2.1.2 is the same as item 8.1.2 in the <i>SCV</i> Summary Report.</p>
<b>Item 2.2</b>	<p>Report the number of <i>deposit account-holders</i> and total value of all <i>account-holders'</i> balances that are not protected by the <i>FCS</i>.</p> <p>This is a derived field.</p> <p>For column 1 and 2, item 2.2 is derived as the difference between item 2 and item 2.1 under the respective columns.</p>
<b>Item 3</b>	<p>Report the number of <i>deposit account-holders</i> and total value of all <i>account-holders'</i> balances with electronic banking access.</p> <p>For column 1, item 3 is the same as item 9.2 in the <i>SCV</i> Summary Report.</p> <p>For column 2, item 3 is the same as item 8.2 in the <i>SCV</i> Summary Report.</p>
<b>Item 4</b>	<p>Report the number of <i>deposit account-holders</i> and total value of <i>account-holders' FCS</i> balances that are deemed as non-<i>prescribed, exception accounts</i>.</p>

	<p>For column 1, item 4 is the same as item 11.2 in the Exception Summary report.</p> <p>For column 2, item 4 is the same as item 10.2 in the Exception Summary report.</p>
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### Section C : Prescribed Accounts

Section C collects FCS specific information that are derived from the *Prescribed Account* Summary Report that ADIs are required to generate as part of the APS 910 requirements.

**Reporting basis:** report items in Section C as at the relevant *reporting period* end date (i.e. 30 June or 31 December).

**Number of *account-holders*:** refers to the number of unique *account-holders*.

<b>Column 1</b>	Report the total number of <i>deposit account-holders</i> .
<b>Column 2</b>	Report the total value of <i>deposit</i> liability.

<b>Item 5</b>	If the ADI has no <i>prescribed accounts</i> then select 'No'. However, if the ADI has <i>prescribed accounts</i> then select 'Yes'.
<b>Item 5.1</b>	<p>If the response to item 5 is 'No' then the ADI does not need to complete this item.</p> <p>If the response to Item 5 is 'Yes' then report the number of <i>deposit account-holders</i> and total value of <i>account-holders' FCS</i> balances that are deemed as <i>prescribed, non-exception accounts</i>.</p> <p>For column 1, item 5.1 is the same as item 11.3 in the <i>Prescribed Account</i> Summary Report.</p> <p>For column 2, item 5.1 is the same as item 10.3 in the <i>Prescribed Account</i> Summary Report.</p>
<b>Item 5.2</b>	<p>If the response to item 5 is 'No' then the ADI does not need to complete this item</p> <p>If the response to Item 5 is 'Yes' then report the number of <i>deposit account-holders</i> and total value of <i>account-holders' FCS</i> balances that are deemed as <i>prescribed, exception accounts</i>.</p> <p>For column 1, item 5.21 is the same as item 11.4 in the <i>Prescribed Account</i> Summary Report.</p> <p>For column 2, item 5.21 is the same as item 10.4 in the <i>Prescribed Account</i> Summary Report.</p>

## Section D : Core Banking System(s) (CBS) or other system used to generate the SCV

Section D collects information on the ADI's CBS or other system used to generate the *SCV*.

<b>Item 6</b>	Select from the drop down box whether the current CBS or other system used to generate the <i>SCV</i> is an external provider's system.
<b>Item 7</b>	<p>If the response to item 6 is 'Yes', for column 1, select the relevant external provider's system from the drop down box. If the external system is not listed in the drop down box, then select other from the drop down box and enter the name of the external provider and name of the system in column 4. The listed external providers are:</p> <ul style="list-style-type: none"> <li>• Data Action – DA CBS</li> <li>• Fiserv – Signature</li> <li>• Temenos/Rubik – Core Banking (formerly T24)</li> <li>• Ultradata - Ultracs</li> <li>• TCS – BaNCS</li> <li>• Other</li> </ul> <p>If the response to item 6 is 'Yes', for column 2, enter the date the current CBS was installed.</p> <p>If the response to item 6 is 'Yes', for column 3, enter the current version number of CBS.</p> <p>If 'Other' has been selected in column 1, for column 4, please provide the name of the external provider and the name of the system.</p>

## Definitions of Counterparties

<i>authorised NOHC</i>	Has the meaning given in the Banking Act.
<i>Community service organisations</i>	<p>Means non-market operators providing goods and services to households for free or at prices that are not economically significant. Included here are not-for-profit institutions (NPIs) that are mainly financed from household member subscriptions and produce benefits primarily for the household members.</p> <p>It includes:</p> <ul style="list-style-type: none"> <li>• aid agencies, charities, consumers associations, cultural clubs, learned societies, political parties, recreational clubs, relief agencies, religious institutions, social clubs, sports clubs, trade unions; and</li> <li>• NPIs credited for philanthropic purposes that are financed mainly from donations or government grants.</li> </ul> <p>It excludes:</p> <ul style="list-style-type: none"> <li>• community service organisations and NPIs controlled and mainly financed (other than by grants) by government. Report these under <i>general government</i>; and</li> </ul>

	<ul style="list-style-type: none"> <li>NPIs that are engaged in market production. Report these in <i>non-financial businesses</i> or <i>financial institutions</i> as appropriate.</li> </ul>
<b>Financial institutions</b>	<p>Means all corporations and notional institutional units mainly engaged in financial intermediation and the provision of auxiliary financial services. Holding companies with mainly financial corporations as their subsidiaries are also included, as are market not-for-profit institutions (NPIs) that mainly engage in financial intermediation or the production of auxiliary financial services.</p> <p><i>Financial institutions</i> include (but are not limited to): the RBA, banks, non-bank ADIs, registered financial corporations, central borrowing authorities, life insurance corporations, other insurance corporations, self-managed superannuation funds, other superannuation funds, financial auxiliaries, securitisers, money-market investment funds and non-money-market financial investment funds.</p>
<b>Non-financial businesses</b>	Means private non-financial investment funds, other private non-financial corporations, private unincorporated businesses, Commonwealth government non-financial corporations and state, territory and local government non-financial corporations.
<b>General government</b>	Means Commonwealth general government and state, territory and local general government.
<b>Household</b>	<p>Means persons whose dealings with other sectors are for personal or housing purposes.</p> <p>It excludes:</p> <ul style="list-style-type: none"> <li>persons whose dealings with other sectors are for business purposes. Report these under <i>non-financial businesses</i> or <i>financial institutions</i>;</li> <li>sole proprietors, partnerships, and any other unincorporated enterprises owned by households. Report these under <i>non-financial businesses</i> or <i>financial institutions</i>;</li> <li>family trusts that have a controlling ownership in one or more businesses. Report these under <i>non-financial businesses</i> or <i>financial institutions</i>;</li> <li>self-managed superannuation funds. Report these under <i>financial institutions</i>; and</li> <li>incorporated businesses. Report these under <i>non-financial businesses</i> (other than unincorporated businesses) or <i>financial institutions</i>.</li> </ul>
<b>Other counterparties</b>	Means any other counterparty that is not a ' <i>Household</i> ', ' <i>Community service organisation</i> ', ' <i>General government</i> ', ' <i>Financial institutions</i> ' or ' <i>Non-financial businesses</i> '.

## Definitions of Deposit Types

<p><b><i>Deposits</i></b></p>	<p>Means non-negotiable contracts that represent the placement of funds available for later withdrawal.</p> <p>It includes:</p> <ul style="list-style-type: none"> <li>• account balances with banks, non-bank ADIs and registered financial corporations (including <b><i>transaction deposits</i></b>, <b><i>fixed-term deposits</i></b> and other <b><i>non-transaction deposits</i></b>);</li> <li>• purchased payment facilities such as smart cards and electronic cash; and</li> <li>• non-negotiable certificates of deposit.</li> </ul> <p>It excludes:</p> <ul style="list-style-type: none"> <li>• holdings of physical currency (holdings of notes and coins);</li> <li>• negotiable certificates of deposit (a type of debt security);</li> <li>• payables due to counterparties arising from the first leg of a repurchase agreement;</li> <li>• treasury-related short-term borrowings from other banks;</li> <li>• commercial paper;</li> <li>• arranged overdrafts. These are generally an agreed arrangement between a lender and a borrower to extend credit when the balance in an attached transaction account falls below zero; and</li> <li>• unarranged overdrafts. These refer to the situation when a transaction account holder withdraws an amount greater than the balance of the account leaving a negative balance. The lender usually charges an overdrawn account fee as well as interest on the negative balance, and usually requires the account holder to restore the account's positive balance.</li> </ul>
<p><b><i>Farm management deposit account</i></b></p>	<p>Has the same meaning as in <i>Banking Regulation 2016</i>.</p>
<p><b><i>Fixed-term deposits</i></b></p>	<p>Means an account in which money has been placed for a fixed period for a stated interest rate.</p> <p>It includes:</p> <ul style="list-style-type: none"> <li>• term deposits;</li> <li>• fixed-term deposits with a notice of withdrawal requirement; and</li> <li>• non-negotiable certificate of deposits.</li> </ul> <p>It excludes:</p> <ul style="list-style-type: none"> <li>• <b><i>non-transaction deposits</i></b> that do not have a fixed term.</li> </ul>
<p><b><i>Offset accounts</i></b></p>	<p>Means where a borrower has a separate deposit account and a loan (usually a housing loan) with the same institution. Instead of receiving interest on the deposit account, the interest payment due on the loan is calculated on the net balance of the loan (credit outstanding on the loan less any amount in the deposit account).</p>

	<i>Offset accounts</i> typically refers to the value in the <i>deposit account</i> .
<i>Non-protected accounts</i>	Has the meaning given in subsections 5(5), (6) and (7) of the Banking Act.
<i>Non-transaction deposits</i>	<p>Means all customers' <i>deposits</i>, other than <i>transaction deposits</i>. <i>Non-transaction deposits</i> have limited access (e.g. only a limited number or value of withdrawals may be made from the account in a given period), incur penalties or fees (e.g. the loss of bonus interest, withdrawal fees), or have other restrictions on use of funds for payment or withdrawal.</p> <p>It includes:</p> <ul style="list-style-type: none"> <li>• <i>fixed-term deposits</i>;</li> <li>• notice of withdrawal accounts, for which there is no fixed term but for which written notice is required at least the day before funds can be withdrawn or transferred out of the account;</li> <li>• savings <i>deposits</i> with restrictions or limitations on payments or withdrawals; and</li> <li>• money-market deposit accounts.</li> </ul> <p>It excludes:</p> <ul style="list-style-type: none"> <li>• savings deposits linked to an account from which payments may be made to third parties (e.g. Automated Teller Machines, debit card or another electronic device) where funds may be transferred to the linked account almost instantaneously and subsequently withdrawn or transferred to a third party on demand.</li> </ul> <p>In practice, classify a deposit as <i>non-transaction deposits</i> where any of the following criteria are met:</p> <ul style="list-style-type: none"> <li>• more than 24 hours' notice is required to withdraw or transfer funds from the account;</li> <li>• the funds cannot be directly withdrawn, used for payment to a third party, or instantaneously transferred to a linked account from which either of these types of transactions can be conducted;</li> <li>• there is a restriction on the number of withdrawals or transfers than can be made (e.g. maximum of two withdrawals a month) or the rate of interest charged on the deposit differs based on whether a certain number of withdrawals have been made (e.g. bonus savings accounts); or</li> <li>• there is a restriction on or penalty charged for early withdrawal or transfer of funds (such as loss of interest earned on the remaining funds or a penalty fee other than a transaction fee).</li> </ul> <p>If none of the above criteria are met, classify the deposit as a <i>transaction deposit</i>.</p>
<i>Protected accounts</i>	Has the meaning given in subsection 5(1) of the Banking Act.

<b>Retirement savings account (RSA)</b>	Has the same meaning as in <i>Banking Regulation 2016</i> .
<b>Single customer view (SCV)</b>	Has the meaning given in APS 910
<b>Transaction deposits</b>	<p>Means all deposits that are directly accessible and exchangeable for notes and coins on demand at par and without penalty or restriction.</p> <p>The funds are directly accessible if they can be withdrawn or used to make payments to a third party by draft, giro order, direct debit/credit, cheque or another direct payment facility on demand.</p> <p>Examples of penalties or restrictions include limits on the value or volume of withdrawals in a given period and penalty fees or loss of bonus interest for withdrawals or other access to make payments.</p> <p>It includes:</p> <ul style="list-style-type: none"> <li>• accounts from which payments may be made to third parties (e.g. Automated Teller Machines, cheque, debit card or another electronic device); and</li> <li>• savings deposits linked to an account from which payments may be made to third parties (e.g. Automated Teller Machines, debit card or another electronic device) where funds may be transferred to the linked account almost instantaneously and subsequently withdrawn or transferred to a third party on demand.</li> </ul>

## Other Definitions

<b>Account-holder</b>	Has the meaning given in subsection 5(1) of the Banking Act.
<b>Associated entities</b>	Has the meaning given in <i>AASB 127 Separate Financial Statements</i> , <i>AASB 3 Business Combinations</i> and <i>AASB 128 Investments in Associates and Joint Ventures</i> .
<b>Controlled entities</b>	Has the meaning given in <i>AASB 127 Separate Financial Statements</i> , <i>AASB 3 Business Combinations</i> and <i>AASB 128 Investments in Associates and Joint Ventures</i> .
<b>Declared ADI</b>	<b>declared ADI</b> has the meaning given in subsection 5(1) of the Banking Act.
<b>Domestic books</b>	<p>Means an unconsolidated report of positions, transactions and other information recorded on the Australian books of the body corporate authorised by <i>APRA</i> to carry on banking business as per the Banking Act. Includes transactions and positions with both <b>residents</b> and <b>non-residents</b> that are recorded on the Australian books of these entities.</p> <p>Do not consolidate positions, transactions and other information recorded on the books of Extended Licensed Entities (ELEs), of any other entity not consolidated at Level 1 (for example, <b>related parties</b> such as subsidiaries, SPVs or <b>parent entities</b>) and of overseas-based entities (e.g.</p>



	overseas-based branches and offshore banking units (within the meaning of section 128AE of the <i>Income Tax Assessment Act 1936</i> ).
<b>Exception accounts</b>	Refers to accounts where the <b>FCS</b> balance amount cannot be paid to the account holder in the first instance.
<b>FCS limit</b>	Means the limit on payments to an <b>account-holder</b> with a declared ADI, as set out in the regulations made under section 16AG of the Banking Act.
<b>Joint Venture entities</b>	Has the meaning as in <i>AASB 11 Joint Arrangements</i> , <i>AASB 127 Separate Financial Statements</i> and <i>AASB 128 Investments in Associates and Joint Ventures</i> .
<b>Licensed ADI</b>	Refers to the ultimate Australian parent entity, typically referred to as ‘Bank’, ‘Company’ or ‘ <b>Parent Entity</b> ’ in the ADI’s financial statements.
<b>Liabilities</b>	Means the value of all present obligations of the reporting entity arising from past events, the settlement of which is expected to result in an outflow from the entity of resources embodying economic benefits, measured in accordance with Australian Accounting Standards.
<b>Non-related parties</b>	Any party that is not a <b>related party</b> .
<b>Non-resident</b>	Means any institutional unit whose centre of predominant economic interest (principal place of residence or principal place of production) is outside Australia’s economic territory.  It includes: <ul style="list-style-type: none"> <li>• <b>households</b> whose principal place of residence is overseas; and</li> <li>• foreign branches and foreign subsidiaries of Australian enterprises.</li> </ul> It excludes: <ul style="list-style-type: none"> <li>• Australian-based branches and subsidiaries of foreign enterprises.</li> </ul>
<b>Parent entity</b>	Has the meaning given in <i>AASB 127 Separate Financial Statements</i> , <i>AASB 3 Business Combinations</i> and <i>AASB 128 Investments in Associates and Joint Ventures</i> .
<b>Personal</b>	Means individuals, or groups of individuals whose dealings with other sectors are for personal (i.e. non-business) purposes.
<b>Prescribed Account</b>	Refers to an account prescribed under subsection 16AH(5) of the Banking Act.
<b>Related parties</b>	Means a <b>parent entity</b> , <b>controlled entities</b> , <b>associated entities</b> , <b>joint venture entities</b> and other branches or entity under the same <b>parent entity</b> .
<b>Resident</b>	Means any institutional unit whose centre of predominant economic interest (principal place of residence or principal place of production) is within Australia’s economic territory.  It includes:

	<ul style="list-style-type: none"><li>• <b><i>households</i></b> whose principal place of residence is in Australia; and</li><li>• Australian branches and Australian subsidiaries of foreign enterprises.</li></ul> <p>It excludes:</p> <ul style="list-style-type: none"><li>• foreign branches and foreign subsidiaries of Australian enterprises.</li></ul>
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