



# **Product Sales Data Reporting**

## **Data Reference Guide**

**Version 4.5**

**August 2012**

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Issue Number	Changes	Date
V1.0	Initial issue	February 2005
V2.0	Revised version issued prior to "Go Live"	July 2005
V3.0	Revised version with SIPP's changes	April 2007
V4.0	Revised version with Home Purchase Plan and Home Reversion changes	July 2007
V4.5	Updated to reflect migration of PSD onto GABRIEL	August 2012

## Overview

### ***What does this guide cover?***

This guide describes the data requirements for firms reporting Product Sales Data (PSD) using the FSA's GABRIEL (Gathering Better Regulatory Information EElectronically). Information about Product Sales Data Reporting can be found in SUP 16.11, SUP 16 Annex 20 of the FSA handbook. Further justification on PSD reporting can be found in Policy Statement 04/9 (PS04/9). Specific PSD information regarding Home Reversions and Home Purchase Plans can be found in Consultation Paper 06/13 (CP06/13).

Data for the following products is described:

- Retail Investments
- Pure Protection Contracts
- Mortgages
- Home Purchase Plans; and
- Home Reversions

The guide gives information to help firms intending to report Product Sales Data using 'system to system' data transfer or by web 'upload'.

'System to system' data transfer uses XML documents to transfer details from the firm's own computer system to the FSA computer system. Web 'upload' allows firms to load an XML document using a web browser connected to the FSA reporting website.

### ***What is not covered?***

This guide explains only Product Sales Data reporting. It does not cover the Retail Mediation Activities Return (RMAR), the Mortgage Lending and Administration Return (MLAR) or Securities Trades Reporting.

This guide does not give any information about which product sales individual firms should report. Firms can find out which reports are relevant to their own business from SUP 16.11.

We do not cover technical information about how to submit the XML documents in this guide.

The guide only covers data submitted to us, the FSA. Guidance about how to interpret replies *from* us, which contain details of 'validation' success or failure, is in a separate document.

### ***Who should read this guide?***

This guide is intended for firms planning to submit Product Sales Data by 'system to system data transfer' or web 'upload' using XML documents. It will be useful to IT professionals and others with an understanding of XML.

**Note:**

Since SUP 16.11 was published, some details have been added to the XML documents for operational reasons and some definitions of reporting fields have changed. The details in the schemas supersede those in SUP 16.11.

(SUP 16.11 can be found at: [http://fsahandbook.info/FSA/html/handbook/SUP/16/11\\_PS04/9](http://fsahandbook.info/FSA/html/handbook/SUP/16/11_PS04/9) can be found at [http://www.fsa.gov.uk/pubs/policy/ps04\\_09.pdf](http://www.fsa.gov.uk/pubs/policy/ps04_09.pdf) while CP06/13 can be found at [http://www.fsa.gov.uk/pubs/cp/cp06\\_13.pdf](http://www.fsa.gov.uk/pubs/cp/cp06_13.pdf)).

**PSD XML document structure**

Each Product Sales Data XML document is made up of:

**1) Document ID details**

These contain information used by our system to identify the type of document being submitted and the product type, the document relates to. They include the XML version declaration and schema namespace definition.

**2) Header**

The 'header' details identify the document and the firm submitting the document.

**3) Message:**

The 'message' has two parts:

- **Core items**  
These are transaction details which are common to all three types of products.
- **Transaction details**  
These are details about the sale which are specific to the product type associated with the document.

Each Product Sales Data XML document has:

- one set of document identification details
- one set of 'header' details; and
- one or more sets of 'message' details. There is no limit on the number of messages that may be included in a document.

Documents will be rejected if they are not of type .xml

**PSD XML schemas**

We have published XSD schemas for firms to validate XML against the XSD while they are developing XML documents.

There are six published schemas, relating to:

- retail investment details
- pure protection contract details
- mortgage details
- home purchase plan details
- home reversion details and
- 'common' definitions.

Common definitions are details or data types which are common to all three product types and which are included in more than one of the other schemas (eg FSA reference number)

**The PSD schema s can be found:**

- retail investment details:
  - <http://www.fsa.gov.uk/pages/Doing/Regulated>Returns/IRR/gabriel/system/drg/psd002.shtml>
- pure protection contract details:
  - <http://www.fsa.gov.uk/pages/Doing/Regulated>Returns/IRR/gabriel/system/drg/psd003.shtml>
- mortgage schema:
  - <http://www.fsa.gov.uk/pages/Doing/Regulated>Returns/IRR/gabriel/system/drg/psd001.shtml>
- home reversion details
  - <http://www.fsa.gov.uk/pages/Doing/Regulated>Returns/IRR/gabriel/system/drg/psd004.shtml>
- home purchase plan details
  - <http://www.fsa.gov.uk/pages/Doing/Regulated>Returns/IRR/gabriel/system/drg/psd005.shtml>
- 'common' definitions:
  - <http://www.fsa.gov.uk/doing/regulated/returns/irr/gabriel/system/drg/psdcommontypes.shtml>

**Versions of PSD XML schemas**

All schemas have been assigned a version number to accommodate future changes.

The current versions are:

retail investment details	FSAFeedRI	1.2
pure protection contract details	FSAFeedPP	1.2
mortgage details	FSAFeedMG	1.2
home purchase plan details	FSAHSFFeedHP	2.0
home reversion details	FSAHSFFeedHR	2.0
common definitions	FSAFeedCommon	1.2
XML version		1.0

When new versions become necessary, we will give firms at least three months' notice that the new version is to be used from a specified date. After that date we will no longer accept the earlier versions of the schema. If the new version affects processing of cancellations, we will publish additional guidance with the new schema.

**Further information**

If you have any questions about this guide, please contact us using the details on our website.

## Data formats details

This section has two parts:

- Document structures; and
- Data element details

Document structures are shown as tables describing the structure of the XML documents required for each product type (retail investment, pure protection contracts, mortgage, home reversion and home purchase plan). The tables give information about how to populate XML namespaces and similar fields.

Data element details are shown as tables which provide information about how to populate the XML elements making up the XML documents for each product type (retail investment, pure protection contracts, mortgage, home reversion and home purchase plan). The data elements are shown grouped into product type and in the order in which they occur in the corresponding XML document.

The data element descriptions contain information about the business validation rules for each element. The XML schemas enforce some of these rules automatically. If you require further details, you can find them in the published schemas.

### ***Document structures***

The element references in the tables below are constructed as follows:

- The numbers indicate the element's position in the document
- The letters indicate whether the element is defined in the 'common' definitions schema or is specific to a product type:
  - C = element is defined in the 'common' definitions schema
  - RI = element is specific to retail investment XML documents
  - PP = element is specific to pure protection contracts XML documents
  - MG = element is specific to mortgage XML documents
  - HR = element is specific to home reversion XML documents; and
  - HP = element is specific to home purchase plan XML documents

## Retail investment XML document structure

Element Reference	XML Element / Tag	Notes
1.0	<b>Document ID Details</b>	
RI.1.1	XML Version Declaration	see 'Versions of PSD XML Schemas' for current version
RI.1.2	FSAHSFFeedRI Schema Namespace	Use <a href="http://www.fsa.gov.uk/XMLSchema/FSAFeedRI-vn-n.xsd">http://www.fsa.gov.uk/XMLSchema/FSAFeedRI-vn-n.xsd</a> Version (n-n) - see 'Versions of PSD XML Schemas' for current versions
2.0	<b>Header Details</b>	
RI.2.1	FSAFeedHeader Schema Namespace	Use <a href="http://www.fsa.gov.uk/XMLSchema/FSAFeedCommon-vn-n.xsd">http://www.fsa.gov.uk/XMLSchema/FSAFeedCommon-vn-n.xsd</a> Version (n-n) - see 'Versions of PSD XML Schemas' for current versions
C.2.1.1	FeedTargetSchemaVersion	See Data element details
C.2.1.2	Submitter	This XML tag identifies the start of the complex element which holds firm identification details
C.2.1.2.1	SubmittingFirm	See Data element details
C.2.1.2.2	SubmittingDept	See Data element details
C.2.1.3	ReportDetails	This XML tag identifies the start of the complex element which holds document identification details
C.2.1.3.1	ReportCreationDate	See Data element details
C.2.1.3.1	ReportIdentifier	See Data element details
3.0	<b>Message Details</b>	
RI.3.1	FSAHSFFeedRIMsg	This XML tag identifies the start of the complex element which holds 'message' details
3.1.1	<b>Core Items Details</b>	
RI.3.1.1.1	CoreItems Schema Namespace	Use <a href="http://www.fsa.gov.uk/XMLSchema/FSAFeedCommon-vn-n.xsd">http://www.fsa.gov.uk/XMLSchema/FSAFeedCommon-vn-n.xsd</a> Version (n-n) - see 'Versions of PSD XML Schemas' for current versions
C.3.1.1.1.1	FirmFSARef	See Data element details
C.3.1.1.1.2	TransRef	See Data element details
C.3.1.1.1.3	Cancellation	See Data element details
3.1.2	<b>Transaction Details</b>	
RI.3.1.2.1	RetailInvestment	This XML tag identifies the start of the retail investment product specific transaction details
RI.3.1.2.1.1	PrincipalOrNetworkFSARef	See Data element details
RI.3.1.2.1.2	TypePolicy	See Data element details
RI.3.1.2.1.3	AdvisedSale	See Data element details
RI.3.1.2.1.4	CustPostCode	See Data element details
RI.3.1.2.1.5	PremPaymentMethod	See Data element details
RI.3.1.2.1.6	TotalPremAmt	See Data element details
RI.3.1.2.1.7	CustDOB	See Data element details
RI.3.1.2.1.8	DateInForce	See Data element details

## Pure protection contracts XML document structure

Element Reference	XML Element / Tag	Notes
1.0	<b>Document ID Details</b>	
PP.1.1	XML Version Declaration	see 'Versions of PSD XML Schemas' for current versions
PP.1.2	FSAHSFFeedPP Schema Namespace	Use <a href="http://www.fsa.gov.uk/XMLSchema/FSAFeedPP-vn-n.xsd">http://www.fsa.gov.uk/XMLSchema/FSAFeedPP-vn-n.xsd</a> Version (n-n) - see 'Versions of PSD XML Schemas' for current versions
2.0	<b>Header Details</b>	
PP.2.1	FSAFeedHeader Schema Namespace	Use <a href="http://www.fsa.gov.uk/XMLSchema/FSAFeedCommon-vn-n.xsd">http://www.fsa.gov.uk/XMLSchema/FSAFeedCommon-vn-n.xsd</a> Version (n-n) - see 'Versions of PSD XML Schemas' for current versions
C.2.1.1	FeedTargetSchemaVersion	See Data element details
C.2.1.2	Submitter	This XML tag identifies the start of the complex element which holds firm identification details
C.2.1.2.1	SubmittingFirm	See Data element details
C.2.1.2.2	SubmittingDept	See Data element details
C.2.1.3	ReportDetails	This XML tag identifies the start of the complex element which holds document identification details
C.2.1.3.1	ReportCreationDate	See Data element details
C.2.1.3.2	ReportIdentifier	See Data element details
3.0	<b>Message Details</b>	
PP.3.1	FSAHSFFeedPPMsg	This XML tag identifies the start of the complex element which holds 'message' details
3.1.1	<b>Core Items Details</b>	
PP.3.1.1.1	CoreItems Schema Namespace	Use <a href="http://www.fsa.gov.uk/XMLSchema/FSAFeedCommon-vn-n.xsd">http://www.fsa.gov.uk/XMLSchema/FSAFeedCommon-vn-n.xsd</a> Version (n-n) - see 'Versions of PSD XML Schemas' for current versions
C.3.1.1.1.1	FirmFSARef	See Data element details
C.3.1.1.1.2	TransRef	See Data element details
C.3.1.1.1.3	Cancellation	See Data element details
3.1.2	<b>Transaction Details</b>	
PP.3.1.2.1	PureProtection	This XML tag identifies the start of the pure protection contract product specific transaction details
PP.3.1.2.1.1	PrincipalOrNetworkFSARef	See Data element details
PP.3.1.2.1.2	TypePolicy	See Data element details
PP.3.1.2.1.3	AdvisedSale	See Data element details
PP.3.1.2.1.4	PremPaymentMethod	See Data element details
PP.3.1.2.1.5	TotalPremAmt	See Data element details
PP.3.1.2.1.6	DateInForce	See Data element details



## Mortgage XML document structure

Element Reference	XML Element / Tag	Notes
1.0	<b>Document ID Details</b>	
MG.1.1	XML Version Declaration	see 'Versions of PSD XML Schemas' for current versions
MG.1.2	FSAHSFFeedMG Schema Namespace	Use <a href="http://www.fsa.gov.uk/XMLSchema/FSAFeedMG-vn-n.xsd">http://www.fsa.gov.uk/XMLSchema/FSAFeedMG-vn-n.xsd</a> Version (n-n) - see 'Versions of PSD XML Schemas' for current versions
2.0	<b>Header Details</b>	
MG.2.1	FSAFeedHeader Schema Namespace	Use <a href="http://www.fsa.gov.uk/XMLSchema/FSAFeedCommon-vn-n.xsd">http://www.fsa.gov.uk/XMLSchema/FSAFeedCommon-vn-n.xsd</a> Version (n-n) - see 'Versions of PSD XML Schemas' for current versions
C.2.1.1	FeedTargetSchemaVersion	See Data element details
C.2.1.2	Submitter	This XML tag identifies the start of the complex element which holds firm identification details
C.2.1.2.1	SubmittingFirm	See Data element details
C.2.1.2.2	SubmittingDept	See Data element details
C.2.1.3	ReportDetails	This XML tag identifies the start of the complex element which holds document identification details
C.2.1.3.1	ReportCreationDate	See Data element details
C.2.1.3.2	ReportIdentifier	See Data element details
3.0	<b>Message Details</b>	
MG.3.1	FSAHSFFeedMGMsg	This XML tag identifies the start of the complex element which holds 'message' details
3.1.1	<b>Core Items Details</b>	
MG.3.1.1.1	CoreItems Schema Namespace	Use <a href="http://www.fsa.gov.uk/XMLSchema/FSAFeedCommon-vn-n.xsd">http://www.fsa.gov.uk/XMLSchema/FSAFeedCommon-vn-n.xsd</a> Version (n-n) - see 'Versions of PSD XML Schemas' for current versions
C.3.1.1.1.1	FirmFSARef	See Data element details
C.3.1.1.1.2	TransRef	See Data element details
C.3.1.1.1.3	Cancellation	See Data element details
3.1.2	<b>Transaction Details</b>	
MG.3.1.2.1	Mortgage	This XML tag identifies the start of the mortgage product specific transaction details
MG.3.1.2.1.1	PrincipalOrNetworkFSARef	See Data element details
MG.3.1.2.1.2	AcctOpenDate	See Data element details
MG.3.1.2.1.3	AdvisedSale	See Data element details
MG.3.1.2.1.4	TypeIntRate	See Data element details
MG.3.1.2.1.5	MtgeCharsList	This XML tag identifies the start of the mortgage characteristics element
MG.3.1.2.1.5.1	MtgeChar	See Data element details
MG.3.1.2.1.6	PropertyPostCode	See Data element details
MG.3.1.2.1.7	TypeBorrower	See Data element details
MG.3.1.2.1.8	RepayMethod	See Data element details
MG.3.1.2.1.9	MtgeTerm	See Data element details
MG.3.1.2.1.10	LoanAmt	See Data element details

<b>Element Reference</b>	<b>XML Element / Tag</b>	<b>Notes</b>
MG.3.1.2.1.11	PropertyValue	See Data element details
MG.3.1.2.1.12	IncomeBasis	See Data element details
MG.3.1.2.1.13	MainDOB	See Data element details
MG.3.1.2.1.14	RemtgePurpose	See Data element details
MG.3.1.2.1.15	MainEmpStatus	See Data element details
MG.3.1.2.1.16	GrossIncome	See Data element details
MG.3.1.2.1.17	IncomeVerification	See Data element details
MG.3.1.2.1.18	MainBorrowerCCJValue	See Data element details
MG.3.1.2.1.19	SecondBorrowerCCJValue	See Data element details
MG.3.1.2.1.20	MainBorrowerImpCredHistList	This XML tag identifies the start of the main borrower impaired credit history element
MG.3.1.2.1.20.1	MainBorrowerImpCredHist	See Data element details
MG.3.1.2.1.21	SecondBorrowerImpCredHistList	This XML tag identifies the start of the second borrower impaired credit history element
MG.3.1.2.1.21.1	SecondBorrowerImpCredHist	See Data element details
MG.3.1.2.1.22	InitialGrossIntRate	See Data element details
MG.3.1.2.1.23	DateIncentiveRateEnds	See Data element details
MG.3.1.2.1.24	DateERCEnd	See Data element details
MG.3.1.2.1.25	PurchasePrice	See Data element details
MG.3.1.2.1.26	TypeDwelling	See Data element details
MG.3.1.2.1.27	NumHabitableRooms	See Data element details
MG.3.1.2.1.28	NumBedrooms	See Data element details
MG.3.1.2.1.29	NewDwelling	See Data element details
MG.3.1.2.1.30	GarageInc	See Data element details
MG.3.1.2.1.31	MtgeProtectionPlanInc	See Data element details

## Home Reversion XML document structure

Element Reference	XML Element / Tag	Notes
1.0	<b>Document ID Details</b>	
HR.1.1	XML Version Declaration	see 'Versions of PSD XML Schemas' for current versions
HR.1.2	FSAHSFFeedHR Schema Namespace	Use <a href="http://www.fsa.gov.uk/XMLSchema/FSAHSFFeedHR-vn-n.xsd">http://www.fsa.gov.uk/XMLSchema/FSAHSFFeedHR-vn-n.xsd</a> Version (n-n) - see 'Versions of PSD XML Schemas' for current versions
2.0	<b>Header Details</b>	
HR.2.1	FSAFeedHeader Schema Namespace	Use <a href="http://www.fsa.gov.uk/XMLSchema/FSAFeedCommon-vn-n.xsd">http://www.fsa.gov.uk/XMLSchema/FSAFeedCommon-vn-n.xsd</a> Version (n-n) - see 'Versions of PSD XML Schemas' for current versions
C.2.1.1	FeedTargetSchemaVersion	See Data element details
C.2.1.2	Submitter	This XML tag identifies the start of the complex element which holds firm identification details
C.2.1.2.1	SubmittingFirm	See Data element details
C.2.1.2.2	SubmittingDept	See Data element details
C.2.1.3	ReportDetails	This XML tag identifies the start of the complex element which holds document identification details
C.2.1.3.1	ReportCreationDate	See Data element details
C.2.1.3.2	ReportIdentifier	See Data element details
3.0	<b>Message Details</b>	
HR.3.1	FSAHSFFeedHRsg	This XML tag identifies the start of the complex element which holds 'message' details
3.1.1	<b>Core Items Details</b>	
HR.3.1.1.1	CoreItems Schema Namespace	Use <a href="http://www.fsa.gov.uk/XMLSchema/FSAFeedCommon-vn-n.xsd">http://www.fsa.gov.uk/XMLSchema/FSAFeedCommon-vn-n.xsd</a> Version (n-n) - see 'Versions of PSD XML Schemas' for current versions
C.3.1.1.1.1	FirmFSARef	See Data element details
C.3.1.1.1.2	TransRef	See Data element details
C.3.1.1.1.3	Cancellation	See Data element details
3.1.2	<b>Transaction Details</b>	
HR.3.1.2.1	Home Reversion	This XML tag identifies the start of the home reversion product specific transaction details
HR.3.1.2.1.1	PrincipalOrNetworkFSARef	See Data element details
HR.3.1.2.1.2	RevPlanDate	See Data element details
HR.3.1.2.1.3	AdvisedSale	See Data element details
HR.3.1.2.1.4	ReversionCharsList	This XML tag identifies the start of the reversion characteristics element
HR.3.1.2.1.4.1	ReversionChar	See Data element details
HR.3.1.2.1.5	PropertyPostCode	See Data element details
HR.3.1.2.1.6	Reversion Sum	See Data element details
HR.3.1.2.1.7	FullMktPropertyValue	See Data element details
HR.3.1.2.1.8	DiscRevrtPropertyValue	See Data element details
HR.3.1.2.1.9	MainDOB	See Data element details
HR.3.1.2.1.10	PurposeReversion	See Data element details

## Home Purchase Plan XML document structure

Element Reference	XML Element / Tag	Notes
1.0	<b>Document ID Details</b>	
HP.1.1	XML Version Declaration	see 'Versions of PSD XML Schemas' for current versions
HP.1.2	FSAHSFFeedHP Schema Namespace	Use <a href="http://www.fsa.gov.uk/XMLSchema/FSAHSFFeedHP-vn-n.xsd">http://www.fsa.gov.uk/XMLSchema/FSAHSFFeedHP-vn-n.xsd</a> Version (n-n) - see 'Versions of PSD XML Schemas' for current versions
2.0	<b>Header Details</b>	
HP.2.1	FSAFeedHeader Schema Namespace	Use <a href="http://www.fsa.gov.uk/XMLSchema/FSAFeedCommon-vn-n.xsd">http://www.fsa.gov.uk/XMLSchema/FSAFeedCommon-vn-n.xsd</a> Version (n-n) - see 'Versions of PSD XML Schemas' for current versions
C.2.1.1	FeedTargetSchemaVersion	See Data element details
C.2.1.2	Submitter	This XML tag identifies the start of the complex element which holds firm identification details
C.2.1.2.1	SubmittingFirm	See Data element details
C.2.1.2.2	SubmittingDept	See Data element details
C.2.1.3	ReportDetails	This XML tag identifies the start of the complex element which holds document identification details
C.2.1.3.1	ReportCreationDate	See Data element details
C.2.1.3.2	ReportIdentifier	See Data element details
3.0	<b>Message Details</b>	
HP.3.1	FSAHSFFeedHPsg	This XML tag identifies the start of the complex element which holds 'message' details
3.1.1	<b>Core Items Details</b>	
HP.3.1.1.1	CoreItems Schema Namespace	Use <a href="http://www.fsa.gov.uk/XMLSchema/FSAFeedCommon-vn-n.xsd">http://www.fsa.gov.uk/XMLSchema/FSAFeedCommon-vn-n.xsd</a> Version (n-n) - see 'Versions of PSD XML Schemas' for current versions
C.3.1.1.1.1	FirmFSARef	See Data element details
C.3.1.1.1.2	TransRef	See Data element details
C.3.1.1.1.3	Cancellation	See Data element details
3.1.2	<b>Transaction Details</b>	
HP.3.1.2.1	Home Purchase Plan	This XML tag identifies the start of the home purchase plan product specific transaction details
HP.3.1.2.1.1	PrincipalOrNetworkFSARef	See Data element details
HP.3.1.2.1.2	HPPAcctOpenDate	See Data element details
HP.3.1.2.1.3	AdvisedSale	See Data element details
HP.3.1.2.1.4	TypeRentRate	See Data element details
HP.3.1.2.1.5	HPPCharsList	This XML tag identifies the start of the home purchase plan characteristics element
HP.3.1.2.1.5.1	HPPChar	See Data element details
HP.3.1.2.1.6	TypeHomeBuyer	See Data element details
HP.3.1.2.1.7	HPPTerm	See Data element details
HP.3.1.2.1.8	HPPAmountGranted	See Data element details
HP.3.1.2.1.9	PropertyValue	See Data element details
HP.3.1.2.1.10	IncomeBasis	See Data element details

<b>Element Reference</b>	<b>XML Element / Tag</b>	<b>Notes</b>
HP.3.1.2.1.11	MainDOB	See Data element details
HP.3.1.2.1.12	MainEmpStatus	See Data element details
HP.3.1.2.1.13	GrossIncome	See Data element details
HP.3.1.2.1.14	IncomeVerification	See Data element details
HP.3.1.2.1.15	MainHomeBuyerCCJValue	See Data element details
HP.3.1.2.1.16	SecondHomeBuyerCCJValue	See Data element details
HP.3.1.2.1.17	MainHomeBuyerImpCredHistList	This XML tag identifies the start of the main home buyer impaired credit history element
HP.3.1.2.1.17.1	MainHomeBuyerImpCredHist	See Data element details
HP.3.1.2.1.18	SecondHomeBuyerImpCredHistList	This XML tag identifies the start of the second home buyer impaired credit history element
HP.3.1.2.1.18.1	SecondHomeBuyerImpCredHist	See Data element details
HP.3.1.2.1.19	InitialGrossRentRate	See Data element details
HP.3.1.2.1.20	DateIncentiveRateEnds	See Data element details
HP.3.1.2.1.21	PurchasePrice	See Data element details
HP.3.1.2.1.22	TypeDwelling	See Data element details
HP.3.1.2.1.23	NumHabitableRooms	See Data element details
HP.3.1.2.1.24	NumBedrooms	See Data element details
HP.3.1.2.1.25	NewDwelling	See Data element details
HP.3.1.2.1.26	GarageInc	See Data element details
HP.3.1.2.1.27	HPPProtectionPlanInc	See Data element details

## Data element details

### Header & Core items data element details

Meta Data	Value
XML Schema reference	C.2.1.1
<b>Business Name</b>	<b>Schema version</b>
Name of reporting field in Policy Statement 04 / 9	N/A
Description	The version number of the retail investment / pure protection products / mortgage schema to be used.
XML element / Tag	FeedTargetSchemaVersion
XML format	String
Validation	Input is mandatory Must be the current schema version
Values	(see 'Versions of PSD XML Schemas' for current versions)
Comments	

Meta Data	Value
XML Schema reference	C.2.1.2.1
<b>Business Name</b>	<b>Product Provider's ID</b>
Name of reporting field in Policy Statement 04 / 9	FSA Reference of the product provider
Description	The FSA reference code of the firm who provided (created) the product. This is the firm who is required by the FSA to report (or 'submit') details of sales of their products. The product provider may generate XML documents with details of their products' sales and submit these documents to the FSA themselves (ie direct reporting) or may decide to appoint a reporting agent to do this work on their behalf. In this instance, the third party will use the product provider's (creator's) FSA number.
XML element / Tag	SubmittingFirm
XML format	String [1-9]{1}[0-9]{5,6}
Validation	Input is mandatory Must be a valid FSA Reference Number The FSA reference number input will be validated against a list of authorised firms who are expected to submit reports to the FSA either by system to system data transfer or Web upload. The submission method (system to system data transfer or Web upload) and document type (retail investment, pure protection contracts, mortgage) must correspond to that expected for the firm identified here
Values	
Comments	This field is not used to identify the reporting agent (if any). It always identifies the product provider.

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	C.2.1.2.2
<b>Business Name</b>	<b>Provider department</b>
Name of reporting field in Policy Statement 04 / 9	N/A
Description	Identifies a department in the Product Provider's organisation
XML element / Tag	SubmittingDept
XML format	String whiteSpace 'collapse' minLength 1 maxLength 20 [a-zA-Z0-9]+
Validation	Input is optional
Values	
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	C.2.1.3.1
<b>Business Name</b>	<b>Report creation date</b>
Name of reporting field in Policy Statement 04 / 9	N/A
Description	The date on which the XML document was created
XML element / Tag	ReportCreationDate
XML format	Date
Validation	Input is mandatory
Values	
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	C.2.1.3.2
<b>Business Name</b>	<b>Document reference</b>
Name of reporting field in Policy Statement 04 / 9	N/A
Description	A reference which identifies the XML document for a given Report Creation Date, Provider Department (if any) and Product Provider
XML element / Tag	ReportIdentifier
XML format	String whiteSpace 'collapse' minLength 1 maxLength 25
Validation	Input is mandatory
Values	Must be unique for a given ReportCreationDate, SubmittingDept (if any) and SubmittingFirm
Comments	

<b>Meta Data</b>	<b>Value</b>
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XML Schema reference	C.3.1.1.1.1
<b>Business Name</b>	<b>Selling firm's FSA reference</b>
Name of reporting field in Policy Statement 04 / 9	FSA Reference number of the firm which sold the product
Description	The FSA reference number of the firm who sold the product – For direct sales this is the product provider's FSA reference number or For sales via an intermediary firm, this is the intermediary firm's FSA reference number
XML element / Tag	FirmFSARef
XML format	String [1-9]{1}[0-9]{5,6}
Validation	Input is mandatory
Values	
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	C.3.1.1.1.2
<b>Business Name</b>	<b>Transaction reference</b>
Name of reporting field in Policy Statement 04 / 9	N/A
Description	A unique reference for the transaction, internal to the reporting firm that will enable the firm to provide the FSA with more information concerning the transaction, if required. eg the policy number, account number, application number etc
XML element / Tag	TransRef
XML format	String whiteSpace 'collapse' minLength 1 maxLength 25
Validation	Input is mandatory This reference must be unique within each XML document for a specific reporting firm, except for cancellations ie two messages may have the same reference but one of these must be marked as a cancellation See also 'Cancel Indicator' below
Values	
Comments	The format and content of the reference is at the discretion of the firm making the report



<b>Meta Data</b>	<b>Value</b>
XML Schema reference	C.3.1.1.1.3
<b>Business Name</b>	<b>Cancel Indicator</b>
Name of reporting field in Policy Statement 04 / 9	N/A
Description	Indicates that the transaction is a cancellation.
XML element / Tag	Cancellation
XML format	Boolean
Validation	Input is optional
Values	
Comments	<p>This field can be used to either cancel a transaction or to correct a previously submitted transaction that has incorrect details.</p> <p>To correct a previously submitted transaction that was in error, the firm should send a cancelling transaction (as described below), followed by a new transaction with the correct details. The original, its cancellation and the new correct transaction can be transmitted in the same report, if required.</p> <p>The new correct transaction must have a different TransRef to the original and its cancellation.</p> <p>(See also TransRef above)</p> <p>All fields in the cancelling transaction (except the 'cancellation' field) must have the same data values as the corresponding fields in the (original) transaction which is to be cancelled ie The original transaction and the transaction which cancels it must have identical data except for the field 'cancellation'. This field is 'false' in the original transaction and 'True' in the cancelling transaction</p> <p>If omitted this is logically the same as providing a value of 'false'</p>

## Retail investment specific data element details

Meta Data	Value
XML Schema reference	RI.3.1.2.1.1
<b>Business Name</b>	<b>Intermediary's principal or network</b>
Name of reporting field in Policy Statement 04 / 9	FSA reference number of the intermediary's principal or network
Description	The FSA reference number of the intermediary firm's network or principal (if any)
XML element / Tag	PrincipalOrNetworkFSARef
XML format	String [1-9]{1}[0-9]{5,6}
Validation	Input is optional
Values	
Comments	If reported this field is only applicable if the sale has been made by an intermediary firm (an appointed representative firm) who has a principal or is part of a network

Meta Data	Value
XML Schema reference	RI.3.1.2.1.2
<b>Business Name</b>	<b>Product Type</b>
Name of reporting field in Policy Statement 04 / 9	Product type
Description	A code which uniquely identifies the type of retail investment product sold eg personal pension
XML element / Tag	TypePolicy
XML format	String
Validation	Input is mandatory
Values	01 = Unit Trust / OEIC 02 = Investment Trust 03 = ISA 04 = Structured capital at risk product 05 = With profit bond 06 = Unit linked bond 07 = Distribution bond 08 = With profit endowment 09 = Endowment savings plan 10 = Mortgage endowment 11 = Guaranteed income / growth / investment bond 12 = Trustee investment bond 13 = Life annuity 14 = Pension annuity 15 = Long term care insurance 16 = Stakeholder pension 17 = Personal pension 18 = Group personal pension 19 = FSAVC

	20 = Individual pension transfer 21 = Pension opt out 22 = Section 32 buy out 23 = Group section 32 buy out 24 = Income drawdown 25 = Executive pension 26 = SSAS 27 = Group money purchase 28 = AVC final salary 29 = AVC group money purchase 30 = Self Invested Personal Pension 99 = Other. Use this when product is not one of the above
Comments	

Meta Data	Value
XML Schema reference	RI.3.1.2.1.3
<b>Business Name</b>	<b>Advice at point of sale</b>
Name of reporting field in Policy Statement 04 / 9	Advice at point of sale
Description	Identifies whether the customer received advice from the product provider or their intermediary before buying the product
XML element / Tag	AdvisedSale
XML format	String
Validation	Input is mandatory
Values	If input: Y = advised N = non-advised (includes 'execution only' and 'direct offer transactions')
Comments	This field has been Mandatory for all sales from 1 July 2006

Meta Data	Value
XML Schema reference	RI.3.1.2.1.4
<b>Business Name</b>	<b>Customer's post code</b>
Name of reporting field in Policy Statement 04 / 9	Post code of customer
Description	The full UK post code of the first named customer only (eg XY45 6XX)
XML element / Tag	CustPostCode
XML format	String maxLength 8
Validation	Input is optional
Values	
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	RI.3.1.2.1.5
<b>Business Name</b>	<b>Method of payment</b>
Name of reporting field in Policy Statement 04 / 9	Method of premium / contribution payment
Description	Identifies whether the premium / contribution is to be paid by a single payment or by regular instalments
XML element / Tag	PremPaymentMethod
XML format	String
Validation	Input is mandatory
Values	S = single payment R = regular payment
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	RI.3.1.2.1.6
<b>Business Name</b>	<b>Annual total amount of contribution or premium</b>
Name of reporting field in Policy Statement 04 / 9	Total premium / Contribution amount
Description	The total annual amount of premium or contribution to be paid, represented as a sterling-equivalent amount rounded to the nearest £
XML element / Tag	TotalPremAmt
XML format	positiveInteger totalDigits 9
Validation	Input is mandatory
Values	Range from 1 to 999999999
Comments	For regular premiums, this is the annualised premium i.e. the monthly premium * 12.

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	RI.3.1.2.1.7
<b>Business Name</b>	<b>Customer's date of birth</b>
Name of reporting field in Policy Statement 04 / 9	Date of birth
Description	The date of birth of the first named customer (obtained at proposal stage)
XML element / Tag	CustDOB
XML format	Date
Validation	Input is optional If input – the date of birth must represent an age up to and including 115
Values	
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	RI3.1.2.1.8
<b>Business Name</b>	<b>Date in force / Date of contract</b>
Name of reporting field in Policy Statement 04 / 9	N/A
Description	The date the policy is put 'in force' or the date of the contract. This may also be the on risk date or the go live date. It is for firms to determine which date to report.
XML element / Tag	DateInForce
XML format	Date
Validation	Input is mandatory Must not be after the end of the current quarter Must not be before April-01-2005
Values	
Comments	

## Pure protection contracts specific data element details

Meta Data	Value
XML Schema reference	PP.3.1.2.1.1
<b>Business Name</b>	<b>Intermediary's principal or network</b>
Name of reporting field in Policy Statement 04 / 9	FSA reference number of the intermediary's principal or network
Description	The FSA reference number of the intermediary firm's principal or network (if any)
XML element / Tag	PrincipalOrNetworkFSARef
XML format	String [1-9]{1}[0-9]{5,6}
Validation	Input is optional
Values	
Comments	If reported this field is only applicable if the sale has been made by an intermediary firm (an appointed representative firm) who has a principal or is part of a network

Meta Data	Value
XML Schema reference	PP.3.1.2.1.2
<b>Business Name</b>	<b>Type of policy</b>
Name of reporting field in Policy Statement 04 / 9	Policy type
Description	A code which uniquely identifies the type of pure protection contract sold eg income protection
XML element / Tag	TypePolicy
XML format	String
Validation	Input is mandatory
Values	01 = Income Protection 02 = Standalone critical illness 03 = Critical illness (sold as a rider benefit to mortgage protection and term assurance contract) 99 = Other. Use this when product is not one of the above
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	PP.3.1.2.1.3
<b>Business Name</b>	<b>Advice at point of sale</b>
Name of reporting field in Policy Statement 04 / 9	Advice at point of sale
Description	Identifies whether the customer received advise from the product provider or their intermediary before buying the product
XML element / Tag	AdvisedSale
XML format	String
Validation	Input is mandatory
Values	If input: Y = advised N = non-advised (includes 'execution only' and 'direct offer transactions')
Comments	This field has been Mandatory for all sales from 1 April 2006

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	PP.3.1.2.1.4
<b>Business Name</b>	<b>Method of payment</b>
Name of reporting field in Policy Statement 04 / 9	Method of premium payment
Description	Identifies whether the premium is to be paid by a single payment or by regular instalments
XML element / Tag	PremPaymentMethod
XML format	String
Validation	Input is mandatory
Values	S = single payment R = regular payment
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	PP.3.1.2.1.5
<b>Business Name</b>	<b>Annual total amount of premium</b>
Name of reporting field in Policy Statement 04 / 9	Total premium amount
Description	The total annual amount of premium to be paid, represented as a sterling-equivalent amount rounded to the nearest £
XML element / Tag	TotalPremAmt
XML format	PositiveInteger totalDigits 9
Validation	Input is mandatory
Values	Range from 1 to 999999999
Comments	For regular premiums, this is the annualised premium i.e. the monthly premium * 12.

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	PP.3.1.2.1.6
<b>Business Name</b>	<b>Date in force / Date of contract</b>
Name of reporting field in Policy Statement 04 / 9	N/A
Description	The date the policy is put 'in force' or the date of the contract. This may also be the on risk date or the go live date. It is for firms to determine which date to report.
XML element / Tag	DateInForce
XML format	Date
Validation	Input is mandatory Must not be after the end of the current quarter Must not be before April-01-2005
Values	
Comments	



## Mortgage specific data element details

Meta Data	Value
XML Schema reference	MG.3.1.2.1.1
<b>Business Name</b>	<b>Intermediary's principal or network</b>
Name of reporting field in Policy Statement 04 / 9	FSA reference number of the intermediary's principal or network
Description	The FSA reference number of the intermediary firm's network or principal (if any)
XML element / Tag	PrincipalOrNetworkFSARef
XML format	String [1-9]{1}[0-9]{5,6}
Validation	Input is optional
Values	
Comments	If reported this field is only applicable if the sale has been made by an intermediary firm (an appointed representative firm) who has a principal or is part of a network

Meta Data	Value
XML Schema reference	MG.3.1.2.1.2
<b>Business Name</b>	<b>Date mortgage account opened</b>
Name of reporting field in Policy Statement 04 / 9	Date mortgage account opened
Description	The date of mortgage completion or draw-down of the funds
XML element / Tag	AcctOpenDate
XML format	Date
Validation	Input is mandatory Must not be a future sale Must not be after the end of the current quarter Must not be before April-01-2005
Values	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	MG.3.1.2.1.3
<b>Business Name</b>	<b>Advice at point of sale</b>
Name of reporting field in Policy Statement 04 / 9	Advice at point of sale
Description	Identifies whether the customer received advice from the product provider or their intermediary before buying the product
XML element / Tag	AdvisedSale
XML format	String
Validation	Input is mandatory
Values	If input: Y = advised N = non-advised (includes 'execution only' and 'direct offer transactions')
Comments	This field has been Mandatory for all sales from 1 April 2006

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	MG.3.1.2.1.4
<b>Business Name</b>	<b>Type of interest rate</b>
Name of reporting field in Policy Statement 04 / 9	Interest rate type
Description	A code which uniquely identifies the type of interest rate applied to the mortgage eg fixed rate
XML element / Tag	TypeIntRate
XML format	String
Validation	Input is mandatory Only 1 code can be entered.
Values	01 = Fixed rate 02 = Discounted variable rate 03 = Tracker 04 = Capped rate 05 = Standard variable rate 99 = Other. Use this when product is not one of the above
Comments	Where the mortgage has been set up with different interest rate types, report the interest rate type applicable to the largest portion of the overall mortgage balance.

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	MG.3.1.2.1.5.1
<b>Business Name</b>	<b>Mortgage characteristics</b>
Name of reporting field in Policy Statement 04 / 9	Mortgage characteristics
Description	A code which uniquely identifies additional features of the mortgage such as that the mortgage is a shared appreciation mortgage. Up to 5 characteristics can apply to each mortgage sold
XML element / Tag	MtgeChar

XML format	String maxOccurs 5
Validation	Input is optional Up to 5 codes may be used for a transaction If more than one code applies, all applicable codes should be reported
Values	If input: CB = Cashback This should only be reported where it is linked to a variable mortgage interest rate and where the cashback is not being provided as an incentive to pay legal costs and valuation fees FF = Flexible features (allowing overpayments and underpayments) OS = Offset positive and negative balances L = The loan is a lifetime mortgage SA = The loan is a shared appreciation mortgage
Comments	

Meta Data	Value
XML Schema reference	MG.3.1.2.1.6
<b>Business Name</b>	<b>Property post code</b>
Name of reporting field in Policy Statement 04 / 9	Post code of the mortgaged property
Description	The UK post code of mortgaged property eg XY45 6XX
XML element / Tag	PropertyPostCode
XML format	String maxLength 8
Validation	Input is mandatory
Values	
Comments	For new build / self-build properties <u>ONLY</u> , firms only need to report the first half of the post code e.g. XY45. <u>For all other properties the full post code of the property must be reported eg XY45 6XX.</u>

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	MG.3.1.2.1.7
<b>Business Name</b>	<b>Type of borrower</b>
Name of reporting field in Policy Statement 04 / 9	Type of borrower
Description	A code which uniquely identifies the type of borrower
XML element / Tag	TypeBorrower
XML format	String
Validation	Input is mandatory Only one code can be entered
Values	F = First time buyer M = Home movers (2 <sup>nd</sup> or subsequent buyers) R = Remortgagors C = Council / registered social landlord tenant exercising their right to buy O = Other N = Not known
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	MG.3.1.2.1.8
<b>Business Name</b>	<b>Method of repayment</b>
Name of reporting field in Policy Statement 04 / 9	Method of repayment
Description	A code which uniquely identifies the method of repayment of the mortgage
XML element / Tag	RepayMethod
XML format	String
Validation	Input is mandatory Only one code can be entered
Values	C = Capital and interest E = Interest only / endowment I = Interest only / ISA P = Interest only / pension U = Interest only / unknown M = Mix of 'capital and interest' and 'interest only' N = Not known
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	MG.3.1.2.1.9
<b>Business Name</b>	<b>Term of mortgage</b>
Name of reporting field in Policy Statement 04 / 9	Term of mortgage
Description	The number of whole years that the mortgage will be in force
XML element / Tag	MtgeTerm
XML format	positiveInteger totalDigits 2
Validation	Input is optional for lifetime and shared appreciation mortgages (mortgage characteristics = 'L' or 'SA') otherwise input is mandatory
Values	If input: Range 1 to 99
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	MG.3.1.2.1.10
<b>Business Name</b>	<b>Size of loan</b>
Name of reporting field in Policy Statement 04 / 9	Size of loan
Description	The original interest bearing balance when the mortgage was completed, represented as a sterling-equivalent amount
XML element / Tag	LoanAmt
XML format	positiveInteger totalDigits 9
Validation	Input is mandatory Maximum allowed value: 150% of property valuation
Values	Range from 1 to 999999999
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	MG.3.1.2.1.11
<b>Business Name</b>	<b>Value of mortgaged property</b>
Name of reporting field in Policy Statement 04 / 9	Value of the mortgaged property
Description	<p>The value of the mortgaged property represented as a sterling-equivalent amount. The value is based on:</p> <ul style="list-style-type: none"> <li>• the surveyors valuation (or from valuation index) or</li> <li>• from the customers estimated values as captured on the application form.</li> </ul> <p>For staged construction or self-build schemes, value means 'expected final value of property at the time the lending decision is made'</p>
XML element / Tag	PropertyValue
XML format	positiveInteger totalDigits 9
Validation	Input is mandatory
Values	Range from 1 to 999999999
Comments	Staged payments mortgages should only be reported when the final instalment has been advanced to the borrower. The loan size reported should be the total loan advanced.

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	MG.3.1.2.1.12
<b>Business Name</b>	<b>Income basis</b>
Name of reporting field in Policy Statement 04 / 9	Income basis
Description	Indicates whether the income assessment has been made on a single or joint basis
XML element / Tag	IncomeBasis
XML format	String
Validation	Input is optional for lifetime and shared appreciation mortgages (mortgage characteristics = 'L' or 'SA') otherwise input is mandatory
Values	If input S = single income J = joint income
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	MG.3.1.2.1.13
<b>Business Name</b>	<b>Date of birth of main borrower</b>
Name of reporting field in Policy Statement 04 / 9	Age of main borrower
Description	The date of birth of first named borrower only.
XML element / Tag	MainDOB
XML format	Date
Validation	Input is mandatory Must indicate age between 18 and 115 inclusive
Values	
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	MG.3.1.2.1.14
<b>Business Name</b>	<b>Purpose of remortgage</b>
Name of reporting field in Policy Statement 04 / 9	Remortgage transactions only
Description	A code which uniquely identifies the reason for the remortgage
XML element / Tag	RemtgePurpose
XML format	String
Validation	Input is mandatory for remortgages (where type of borrower = 'R' - 'remortgager') otherwise field should be not be input Only 1 code can be entered.
Values	If input N = No extra money raised H = Extra money raised for home improvements D = Extra money raised for debt consolidation M = Extra money raised for home improvements and debt consolidation O = Other
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	MG.3.1.2.1.15
<b>Business Name</b>	<b>Main borrower employment status</b>
Name of reporting field in Policy Statement 04 / 9	Employment status of main borrower
Description	A code which uniquely identifies the employment status of first-named borrower only.
XML element / Tag	MainEmpStatus
XML format	String
Validation	Input is mandatory Only 1 code can be entered
Values	E = Employed S = Self-employed R = Retired O = Other
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	MG.3.1.2.1.16
<b>Business Name</b>	<b>Total gross income</b>
Name of reporting field in Policy Statement 04 / 9	Total gross income
Description	The total of the gross annual incomes (before tax or other deductions) of each of the individual borrowers whose incomes were taken into account when the lender made the lending assessment/decision. For these purposes, each borrower's gross income is the sum of that person's main income and any other reckonable income (eg overtime, income from sources etc to the extent that the lender takes such additional income into account in whole or part) For example if borrower A has gross income of £25000 and borrower B has gross income of £20000 then total gross income for the loan would be £45000
XML element / Tag	GrossIncome
XML format	NonNegativeInteger totalDigits 8
Validation	Input is optional for lifetime and shared appreciation mortgages (mortgage characteristics = 'L' or 'SA') otherwise input is mandatory
Values	If input: Range 0 to 99999999
Comments	



<b>Meta Data</b>	<b>Value</b>
XML Schema reference	MG.3.1.2.1.17
<b>Business Name</b>	<b>Income verification</b>
Name of reporting field in Policy Statement 04 / 9	Income verification
Description	Indicates whether income has been verified in the case of loans based on one or more persons' income
XML element / Tag	IncomeVerification
XML format	String
Validation	Input is optional for lifetime and shared appreciation mortgages (mortgage characteristics = 'L' or 'SA') otherwise input is mandatory
Values	If input Y = income evidenced N = income not evidenced
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	MG.3.1.2.1.18
<b>Business Name</b>	<b>Value of main borrower's County Court Judgements (CCJs)</b>
Name of reporting field in Policy Statement 04 / 9	County Court Judgements (CCJs) value
Description	The total value of CCJs (either satisfied or unsatisfied) registered against first named borrower within the last three years.
XML element / Tag	MainBorrowerCCJValue
XML format	NonNegativeInteger totalDigits 7
Validation	Input is optional
Values	Only to be provided if the total value is £500 or greater
Comments	In the case of joint applications, CCJs should be reported against the appropriate borrower (i.e. borrower 1 or 2 or both). However if a firm's systems do not allow this information to be reported against both borrowers, all CCJ data can be reported in the borrower 1 reporting field (MainBorrowerCCJValue) Input is optional because CCJs do not apply to all mortgages. Where they do apply, they must be reported.

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	MG.3.1.2.1.19
<b>Business Name</b>	<b>Value of second borrower's County Court Judgements (CCJs)</b>
Name of reporting field in Policy Statement 04 / 9	County Court Judgements (CCJs) value
Description	Total value of CCJs (either satisfied or unsatisfied) registered against second named borrower within the last three years.
XML element / Tag	SecondBorrowerCCJValue
XML format	NonNegativeInteger totalDigits 7
Validation	Only to be provided if the total value is £500 or greater
Values	Input is optional
Comments	In the case of joint applications, CCJs should be reported against the appropriate borrower (i.e. borrower 1 or 2 or both). However if a firm's systems do not allow this information to be reported against both borrowers, all CCJ data can be reported in the borrower 1 reporting field (MainBorrowerCCJValue) Input is optional because CCJs do not apply to all mortgages. Where they do apply, they must be reported.

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	MG.3.1.2.1.20.1
<b>Business Name</b>	<b>Impaired credit history of main borrower</b>
Name of reporting field in Policy Statement 04 / 9	Impaired credit history
Description	A code which uniquely identifies a factor in the impaired credit history of the first named borrower Up to 3 impaired credit history factors may be reported
XML element / Tag	MainBorrowerImpCredHist
XML format	String maxOccurs 3
Validation	Input is optional
Values	If input: A = arrears. Applies to secured loans and unsecured loans where the borrower(s) has arrears on a previous (or current) mortgage or other secured loan within the last two years where the cumulative amount overdue at any point reached three or more monthly payments V = IVA. Applies where the borrower(s) has been subject to an Individual Voluntary Arrangement (IVA) at any time within the last 3 years B = bankruptcy. Applies where the borrower(s) has been subject to a bankruptcy order at any time within the last three years.  If supplied, must not be more than 3 occurrences, and each occurrence must be different'
Comments	In the case of joint applications, impaired credit data should be reported against the appropriate borrower (i.e. borrower 1 or 2 or both). However if a firm's systems do not allow this information to be reported against both borrowers, all impaired credit data can be reported in the borrower 1 reporting field (MainBorrowerImpCredHist) Input is optional because impaired credit history does not apply to all mortgages. Where it does apply, it must be reported.

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	MG.3.1.2.1.21.1
<b>Business Name</b>	<b>Impaired credit history of second borrower</b>
Name of reporting field in Policy Statement 04 / 9	Impaired credit history
Description	A code which uniquely identifies a factor in the impaired credit history of the second named borrower Up to 3 impaired credit history factors may be reported
XML element / Tag	SecondBorrowerImpCredHist
XML format	String maxOccurs 3
Validation	Input is optional
Values	If input: A = arrears. Applies to secured loans and unsecured loans where the borrower(s) has arrears on a previous (or current) mortgage or other secured loan within the last two years where the cumulative amount overdue at any point reached three or more monthly payments V = IVA. Applies where the borrower(s) has been subject to an Individual Voluntary Arrangement (IVA) at any time within the last 3 years B = bankruptcy. Applies where the borrower(s) has been subject to a bankruptcy order at any time within the last three years.  If supplied, must not be more than 3 occurrences, and each occurrence must be different'
Comments	In the case of joint applications, impaired credit data should be reported against the appropriate borrower (i.e. borrower 1 or 2 or both). However if a firm's systems do not allow this information to be reported against both borrowers, all impaired credit data can be reported in the borrower 1 reporting field (MainBorrowerImpCredHist) Input is optional because impaired credit history does not apply to all mortgages. Where it does apply, it must be reported.

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	MG.3.1.2.1.22
<b>Business Name</b>	<b>Initial gross interest rate</b>
Name of reporting field in Policy Statement 04 / 9	Initial gross charging rate of interest
Description	The initial gross nominal rate charged on the loan taking into account any discount given. Where the advance is split, the interest rate applying to the largest part of the advance should be entered
XML element / Tag	InitialGrossIntRate
XML format	Decimal minInclusive 0 maxInclusive 99.99 fractionDigits 2

Validation	Input is optional
Values	Range 0 to 99.99
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	MG.3.1.2.1.23
<b>Business Name</b>	<b>Date incentive rate ends</b>
Name of reporting field in Policy Statement 04 / 9	Date incentivised rate ends
Description	The date on which any incentivised interest rate period ends.
XML element / Tag	DateIncentiveRateEnds
XML format	date
Validation	Input is optional If input: Must not exceed the period of the mortgage Must not be before the Mortgage Account Opening Date (AcctOpenDate)
Values	
Comments	If reported, it is only applicable to fixed, capped or discounted rates where the customer is paying an incentivised rate for a set period

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	MG.3.1.2.1.24
<b>Business Name</b>	<b>Date early repayment charge ends</b>
Name of reporting field in Policy Statement 04 / 9	Date early repayment charge ends
Description	If an early repayment charge applies to the mortgage, this element records the date on which the early repayment charge ends
XML element / Tag	DateERCEnds
XML format	date
Validation	Input is optional If input: Must not exceed the period of the mortgage Must not be before the Mortgage Account Opening Date (AcctOpenDate)
Values	
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	MG.3.1.2.1.25
<b>Business Name</b>	<b>Purchase price</b>
Name of reporting field in Policy Statement 04 / 9	Purchase price of property
Description	The purchase price of property as stated on the application form represented as a sterling-equivalent amount. This is relevant for purchases only
XML element / Tag	PurchasePrice
XML format	positiveInteger totalDigits 9
Validation	Input is optional
Values	If input: Range from 1 to 999999999
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	MG.3.1.2.1.26
<b>Business Name</b>	<b>Type of dwelling</b>
Name of reporting field in Policy Statement 04 / 9	Type of dwelling
Description	A code which uniquely identifies the type of dwelling which is to be mortgaged
XML element / Tag	TypeDwelling
XML format	String
Validation	Input is optional Only 1 code can be entered
Values	If input: B = bungalow D = detached house S = semi-detached house T = terraced house F = flat or maisonette in converted house P = purpose built flat or maisonette O = other
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	MG.3.1.2.1.27
<b>Business Name</b>	<b>Number of habitable rooms</b>
Name of reporting field in Policy Statement 04 / 9	Number of habitable rooms
Description	The Number of habitable rooms (including kitchen but not bathroom/toilet) in the property to be mortgaged
XML element / Tag	NumHabitableRooms
XML format	NonNegativeInteger totalDigits 2
Validation	Input is optional
Values	
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	MG.3.1.2.1.28
<b>Business Name</b>	<b>Number of bedrooms</b>
Name of reporting field in Policy Statement 04 / 9	Number of bedrooms
Description	The number of bedrooms in the property to be mortgaged
XML element / Tag	NumBedrooms
XML format	NonNegativeInteger totalDigits 2
Validation	Input is optional
Values	
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	MG.3.1.2.1.29
<b>Business Name</b>	<b>Is this a new dwelling</b>
Name of reporting field in Policy Statement 04 / 9	Is the dwelling new?
Description	Identifies whether the property to be mortgaged is new. New refers to the period in which the main structure of the dwelling was completed and also means where a dwelling is being occupied for the first time. Therefore it does not include new conversions of older dwellings
XML element / Tag	NewDwelling
XML format	String
Validation	Input is optional
Values	If input: Y = Yes N = No
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	MG.3.1.2.1.30
<b>Business Name</b>	<b>Garage included</b>
Name of reporting field in Policy Statement 04 / 9	Does the property have a garage?
Description	Identifies whether the property to be mortgaged has a garage. The garage should be a permanent structure but does not have to stand on the main site of the property
XML element / Tag	GarageInc
XML format	String
Validation	Input is optional
Values	If input: Y = Yes N = No
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	MG.3.1.2.1.31
<b>Business Name</b>	<b>Does mortgage payment protection insurance apply?</b>
Name of reporting field in Policy Statement 04 / 9	Is mortgage payment protection insurance (MPPI) being taken out with the mortgage?
Description	Identifies whether mortgage payment protection insurance (MPPI) being taken out with the mortgage. MPPI can be any of the following: 1) full accident, sickness and employment insurance 2) accident and sickness only 3) unemployment only
XML element / Tag	MtgeProtectionPlanInc
XML format	String
Validation	Input is optional
Values	If input: Y = Yes N = No
Comments	Report 'yes' even where the policy was sold or provided free and irrespective of whether the premiums are collected by the lender or the insurer.



## Home Reversion data element details

Meta Data	Value
XML Schema reference	HR.3.1.2.1.1
<b>Business Name</b>	<b>Intermediary's principal or network</b>
Name of reporting field in Consultation Paper 06/13	FSA Reference number of the intermediary's principal or network
Description	The FSA reference number of the intermediary firm's network or principal (if any)
XML element / Tag	PrincipalOrNetworkFSARef
XML format	String [1-9]{1}[0-9]{5,6}
Validation	Input is optional
Values	
Comments	If reported this field is only applicable if the sale has been made by an intermediary firm (an appointed representative firm) who has a principal or is part of a network

Meta Data	Value
XML Schema reference	HR.3.1.2.1.2
<b>Business Name</b>	<b>Date reversion plan commenced</b>
Name of reporting field in Consultation Paper 06/13	Date reversion plan commenced
Description	The date ownership of property was transferred and equity was released
XML element / Tag	RevPlanDate
XML format	Date
Validation	Input is mandatory Must not be a future sale Must not be after the end of the current quarter Must not be before October-01-2007
Values	
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	HR.3.1.2.1.3
<b>Business Name</b>	<b>Advice at point of sale</b>
Name of reporting field in Consultation Paper 06/13	Advice at point of sale
Description	Identifies whether the customer received advice from the product provider or their intermediary before buying the product
XML element / Tag	AdvisedSale
XML format	String
Validation	Input is mandatory
Values	If input: Y = advised N = non-advised (includes 'execution only' and 'direct offer transactions')
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	HR.3.1.2.1.4.1
<b>Business Name</b>	<b>Reversion Characteristics</b>
Name of reporting field in Consultation Paper 06/13	Reversion Characteristics
Description	A code which uniquely identifies the plan type
XML element / Tag	ReversionChar
XML format	String
Validation	Input is mandatory Only 1 code can be entered.
Values	F = Full Reversion  FI = Full Reversion linked to an investment with a view to providing income  P = Partial reversion  PI = Partial reversion linked to an investment with a view to providing income  O = Other
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	HR.3.1.2.1.5
<b>Business Name</b>	<b>Property post code</b>
Name of reporting field in Consultation Paper 06/13	Post code of the property that is subject to the plan
Description	The UK post code of property eg XY45 6XX
XML element / Tag	PropertyPostCode
XML format	String maxLength 8
Validation	Input is mandatory
Values	
Comments	For new build / self-build properties <u>ONLY</u> , firms <u>only need to report the first half of the post code e.g. XY45.</u> For all other properties the full post code of the property must be reported eg <u>XY45 6XX.</u>

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	HR.3.1.2.1.6
<b>Business Name</b>	<b>Reversion Sum</b>
Name of reporting field in Consultation Paper 06/13	Reversion Sum
Description	The original amount (or first instalment) of the plan, represented as a sterling-equivalent amount
XML element / Tag	ReversionSum
XML format	positiveInteger totalDigits9
Validation	Input is mandatory Maximum allowed value: 100% of property valuation
Values	Range from 1 to 999999999
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	HR.3.1.2.1.7
<b>Business Name</b>	<b>Full market value of property</b>
Name of reporting field in Consultation Paper 06/13	Full market value of property
Description	The actual market value of the property or portion of property that is intended for reversion represented as a sterling-equivalent amount.  The value is based on the surveyor's valuation (or from valuation index).
XML element / Tag	FullMktPropertyValue
XML format	positiveInteger totalDigits 9
Validation	Input is mandatory
Values	Range from 1 to 999999999
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	HR.3.1.2.1.8
<b>Business Name</b>	<b>Discounted value of reverted property</b>
Name of reporting field in Consultation Paper 06/13	Discounted value of reverted property
Description	The value assigned by the firm, based on their criteria, to the property or portion of the property that is intended for reversion, represented as a sterling-equivalent amount.
XML element / Tag	DiscRevrtPropertyValue
XML format	positiveInteger totalDigits 9
Validation	Input is mandatory Maximum allowed value: 100% of property valuation
Values	Range from 1 to 999999999
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	HR.3.1.2.1.9
<b>Business Name</b>	<b>Date of birth of main plan holder</b>
Name of reporting field in Consultation Paper 06/13	Date of birth of main plan holder
Description	The date of birth of first named plan holder only.
XML element / Tag	MainDOB
XML format	Date
Validation	Input is mandatory Must indicate age between 18 and 115 inclusive
Values	
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	HR.3.1.2.1.10
<b>Business Name</b>	<b>Purpose of reversion</b>
Name of reporting field in Consultation Paper 06/13	Purpose of reversion
Description	A code which uniquely identifies the reason for the reversion
XML element / Tag	PurposeReversion
XML format	String
Validation	Input is mandatory Only 1 code can be entered.
Values	If input H = Extra money raised for home improvements D = Extra money raised for debt consolidation M = Extra money raised for home improvements and debt consolidation O = Other
Comments	

## Home Purchase Plan specific data element details

Meta Data	Value
XML Schema reference	HP.3.1.2.1.1
<b>Business Name</b>	<b>Intermediary's principal or network</b>
Name of reporting field in Consultation Paper 06/13	FSA reference number of the intermediary's principal or network
Description	The FSA reference number of the intermediary firm's network or principal (if any)
XML element / Tag	PrincipalOrNetworkFSARef
XML format	String [1-9]{1}[0-9]{5,6}
Validation	Input is optional
Values	
Comments	If reported this field is only applicable if the sale has been made by an intermediary firm (an appointed representative firm) who has a principal or is part of a network

Meta Data	Value
XML Schema reference	HP.3.1.2.1.2
<b>Business Name</b>	<b>Date HPP account opened</b>
Name of reporting field in Consultation Paper 06/13	Date HPP account opened
Description	Date HPP commenced
XML element / Tag	HPPAcctOpenDate
XML format	Date
Validation	Input is mandatory Must not be a future sale Must not be after the end of the current quarter Must not be before October-01-2007
Values	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	HP.3.1.2.1.3
<b>Business Name</b>	<b>Advice at point of sale</b>
Name of reporting field in Consultation Paper 06/13	Advice at point of sale
Description	Identifies whether the customer received advice from the product provider or their intermediary before buying the product
XML element / Tag	AdvisedSale
XML format	String
Validation	Input is mandatory
Values	If input: Y = advised N = non-advised (includes 'execution only' and 'direct offer transactions')
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	HP.3.1.2.1.4
<b>Business Name</b>	<b>Type of rental rate</b>
Name of reporting field in Consultation Paper 06/13	Type of rental rate
Description	A code which uniquely identifies the type of rental rate applied to the HPP
XML element / Tag	TypeRentRate
XML format	String
Validation	Input is mandatory Only 1 code can be entered.
Values	F = Fixed rate V = Variable rate O = Other. Use this when product is not one of the above
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	HP.3.1.2.1.5.1
<b>Business Name</b>	<b>HPP characteristics</b>
Name of reporting field in Consultation Paper 06/13	HPP characteristics
Description	A code which uniquely identifies plan type. Only 1 code can be entered.
XML element / Tag	HPPChar
XML format	String
Validation	Input is mandatory
Values	If input: I = Ijara D = Diminishing Musharaka O = Other
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	HP.3.1.2.1.6
<b>Business Name</b>	<b>Type of home buyer</b>
Name of reporting field in Consultation Paper 06/13	Type of home buyer
Description	A code which uniquely identifies the type of homebuyer
XML element / Tag	TypeHomeBuyer
XML format	String
Validation	Input is mandatory Only one code can be entered
Values	F = First time buyer M = Home movers R = Re-finance C = Council / registered social landlord tenant exercising their right to buy O = Other N = Not known
Comments	



<b>Meta Data</b>	<b>Value</b>
XML Schema reference	HP.3.1.2.1.7
<b>Business Name</b>	<b>Term of HPP</b>
Name of reporting field in Consultation Paper 06/13	Term of HPP
Description	The number of whole years that the plan will be in force
XML element / Tag	HPPTerm
XML format	positiveInteger totalDigits 2
Validation	Input is mandatory
Values	If input: Range 1 to 99
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	HP.3.1.2.1.8
<b>Business Name</b>	<b>Amount Granted to Home Buyer</b>
Name of reporting field in Consultation Paper 06/13	Amount Granted to Home Buyer
Description	The original balance when the plan was commenced, ie the amount the provider is contributing to the purchase, represented as a sterling-equivalent amount
XML element / Tag	HPPAmountGranted
XML format	positiveInteger totalDigits 9
Validation	Input is mandatory Maximum allowed value: 100% of property valuation
Values	Range from 1 to 999999999
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	HP.3.1.2.1.9
<b>Business Name</b>	<b>Value of property</b>
Name of reporting field in Consultation Paper 06/13	Value of property
Description	The value of the property represented as a sterling-equivalent amount. The value is based on: <ul style="list-style-type: none"> <li>the surveyors valuation (or from valuation index) or</li> <li>from the customers estimated values as captured on the application form.</li> </ul>
XML element / Tag	PropertyValue
XML format	positiveInteger totalDigits 9
Validation	Input is mandatory
Values	Range from 1 to 999999999
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	HP.3.1.2.1.10
<b>Business Name</b>	<b>Income basis</b>
Name of reporting field in Consultation Paper 06/13	Income basis
Description	Indicates whether the income assessment has been made on a single or joint basis
XML element / Tag	IncomeBasis
XML format	String
Validation	Input is mandatory
Values	If input S = single income J = joint income
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	HP.3.1.2.1.11
<b>Business Name</b>	<b>Date of birth of main home buyer</b>
Name of reporting field in Consultation Paper 06/13	Date of Birth of main home buyer
Description	The date of birth of first named home buyer only.
XML element / Tag	MainDOB
XML format	Date
Validation	Input is mandatory Must indicate age between 18 and 115 inclusive
Values	
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	HP.3.1.2.1.12
<b>Business Name</b>	<b>Main home buyer employment status</b>
Name of reporting field in Consultation Paper 06/13	Main home buyer employment status
Description	A code which uniquely identifies the employment status of first-named home buyer only.
XML element / Tag	MainEmpStatus
XML format	String
Validation	Input is mandatory Only 1 code can be entered
Values	E = Employed S = Self-employed R = Retired O = Other
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	HP.3.1.2.1.13
<b>Business Name</b>	<b>Total gross income</b>
Name of reporting field in Consultation Paper 06/13	Total gross income
Description	<p>The total of the gross annual incomes (before tax or other deductions) of each of the individual home buyers whose incomes were taken into account when the provider made the plan assessment/decision.</p> <p>For these purposes, each home buyer's gross income is the sum of that person's main income and any other reckonable income (eg overtime, income from sources etc to the extent that the lender takes such additional income into account in whole or part)</p> <p>For example if home buyer A has gross income of £25000 and home buyer B has gross income of £20000 then total gross income for the plan would be £45000</p>
XML element / Tag	GrossIncome
XML format	NonNegativeInteger totalDigits 8
Validation	Input is mandatory
Values	If input: Range 0 to 99999999
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	HP.3.1.2.1.14
<b>Business Name</b>	<b>Income verification</b>
Name of reporting field in Consultation Paper 06/13	Income verification
Description	Indicates whether income has been verified in the case of plans based on one or more persons' income
XML element / Tag	IncomeVerification
XML format	String
Validation	Input is mandatory
Values	<p>If input</p> <p>Y = income evidenced</p> <p>N = income not evidenced</p>
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	HP.3.1.2.1.15
<b>Business Name</b>	<b>Value of main homebuyer's County Court Judgements (CCJs)</b>
Name of reporting field in Consultation Paper 06/13	County Court Judgements (CCJs) value
Description	The total value of CCJs (either satisfied or unsatisfied) registered against first named homebuyer within the last three years.
XML element / Tag	MainHomeBuyerCCJValue
XML format	NonNegativeInteger totalDigits 7
Validation	Input is optional
Values	Only to be provided if the total value is £500 or greater
Comments	In the case of joint applications, CCJs should be reported against the appropriate homebuyer (i.e. homebuyer 1 or 2 or both). However if a firm's systems do not allow this information to be reported against both homebuyers, all CCJ data can be reported in the homebuyer 1 reporting field (MainHomeBuyerCCJValue) Input is optional because CCJs do not apply to all plans. Where they do apply, they must be reported.

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	HP.3.1.2.1.16
<b>Business Name</b>	<b>Value of second homebuyer's County Court Judgements (CCJs)</b>
Name of reporting field in Consultation Paper 06/13	County Court Judgements (CCJs) value
Description	Total value of CCJs (either satisfied or unsatisfied) registered against second named homebuyer within the last three years.
XML element / Tag	SecondHomeBuyerCCJValue
XML format	NonNegativeInteger totalDigits 7
Validation	Only to be provided if the total value is £500 or greater
Values	Input is optional
Comments	In the case of joint applications, CCJs should be reported against the appropriate homebuyer (i.e. homebuyer 1 or 2 or both). However if a firm's systems do not allow this information to be reported against both homebuyers, all CCJ data can be reported in the homebuyer 1 reporting field (MainHomeBuyerCCJValue) Input is optional because CCJs do not apply to all plans. Where they do apply, they must be reported.

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	HP.3.1.2.1.17.1
<b>Business Name</b>	<b>Impaired credit history of main homebuyer</b>
Name of reporting field in Consultation Paper 06/13	Impaired credit history
Description	A code which uniquely identifies a factor in the impaired credit history of the first named homebuyer Up to 3 impaired credit history factors may be reported
XML element / Tag	MainHomeBuyerImpCredHist
XML format	String maxOccurs 3
Validation	Input is optional
Values	If input: A = arrears. Applies to secured loans and unsecured loans where the homebuyer(s) has arrears on a previous (or current) plan or other secured loan within the last two years where the cumulative amount overdue at any point reached three or more monthly payments V = IVA. Applies where the homebuyer(s) has been subject to an Individual Voluntary Arrangement (IVA) at any time within the last 3 years B = bankruptcy. Applies where the homebuyer(s) has been subject to a bankruptcy order at any time within the last three years.
Comments	In the case of joint applications, impaired credit data should be reported against the appropriate homebuyer (i.e. homebuyer 1 or 2 or both). However if a firm's systems do not allow this information to be reported against both homebuyers, all impaired credit data can be reported in the homebuyer 1 reporting field (MainHomeBuyerImpCredHist) Input is optional because impaired credit history does not apply to all plans. Where it does apply, it must be reported.

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	HP.3.1.2.1.18.1
<b>Business Name</b>	<b>Impaired credit history of second homebuyer</b>
Name of reporting field in Consultation Paper 06/13	Impaired credit history
Description	A code which uniquely identifies a factor in the impaired credit history of the second named homebuyer Up to 3 impaired credit history factors may be reported
XML element / Tag	SecondHomeBuyerImpCredHist
XML format	String maxOccurs 3
Validation	Input is optional
Values	If input: A = arrears. Applies to secured loans and unsecured loans where the homebuyer(s) has arrears on a previous (or current) plan or other secured loan within the last two years where the cumulative amount overdue at any point reached three or more monthly payments V = IVA. Applies where the homebuyer(s) has been subject to an Individual Voluntary Arrangement (IVA) at any time within the last 3 years B = bankruptcy. Applies where the homebuyer(s) has been subject to a bankruptcy order at any time within the last three years.
Comments	In the case of joint applications, impaired credit data should be reported against the appropriate homebuyer (i.e. homebuyer 1 or 2 or both). However if a firm's systems do not allow this information to be reported against both homebuyers, all impaired credit data can be reported in the homebuyer 1 reporting field (MainHomeBuyerImpCredHist) Input is optional because impaired credit history does not apply to all plans. Where it does apply, it must be reported.

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	HP.3.1.2.1.19
<b>Business Name</b>	<b>Initial gross rental rate</b>
Name of reporting field in Consultation Paper 06/13	Initial gross rental rate
Description	The initial gross nominal rental rate charged under the plan taking into account any discount given.
XML element / Tag	InitialGrossRentRate
XML format	Decimal minInclusive 0 maxInclusive 99.99 fractionDigits 2
Validation	Input is optional
Values	Range 0 to 99.99
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	HP.3.1.2.1.20
<b>Business Name</b>	<b>Date incentive rate ends</b>
Name of reporting field in Consultation Paper 06/13	Date incentivised rate ends
Description	The date on which any incentivised rental rate period ends.
XML element / Tag	DateIncentiveRateEnds
XML format	date
Validation	Input is optional If input: Must not exceed the period of the plan Must not be before the 'Date HPP account opened' (HPPAcctOpenDate)
Values	
Comments	If reported, it is only applicable where the customer is paying an incentivised rate for a set period

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	HP.3.1.2.1.21
<b>Business Name</b>	<b>Purchase price</b>
Name of reporting field in Consultation Paper 06/13	Purchase price of property
Description	The purchase price of property as stated on the application form represented as a sterling-equivalent amount.
XML element / Tag	PurchasePrice
XML format	positiveInteger totalDigits 9
Validation	Input is optional
Values	If input: Range from 1 to 999999999
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	HP.3.1.2.1.22
<b>Business Name</b>	<b>Type of dwelling</b>
Name of reporting field in Consultation Paper 06/13	Type of dwelling
Description	A code which uniquely identifies the type of dwelling which is subject to the plan.
XML element / Tag	TypeDwelling
XML format	String
Validation	Input is optional Only 1 code can be entered
Values	If input: B = bungalow D = detached house S = semi-detached house T = terraced house F = flat or maisonette in converted house P = purpose built flat or maisonette O = other
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	HP.3.1.2.1.23
<b>Business Name</b>	<b>Number of habitable rooms</b>
Name of reporting field in Consultation Paper 06/13	Number of habitable rooms
Description	The Number of habitable rooms (including kitchen but not bathroom/toilet) in the property subject to the plan
XML element / Tag	NumHabitableRooms
XML format	NonNegativeInteger totalDigits 2
Validation	Input is optional
Values	
Comments	



<b>Meta Data</b>	<b>Value</b>
XML Schema reference	HP.3.1.2.1.24
<b>Business Name</b>	<b>Number of bedrooms</b>
Name of reporting field in Consultation Paper 06/13	Number of bedrooms
Description	The number of bedrooms in the property subject to the plan
XML element / Tag	NumBedrooms
XML format	NonNegativeInteger totalDigits 2
Validation	Input is optional
Values	
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	HP.3.1.2.1.25
<b>Business Name</b>	<b>Is this a new dwelling</b>
Name of reporting field in Consultation Paper 06/13	Is the dwelling new?
Description	Identifies whether the property subject to the plan is new. New refers to the period in which the main structure of the dwelling was completed and also means where a dwelling is being occupied for the first time. Therefore it does not include new conversions of older dwellings
XML element / Tag	NewDwelling
XML format	String
Validation	Input is optional
Values	If input: Y = Yes N = No
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	HP.3.1.2.1.26
<b>Business Name</b>	<b>Garage included</b>
Name of reporting field in Consultation Paper 06/13	Does the property have a garage?
Description	Identifies whether the property subject to the plan has a garage. The garage should be a permanent structure but does not have to stand on the main site of the property
XML element / Tag	GarageInc
XML format	String
Validation	Input is optional
Values	If input: Y = Yes N = No
Comments	

<b>Meta Data</b>	<b>Value</b>
XML Schema reference	HP.3.1.2.1.27
<b>Business Name</b>	<b>Does payment protection insurance apply?</b>
Name of reporting field in Consultation Paper 06/13	Is payment protection insurance (PPI) being taken out with the plan?
Description	Identifies whether payment protection insurance (PPI) being taken out with the plan. PPI can be any of the following: 1) full accident, sickness and employment insurance 2) accident and sickness only 3) unemployment only
XML element / Tag	HPProtectionPlanInc
XML format	String
Validation	Input is optional
Values	If input: Y = Yes N = No
Comments	Report 'yes' even where the policy was sold or provided free and irrespective of whether the premiums are collected by the lender or the insurer.

## Appendix A: Examples of XML documents

This appendix contains one example of an XML document for each product type (retail investment, pure protection contracts, mortgage, home reversion and home purchase plan) Each example contains one product details message. All data is valid and all optional fields are populated. The purpose of the examples is to show how the fields might be populated. The examples are not intended to represent a realistic product sale. The examples are compatible with the versions of the schemas in 'Versions of PSD XML Schemas'

### *Retail investment document example*

```
<?xml version="1.0" encoding="utf-8" ?>
<FSAHSFFeedRI xmlns="http://www.fsa.gov.uk/XMLSchema/FSAHSFFeedRI-v1-2">
<FSAFeedHeader xmlns="http://www.fsa.gov.uk/XMLSchema/FSAFeedCommon-v1-2">
  <FeedTargetSchemaVersion>1.2</FeedTargetSchemaVersion>
  <Submitter>
    <SubmittingFirm>123456</SubmittingFirm>
    <SubmittingDept>ABC123</SubmittingDept>
  </Submitter>
  <ReportDetails>
    <ReportCreationDate>2004-03-22</ReportCreationDate>
    <ReportIdentifier>ABC123/22</ReportIdentifier>
  </ReportDetails>
</FSAFeedHeader>
<FSAHSFFeedRIMsg>
<CoreItems xmlns="http://www.fsa.gov.uk/XMLSchema/FSAFeedCommon-v1-2">
  <FirmFSARef>123456</FirmFSARef>
  <TransRef>ABC/12345/1</TransRef>
  <Cancellation>false</Cancellation>
</CoreItems>
<RetailInvestment>
  <PrincipalOrNetworkFSARef>123456</PrincipalOrNetworkFSARef>
  <TypePolicy>99</TypePolicy>
  <AdvisedSale>Y</AdvisedSale>
  <CustPostCode>W1A 1QQ</CustPostCode>
  <PremPaymentMethod>S</PremPaymentMethod>
  <TotalPremAmt>10000</TotalPremAmt>
  <CustDOB>1980-01-30</CustDOB>
  <DateInForce>2004-03-22</DateInForce>
</RetailInvestment>
</FSAHSFFeedRIMsg>
</FSAHSFFeedRI>
```

## Pure protection contract product document example

```
<?xml version="1.0" encoding="utf-8" ?>
=<FSAHSFFeedPP xmlns="http://www.fsa.gov.uk/XMLSchema/FSAHSFFeedPP-v1-2">
=<FSAFeedHeader xmlns="http://www.fsa.gov.uk/XMLSchema/FSAFeedCommon-v1-2">
  <FeedTargetSchemaVersion>1.2</FeedTargetSchemaVersion>
  <Submitter>
    <SubmittingFirm>123456</SubmittingFirm>
    <SubmittingDept>ABC123</SubmittingDept>
  </Submitter>
  <ReportDetails>
    <ReportCreationDate>2004-03-22</ReportCreationDate>
    <ReportIdentifier>ABC/123/22</ReportIdentifier>
  </ReportDetails>
</FSAFeedHeader>
=<FSAHSFFeedPPMsg>
=<CoreItems xmlns="http://www.fsa.gov.uk/XMLSchema/FSAFeedCommon-v1-2">
  <FirmFSARef>123456</FirmFSARef>
  <TransRef>ABC/12345/1</TransRef>
  <Cancellation>false</Cancellation>
</CoreItems>
=<PureProtection>
  <PrincipalOrNetworkFSARef>123456</PrincipalOrNetworkFSARef>
  <TypePolicy>99</TypePolicy>
  <AdvisedSale>Y</AdvisedSale>
  <PremPaymentMethod>S</PremPaymentMethod>
  <TotalPremAmt>10000</TotalPremAmt>
  <DateInForce>2004-03-22</DateInForce>
</PureProtection>
</FSAHSFFeedPPMsg>
</FSAHSFFeedPP>
```

## Mortgage document example

```
<?xml version="1.0" encoding="utf-8" ?>
<FSAHSFFeedMG xmlns="http://www.fsa.gov.uk/XMLSchema/FSAHSFFeedMG-v1-2">
<FSAFeedHeader xmlns="http://www.fsa.gov.uk/XMLSchema/FSAFeedCommon-v1-2">
  <FeedTargetSchemaVersion>1.2</FeedTargetSchemaVersion>
  <Submitter>
    <SubmittingFirm>123456</SubmittingFirm>
    <SubmittingDept>ABC123</SubmittingDept>
  </Submitter>
  <ReportDetails>
    <ReportCreationDate>2004-03-22</ReportCreationDate>
    <ReportIdentifier>ABC/123/22</ReportIdentifier>
  </ReportDetails>
</FSAFeedHeader>
<FSAHSFFeedMGMsg>
<CoreItems xmlns="http://www.fsa.gov.uk/XMLSchema/FSAFeedCommon-v1-2">
  <FirmFSARef>123456</FirmFSARef>
  <TransRef>ABC/12345/1</TransRef>
  <Cancellation>>false</Cancellation>
</CoreItems>
<Mortgage>
  <PrincipalOrNetworkFSARef>123456</PrincipalOrNetworkFSARef>
  <AcctOpenDate>2004-01-01</AcctOpenDate>
  <AdvisedSale>Y</AdvisedSale>
  <TypeIntRate>01</TypeIntRate>
  <MtgeCharsList>
    <MtgeChar>FF</MtgeChar>
    <MtgeChar>L</MtgeChar>
    <MtgeChar>SA</MtgeChar>
  </MtgeCharsList>
  <PropertyPostCode>BS3 6KL</PropertyPostCode>
  <TypeBorrower>R</TypeBorrower>
  <RepayMethod>C</RepayMethod>
  <MtgeTerm>25</MtgeTerm>
  <LoanAmt>10000</LoanAmt>
  <PropertyValue>100000</PropertyValue>
  <IncomeBasis>S</IncomeBasis>
  <MainDOB>1980-01-01</MainDOB>
  <RemtgePurpose>N</RemtgePurpose>
  <MainEmpStatus>E</MainEmpStatus>
  <GrossIncome>40000</GrossIncome>
  <IncomeVerification>Y</IncomeVerification>
  <MainBorrowerCCJValue>1000</MainBorrowerCCJValue>
  <SecondBorrowerCCJValue>2000</SecondBorrowerCCJValue>
  <MainBorrowerImpCredHistList>
    <MainBorrowerImpCredHist>A</MainBorrowerImpCredHist>
  </MainBorrowerImpCredHistList>
  <SecondBorrowerImpCredHistList>
    <SecondBorrowerImpCredHist>V</SecondBorrowerImpCredHist>
  </SecondBorrowerImpCredHistList>
  <InitialGrossIntRate>5.75</InitialGrossIntRate>
  <DateIncentiveRateEnds>2008-01-01</DateIncentiveRateEnds>
  <DateERCEnds>2008-01-01</DateERCEnds>
  <PurchasePrice>100000</PurchasePrice>
  <TypeDwelling>D</TypeDwelling>
  <NumHabitableRooms>5</NumHabitableRooms>
  <NumBedrooms>2</NumBedrooms>

```

<NewDwelling>N</NewDwelling>  
<GarageInc>Y</GarageInc>  
<MtgeProtectionPlanInc>N</MtgeProtectionPlanInc>  
</Mortgage>  
</FSAHSFFeedMGMsg>  
</FSAHSFFeedMG>

## Home Reversion document example

```
<?xml version="1.0" encoding="UTF-8" ?>
<FSAHSFFeedHR xmlns="http://www.fsa.gov.uk/XMLSchema/FSAHSFFeedHR-v1-0">
  <FSAFeedHeader xmlns="http://www.fsa.gov.uk/XMLSchema/FSAFeedCommon-v1-2">
    <FeedTargetSchemaVersion>1.0</FeedTargetSchemaVersion>
    <Submitter>
      <SubmittingFirm>207386</SubmittingFirm>
      <SubmittingDept>Default</SubmittingDept>
    </Submitter>
    <ReportDetails>
      <ReportCreationDate>2007-04-04</ReportCreationDate>
      <ReportIdentifier>20070621.175445_Sz1</ReportIdentifier>
    </ReportDetails>
  </FSAFeedHeader>
  <FSAHSFFeedHRMsg>
    <CoreItems xmlns="http://www.fsa.gov.uk/XMLSchema/FSAFeedCommon-v1-2">
      <FirmFSARef>207386</FirmFSARef>
      <TransRef>ABC/1</TransRef>
      <Cancellation>>false</Cancellation>
    </CoreItems>
    <HomeReversion>
      <PrincipalOrNetworkFSARef>207386</PrincipalOrNetworkFSARef>
      <RevPlanDate>2007-04-04</RevPlanDate>
      <AdvisedSale>Y</AdvisedSale>
      <ReversionCharsList>
        <ReversionChar>F</ReversionChar>
      </ReversionCharsList>
      <PropertyPostCode>ME17 1X</PropertyPostCode>
      <ReversionSum>100000</ReversionSum>
      <FullMktPropertyValue>200000</FullMktPropertyValue>
      <DiscRevrtPropertyValue>2345</DiscRevrtPropertyValue>
      <MainDOB>1963-04-10</MainDOB>
      <PurposeReversion>H</PurposeReversion>
    </HomeReversion>
  </FSAHSFFeedHRMsg>
</FSAHSFFeedHR>
```

## Home Purchase Plan document example

```
<?xml version="1.0" encoding="UTF-8" ?>
<FSAHSFFeedHP xmlns="http://www.fsa.gov.uk/XMLSchema/FSAHSFFeedHP-v1-0">
  <FSAFeedHeader xmlns="http://www.fsa.gov.uk/XMLSchema/FSAFeedCommon-v1-2">
    <FeedTargetSchemaVersion>1.0</FeedTargetSchemaVersion>
    <Submitter>
      <SubmittingFirm>200140</SubmittingFirm>
      <SubmittingDept>Default</SubmittingDept>
    </Submitter>
    <ReportDetails>
      <ReportCreationDate>2007-04-04</ReportCreationDate>
      <ReportIdentifier>20070412.151457_Sz1</ReportIdentifier>
    </ReportDetails>
  </FSAFeedHeader>
  <FSAHSFFeedHPMsg>
    <CoreItems xmlns="http://www.fsa.gov.uk/XMLSchema/FSAFeedCommon-v1-2">
      <FirmFSARef>207386</FirmFSARef>
      <TransRef>ABC/1</TransRef>
      <Cancellation>>false</Cancellation>
    </CoreItems>
    <HomePurchase>
      <PrincipalOrNetworkFSARef>200140</PrincipalOrNetworkFSARef>
      <HPPAcctOpenDate>2007-04-04</HPPAcctOpenDate>
      <AdvisedSale>Y</AdvisedSale>
      <TypeRentRate>V</TypeRentRate>
      <HPPCharsList>
        <HPPChar>I</HPPChar>
      </HPPCharsList>
      <TypeHomeBuyer>F</TypeHomeBuyer>
      <HPPTerm>20</HPPTerm>
      <HPPAmountGranted>123</HPPAmountGranted>
      <PropertyValue>123</PropertyValue>
      <IncomeBasis>S</IncomeBasis>
      <MainDOB>1963-04-10</MainDOB>
      <MainEmpStatus>E</MainEmpStatus>
      <GrossIncome>12345</GrossIncome>
      <IncomeVerification>Y</IncomeVerification>
      <MainHomeBuyerCCJValue>10</MainHomeBuyerCCJValue>
      <SecondHomeBuyerCCJValue>10</SecondHomeBuyerCCJValue>
      <MainHomeBuyerImpCredHistList>
        <MainHomeBuyerImpCredHist>A</MainHomeBuyerImpCredHist>
      </MainHomeBuyerImpCredHistList>
      <SecondHomeBuyerImpCredHistList>
        <SecondHomeBuyerImpCredHist>A</SecondHomeBuyerImpCredHist>
      </SecondHomeBuyerImpCredHistList>
      <InitialGrossRentRate>12.12</InitialGrossRentRate>
      <DateIncentiveRateEnds>2006-12-12</DateIncentiveRateEnds>
      <PurchasePrice>111</PurchasePrice>
      <TypeDwelling>B</TypeDwelling>
      <NumHabitableRooms>2</NumHabitableRooms>
      <NumBedrooms>1</NumBedrooms>
      <NewDwelling>Y</NewDwelling>
      <GarageInc>Y</GarageInc>
      <HPPProtectionPlanInc>Y</HPPProtectionPlanInc>
    </HomePurchase>
  </FSAHSFFeedHPMsg>
</FSAHSFFeedHP>
```