

Principles of Reciprocity

Appendices 1 & 2

Executive Commitment

Executive Commitment 2 (Final)

June 2006

Access is requested to CRA data under the strict terms of the following Appendices first included in the Principles of Reciprocity, Version 20, dated March 2003.

APPENDIX 1 - (Customer Level Management and the inclusion of Current Accounts)

APPENDIX 2 - (Portfolios where consent to share positive data is only available for some accounts)

This letter provides the required EXECUTIVE COMMITMENT - Full details of the Appendices are attached, but the key points relating to this commitment are :

APPENDIX 1

- An organisation will provide an Executive Commitment to share current account positive data, as well as a plan to illustrate their expected timeframes. It is expected that such data will be shared within 5 years of the organisation's first use of a positive data aggregated risk score

APPENDIX 2

- A "Data Sharing Policy" must be established, which must include Executive Commitment to seek to increase the level of positive data sharing on historically opened accounts.

Name of Organisation	AN Other Bank Registered Office
Accountable Compliance Officer Name, Title and Contact Details	
Executive Sign-off Name, Title and Contact Details	
Signature	
Date	

Name of Bureau(x)	AN Other Bureau AN Other 2nd Bureau
Accountable Compliance Officer(s) Name(s), Title(s) and Contact Details	
Signature	
Date	

APPENDIX 1

Customer level management and the inclusion of current accounts

The requirements to use aggregated positive risk scores on the current account are :

- Default Data must be shared across the full current account portfolio.
- Positive Data must have been shared across all lending products for (as a minimum) accounts opened in the 12 months prior to the organisation starting to access the data, and for all new accounts opened thereafter.
- An organisation will provide an **Executive Commitment** to share current account positive data, as well as a plan to illustrate their expected timeframes. It is expected that such data will be shared within 5 years of the organisation's first use of a positive data aggregated risk score
- The organisation must confirm, on an annual basis, progress against their plans for sharing current account positive data .

Activity	Aggregated Risk Score (default data)	Aggregated Risk Score (positive data)
C/A facility increases (to O/D limit or debit card functionality/limit) - Outbound	YES	NO
C/A facility increases (to O/D limit or debit card functionality/limit)- Inbound	YES	YES
C/A application risk assessment (customer)	YES	YES
C/A application risk assessment (non-customer)	YES	NO
Renewing existing facilities	YES	YES
Transaction authorisation	YES	YES
Management of temporary excesses (not increasing O/D limit)	YES	YES
Arrears/delinquency management (including facility restructure)	YES	YES
Arrears/delinquency alert	YES	YES
Identification of over-commitment	YES	YES

APPENDIX 2

Portfolios where consent to share positive data is only available for some accounts

The requirements to use aggregated positive risk scores on all accounts are :

- The organisation must share Default Data in respect of ALL accounts in the portfolio.
- Positive Data must be shared for (as a minimum) all new accounts opened in the 24 months prior to the organisation accessing the data and ALL new accounts opened thereafter, within the portfolio must be shared.
- A “Data Sharing Policy” must be established, which must include **Executive Commitment** to seek to increase the level of positive data sharing on historically opened accounts.
- The organisation must demonstrate that they have the technical ability to “capture” customer consent for positive data sharing, e.g. via a Yes/No flag.