Information pursuant to regulations 20 (5) and 21 (2)

Single Customer View (SCV) file and deferred file

(1)   A member shall provide the information required by regulation 20 (3) by secure electronic transmission and in a format which is readily transferable to and compatible with the Scheme's system. A member may provide such information in excel format.

(2)   In addition to the requirements specified in regulation 20 (1), a member shall ensure that its SCV system:

(i)   automatically identifies the amount of covered deposits payable to each depositor; and

(ii)   includes a facility which identifies any portion of an eligible deposit that is over €100,000.

Provided that in the identification of the amount of covered deposits payable to each depositor for the purposes of this provision, no account shall be taken of temporary high balances.

Provided further that, for the purposes of any information required to be provided in a single customer view file and deferred file pursuant to regulation 20 (3) and the calculation of the contributions to the Scheme, the full balance as may be due to a person who is not absolutely entitled pursuant to regulation 12 (5) of the Regulations shall be deemed to be the amount of covered deposits. For example, Client Account would fall under this category of deposits.

(3)   A member shall take reasonable steps to ensure the accuracy of the data it holds in order to satisfy the requirements of this notice.

(4)   A member shall ensure that each single customer view file and deferred file contains the information as set out in the First Schedule to this notice.

A member shall ensure that each single customer view file and each deferred file contains the information for each of the fields as set out in the First Schedule to this notice, such that:

(i)   a single customer view file shall only be required to contain the information for the fields which include ''SCV'' in column two of the First Schedule; and

(ii)   a deferred file shall only be required to contain the information for the fields which include ''DEF'' in column two of the first schedule;

Provided that the information for the fields which include ''Online'' in column two of the First Schedule shall only be required to be given by banks which accept deposits from depositors predominantly through electronic communication over the internet.

(5)   Where a member prepares both a single customer view file and a deferred file for a depositor, the "unique depositor identifier" on both the single customer view file and the deferred file shall be identical.

(6)   Where a depositor holds more than one deposit, the section of the single customer view file and deferred file which sets out "Details of deposit(s)" shall be completed for each deposit held.

(7)   Unless otherwise specified, any reference to a deposit balance shall mean the total of the principal and any accrued interest. Provided that where the deposit balance refers to a structured deposit and the return cannot be calculated until the maturity date because the return is based on an index or similar mechanism as determined at a future date, the deposit balance shall mean the total of the principal and any attributable contractual minimum return. Provided further that any such amounts (whether of the principal, interest or contractual minimum return) shall be calculated up to the compensation date or the date on which the Scheme requests the member to provide the single customer view file and deferred file in accordance with regulation 20 (3).

(8)   A member shall ensure that the amount inserted into each single customer view file and deferred file as the deposit balance includes any payment made to or by the depositor for which value has been credited to the depositor's account regardless of whether the member has received the value itself. A member must ensure that the amount inserted into each single customer view file and deferred file as the deposit balance excludes any payment which has been debited from the depositor's account on the depositor's instructions regardless of whether the member has sent value itself.

(9)   At the end of the single customer view file and deferred file for all depositors, the member must include a file footer indicating that the file is complete. The file footer must contain the figure "9" repeated 20 times. The file footer must appear at the end of the complete file containing the single customer view file or deferred file for all depositors after the last record.

First Schedule

SCV File Name:

Deferred File Name:

Field Number	File	Field Identifier	Field Description	Field Data Type	Maximum Number of Characters	Notes
Depositor Details						
1	SCV / DEF	Unique Depositor Identifier	Unique Depositor Identifier for each depositor. Same depositor occuring in more than one record should have the same Unique Depositor Identifier.	Alphanumeric	50	
2	SCV / DEF	Depositor Forename	For individuals only, indicate forename of depositor	Alphanumeric	50	
3	SCV / DEF	Depositor Surname	For individuals only, indicate surname of depositor	Alphanumeric	50	
4	SCV / DEF	Title	For individuals only, indicate title of depositor	Alphanumeric	20	
5	SCV / DEF	Name of Entity	For depositors other than individuals (such as companies, partnerships and other entities) only, indicate name of entity	Alphanumeric	100	
6	SCV / DEF	Depositor Identity Number	For individuals only, indicate identity document number. For entities other than individuals, indicate the registration number of companies or partnerships and the income tax number for other entities	Alphanumeric	20	

7	SCV / DEF	Type of Depositor Identity Document	Indicate the source document used for the depositor's identification as: For individuals indicate whether: Official Identity Card or Passport. For entities other than individuals indicate whether company registration, partnership registration or income tax number.	Alphanumeric	2	Indicate any one of the Possible Identity Number types as: ID, PP, CO, PA, IT
8	SCV / DEF	Country of Issue of Depositor Identity Document	Indicate the country of issue of Depositor Identity Document	Alphanumeric	3	Indicate such country by reference to ISO 3166-3 code
9	SCV / DEF	Depositor date of birth	For individuals only, indicate the date of birth	Date	8	Field format: DDMMYYYY

Contact Details						
10	SCV / DEF	Address Line 1	Indicate full postal address of depositor. If bank is able to separate address information, Address line 2 and Address line 3 may be used.	Alphanumeric	100	
11	SCV / DEF	Address Line 2	As required	Alphanumeric	100	
12	SCV / DEF	Address Line 3	As required	Alphanumeric	100	
13	SCV / DEF	Postcode	Indicate Postcode where available	Alphanumeric	12	
14	SCV / DEF	Country	Indicate the country by means of ISO code 3166	Alphanumeric	3	Indicate such country by reference to ISO 3166-3 code
15	SCV / DEF	Main phone number	Main phone number of depositor, where available	Alphanumeric	12	
16	SCV / DEF	Country code prefix of Main phone number	Country code prefix of Main phone number, if available	Alphanumeric	7	

17	SCV / DEF	Alternative phone number	Alternative phone number of depositor, where available	Alphanumeric	12	
18	SCV / DEF	Country code prefix of Alternative phone number	Country code prefix of Alternative phone number, if available	Alphanumeric	7	
19	SCV / DEF	Email Address	Email address of depositor, where available	Alphanumeric	30	

Details of Deposit(s)						For deposits with credit balances only. Where an account contains a negative balance, that deposit should be excluded.
20	SCV / DEF	Deposit type	Indicate the name that identifies the deposit as one of the following: Current, Savings, Term, Structured, Credit card, other	Alphanumeric	3	Indicate any one of the Possible Identity Number types as: CUR, SAV, TRM, STR, CRD, OTR
21	SCV / DEF	IBAN	Unique number for this deposit	Alphanumeric	31	

22	SCV / DEF	Deposit status	Identify whether the deposit is (i) an account which is included in a single customer view file; or (ii) an account to which the depositor is not absolutely entitled; or (iii) a not active account.	Alphanumeric		Indicate any one or more of the possible deposit status types as: SCV, BEN, NAA. The system will not allow the combination of SCV with BEN and / or NAA.
23	DEF	UNC	Identify whether it is uncertain that a person is entitled to receive compensation.	Boolean	1	For Not Active accounts only.
24	DEF	DSD	Identify whether the Account holder is deceased.	Boolean	1	For Not Active accounts only.
25	DEF	PLD	Identify whether the deposit is a Pledged account.	Boolean	1	For Not Active accounts only.
26	DEF	MIN	Identify whether the deposit is held by a minor.	Boolean	1	For Not Active accounts only.
27	DEF	USU	Identify whether the deposit is subject to usufruct or similar rights.	Boolean	1	For Not Active accounts only.
28	DEF	LEG	Identify whether the deposit is subject to legal dispute.	Boolean	1	For Not Active accounts only.
29	DEF	RES	Identify whether the deposit is subject to restrictive measures.	Boolean	1	For Not Active accounts only.
30	DEF	LAU	Identify whether the depositor has been charged with an offence arising out of or in relation to money laundering.	Boolean	1	For Not Active accounts only.
31	DEF	DOR	Identify whether the deposit is a dormant account.	Boolean	1	For Not Active accounts only.

32	SCV / DEF	Deposit holder indicator	The Deposit Holder Indicator is required to identify whether an account is a single account or a joint or multiple account. It must identify how many deposit holders there are in relation to the deposit. The last digit represents the number of joint deposit holders.	Alphanumeric	3	If the deposit has one account holder, the indicator is set at 001; If the deposit has two owners, the indicator is set at 002 for both owners; etc
33	SCV / DEF	Maturity Date	For term deposits only, indicate the maturity date of the account. Otherwise the field is left empty.	Date	8	Field format: DDMMYYYY
34	SCV / DEF	Deposit branch jurisdiction	If the account is held in a branch outside Malta, please state in which jurisdiction the deposit is held [if applicable].	Alphanumeric	3	If the deposit is held in a branch outside Malta, indicate the country where the deposit is held by reference to ISO 3166-3 code
35	SCV / DEF	Structured deposit balance	For structured deposits only, where the return cannot be calculated until the maturity date, indicate whether the deposit balance field has been determined solely by reference to the principal and any attributable contractual minimum return.	Boolean	1	Value: Yes / No Format: -1 for Yes and 0 for No
36	SCV / DEF	Currency of deposit	The currency in which the deposit is held	Alphanumeric	3	ISO 4217

37	SCV / DEF	Deposit balance excluding accrued interest in original currency	The deposit balance in the original currency before conversion to EUR (if applicable), and excluding any accrued interest, at end of business on the date on which the deposit becomes an unavailable deposit or the date of request from the Scheme as applicable. In the case of a joint account, the joint account holder's share must be indicated in the account balance.	Decimal		All balances must be rounded up to two decimal places. Do not include any non-numeric symbols, such as commas, currency symbols etc.
38	SCV / DEF	Accrued interest in original currency	The gross accrued Interest in the original currency before conversion to EUR (if applicable), on the date on which the deposit becomes an unavailable deposit or the date of request from the Scheme as applicable. Do not include any accrued negative interest. In the case of a joint account, the joint account holder's share must be indicated in the interest amount.	Decimal		Value with 2 decimal places. All balances must be rounded up to two decimal places. Do not include any non-numeric symbols, such as commas, currency symbols etc

39	SCV / DEF	Exchange Rate	For deposits not held in EUR, the exchange rate used to calculate the EUR balance on the date on which the deposit becomes an unavailable deposit or the date of request from the Scheme as applicable		Decimal	Value with 4 decimal places. All balances must be rounded up to four decimal places. Do not include any non-numeric symbols, such as commas, currency symbols etc
40	SCV / DEF	Deposit balance excluding accrued interest in EUR	The deposit balance in EUR and excluding any accrued interest, at end of business on the date on which the deposit becomes an unavailable deposit or the date of request from the Scheme as applicable. In the case of a joint account, the joint account holder's share must be indicated in the account balance.		Decimal	All balances must be rounded up to two decimal places. Do not include any non-numeric symbols, such as commas, currency symbols etc.

41	SCV / DEF	Accrued interest in EUR	The gross accrued Interest in EUR, on the date on which the deposit becomes an unavailable deposit or the date of request from the Scheme as applicable. Do not include any accrued negative interest. In the case of a joint account, the joint account holder's share must be indicated in the interest amount.	Decimal		Value with 2 decimal places. All balances must be rounded up to two decimal places. Do not include any non-numeric symbols, such as commas, currency symbols etc
42	SCV / DEF	Deposit balance, including accrued interest in EUR	The deposit balance including any accrued interest in EUR, at end of business on the date on which the deposit becomes an unavailable deposit or the date of request from the Scheme as applicable. Do not include any accrued negative interest. In the case of a joint account, the joint account holder's share must be indicated in the account balance.	Decimal		All balances must be rounded up to two decimal places. Do not include any non-numeric symbols, such as commas, currency symbols etc

| 43 | SCV / DEF | Withholding tax rate | | Integer (if no decimal places) Decimal (if decimal places) | | Value with 2 decimal places. Do not include any non-numeric symbols, such as commas, currency symbols etc. The value should be a positive value or zero. Negative values are not allowed. The value is 0 if no withholding tax is applicable to the depositor. Example 0.15 |

| Other Bank Account Details | | | | | | Whenever opening a new account at Nemea it was requested to transfer money from another bank account held in clients name to the new Nemea account |

44	SCV / DEF/ ONLINE	Name of Bank	Indicate the name of another bank where the depositor has another open account during the financial year immediately preceeding the date on which the deposit becomes an unavailable deposit or the date of request from the Scheme as applicable.	Alphanumeric	50	
45	SCV / DEF/ ONLINE	IBAN	Unique number for the account referred to in field 44	Alphanumeric	31	
46	SCV / DEF/ ONLINE	BIC	Unique code specifying the bank for the account referred to in field 44	Alphanumeric	50	Bank Identifier Code