BANK OF ENGLAND

A loan-level data collection for buy-to-let lending

Technical documentation

V2.10 December 2023

Contents

Introduction	5
XML Schema Definition	5
XML Schema Simple Type Definitions - Enumerations	25
XML Schema Simple Type Definitions – Restrictions	36
Non Schema - Business Validation Checks	40
Non Schema – Technical Validation Checks	41
Submission and Resubmission Process	43

Change History

Document Version	Change	Pages	Comment
2.0			Schema created
2.3	Change History added	3	No impact on schema
2.3	RevisionNumber Constraint / Description corrected	6	No impact on schema
2.3	Business Validation Rule numbering updated	33, 34	No impact on schema
2.3	BV013, BV023, BV024 updated	33, 34	No impact on schema
2.3	TV001: “IntermediaryRefNA” corrected to “IntermediaryNA”	34	No impact on schema
2.3	“BorrowerImpCreditHist” corrected to “BorrowerImpCredHist”	21	No impact on schema
2.3	Diagrams corrected	Throughout	No impact on schema
2.3	Clarification to Submission and Resubmission Process: TransStatus	35	No impact on schema
2.4	TV018 corrected	34	No impact on schema
2.4	BV013 clarified	33	No impact on

			schema
2.4	‘Submission and Resubmission Process: Resubmissions’ section clarified	35	No impact on schema
2.5	BV023 removed	34	No impact on schema
2.6	Validation added to “FirmName”	8	No impact on schema
2.6	Validation added to “DateOfReturn”	8	No impact on schema
2.6	‘Submission and Resubmission Process: Resubmissions’ section clarified	44	No impact on schema
2.7	Validation changed for “CreditScore” to be a value between 0 and 2000 inclusive.	23, 36	Schema created
2.7	Validation changed for “InitialGrossIntRate” and “StressTestedInterestRate” to remove the restriction between 0 and 20	18, 19	Schema created
2.8	Enumeration list for TypeofDwelling amended to remove the option of M: Multiple Properties	36	Schema created
2.9	Enumeration list for TypeofDwelling amended to add the option of M: Multiple Properties	35	Schema created
2.10	FirmFRN amended to reflect the introduction of 7 character FRNs	8, 17, 36	Schema created

Introduction

This document details the XML schema specification for the Buy-to-Let reporting requirements for the Bank of England as well as the business and technical validation rule checks that would be executed outside of the schema.

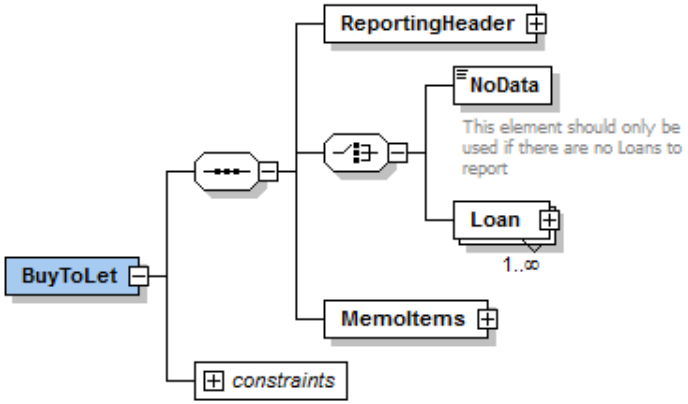
XML Schema Definition

<BuyToLet> Root Element

The <BuyToLet> message is sent by the reporting agents to the Bank of England.

The <BuyToLet> message definition is comprised of three main parts as shown by the diagram below

1. Reporting Header – this provides elements specific to the message
2. Loan – this provides the detail of buy-to-let loans reported
3. Memo Items – aggregate values for approvals and cancellations

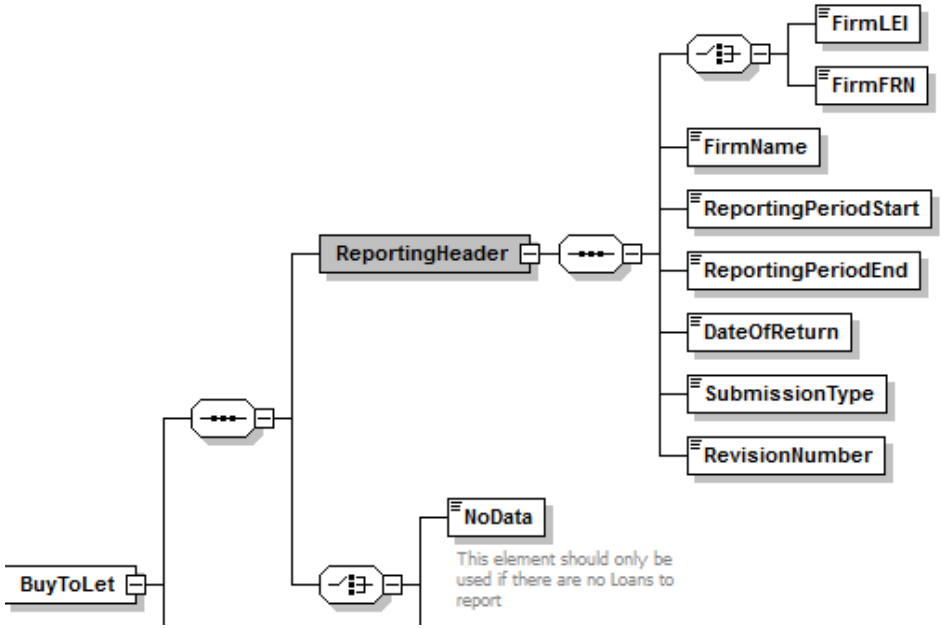


Or	Message Element (XML Tag)	Cardinality	Type	Constraint /

				Description
	BuyToLet	[1…1]		
	ReportingHeader	[1…1]		
{	NoData	[1…1]		
Or}	Loan	[1…*]		
	MemoItems	[1…1]		

<ReportingHeader> Element

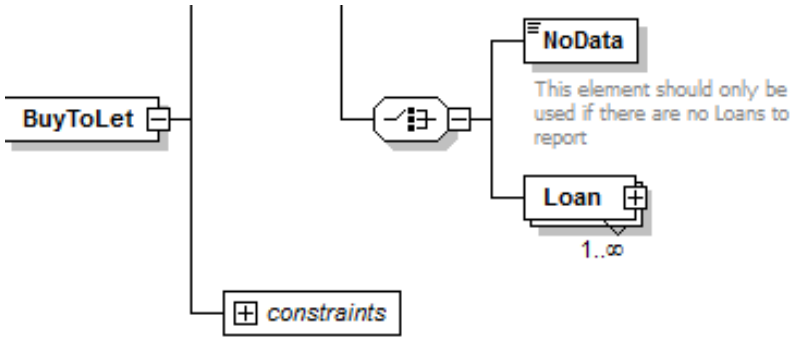
The reporting header defines some basic information provided by the reporting agent that is related to the report. This is show in the diagram below.



Attribute	Or	Message Element (XML Tag)	Cardinality	Type	Constraint / Description
		ReportingHeader	[1…1]		
Submitting Firm Reference	**{**	FirmLEI	[1…1]	lei	20 character legal entity identifier code of the reporting agent e.g. YUEDD7W89PH0FV8Q2S28 It is the strong preference of the Bank that the LEI is used over a FRN.
	Or }	FirmFRN	[1…1]	frn	6 or 7 character firm reference number of the reporting agent issued by

					the FCA e.g. 234567 N.B Either the FRN **or** LEI above can be supplied. It is the strong preference of the Bank that the LEI is used however if not available a FRN should be used.
		FirmName	[1…1]	string	Complete legal entity name of the reporting agent. This must match the reporting entity name on the firm profile on BEEDS.
		ReportingPeriodStart	[1…1]	isodate	This is the start date of the reporting period. This must be in the format YYYY-MM-DD
		ReportingPeriodEnd	[1…1]	isodate	This is the end date of the reporting period. This must be in the format YYYY-MM-DD
		DateOfReturn	[1…1]	isodatetime	This is the current date and timestamp for the submitted or resubmitted return. Timestamp must be in the format YYYY-MM-DDTHH:MM:SSZ. The date must match the current date.
		SubmissionType	[1…1]	submission	Indicates if the submission is the original submission or a resubmission. This is restricted via an enumerated list of options. Please see the enumeration list here.
		RevisionNumber	[1…1]	integer	This indicates the revision number of the submission. For the original submission the value should be 0 however for resubmissions this value should be incremented for each resubmission of the same data.

<NoData> or <Loan> Element



If a reporting agent has no data to report for a given reporting period, they should

Or	Message Element (XML Tag)	Cardinality	Type	Constraint / Description
{	No Data	[1…1]	nodata	If there is no data to report, use this element and set to a value of 'Y' to represent yes. See definition. Reporting agents must explicitly declare they are not reporting any data for a given period.
Or }	Loan	[1…*]		If there is data to report, a reporting agent must use the Loan element and populate all fields as specified in the next section. Each instance of the Loan element must have an attribute of @RowId completed. For each instance of the Loan element, the @RowId must be incremented by 1 and must be unique.

<Loan> Element

Diagram - Part 1

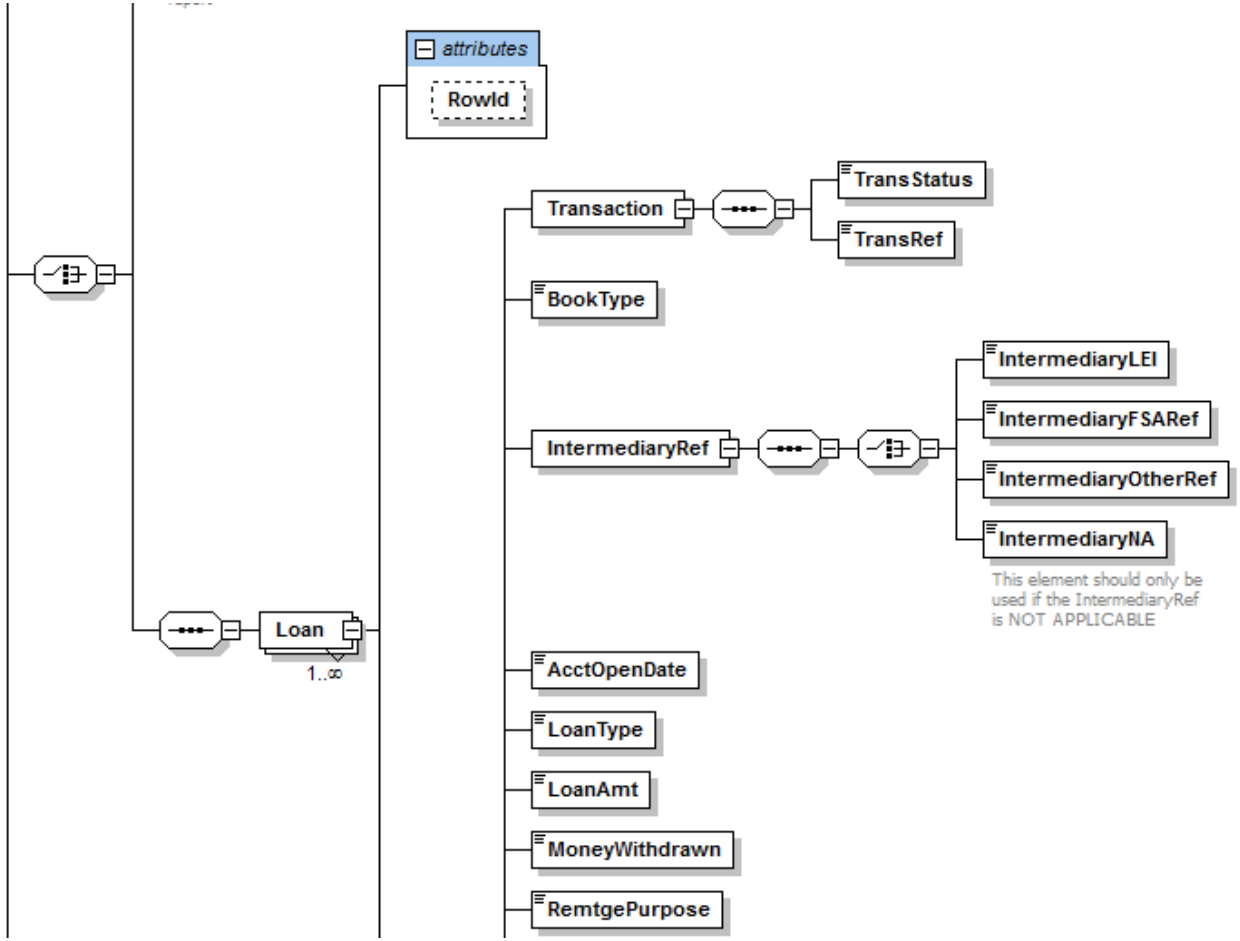


Diagram - Part 2

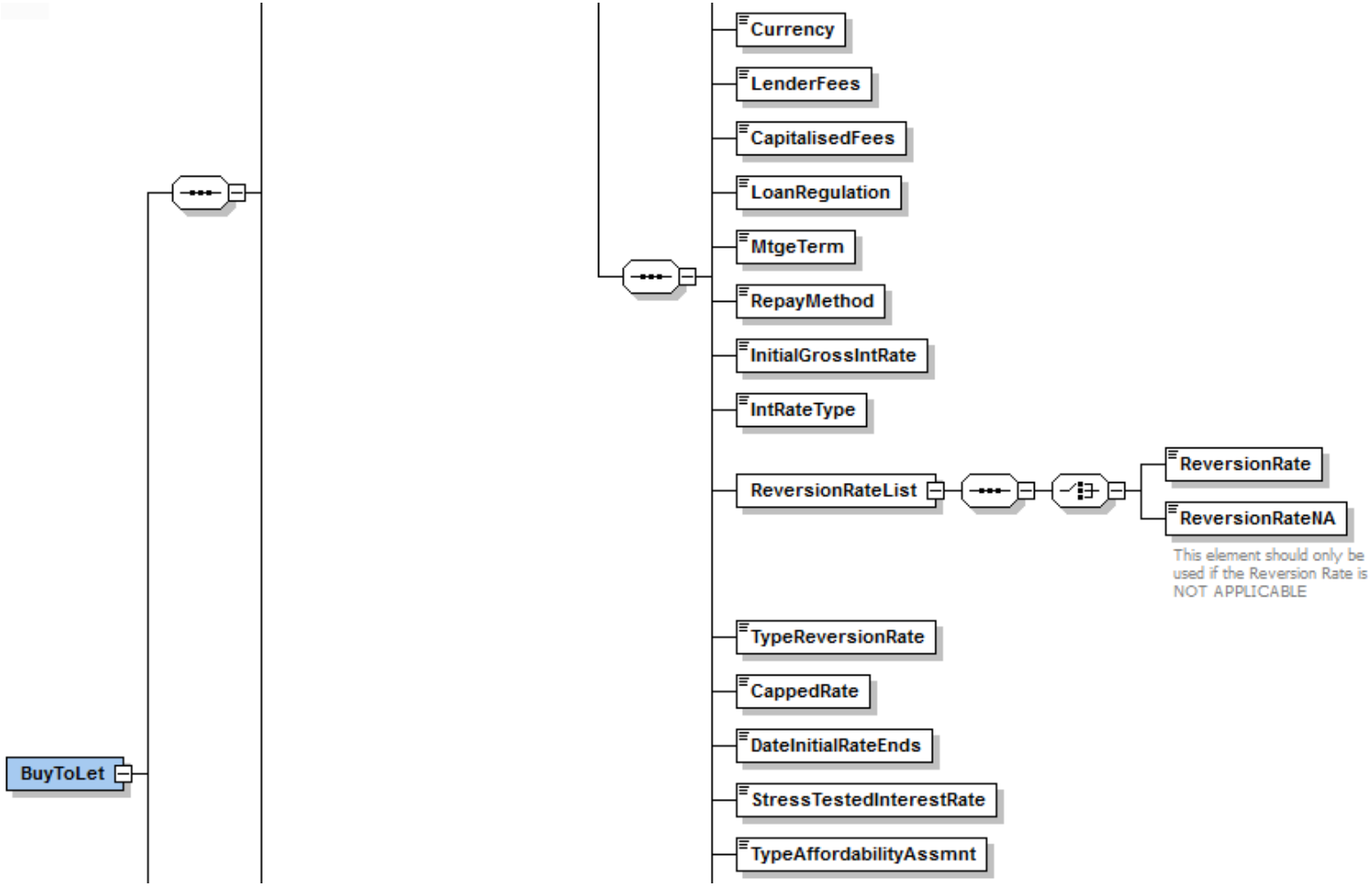


Diagram - Part 3

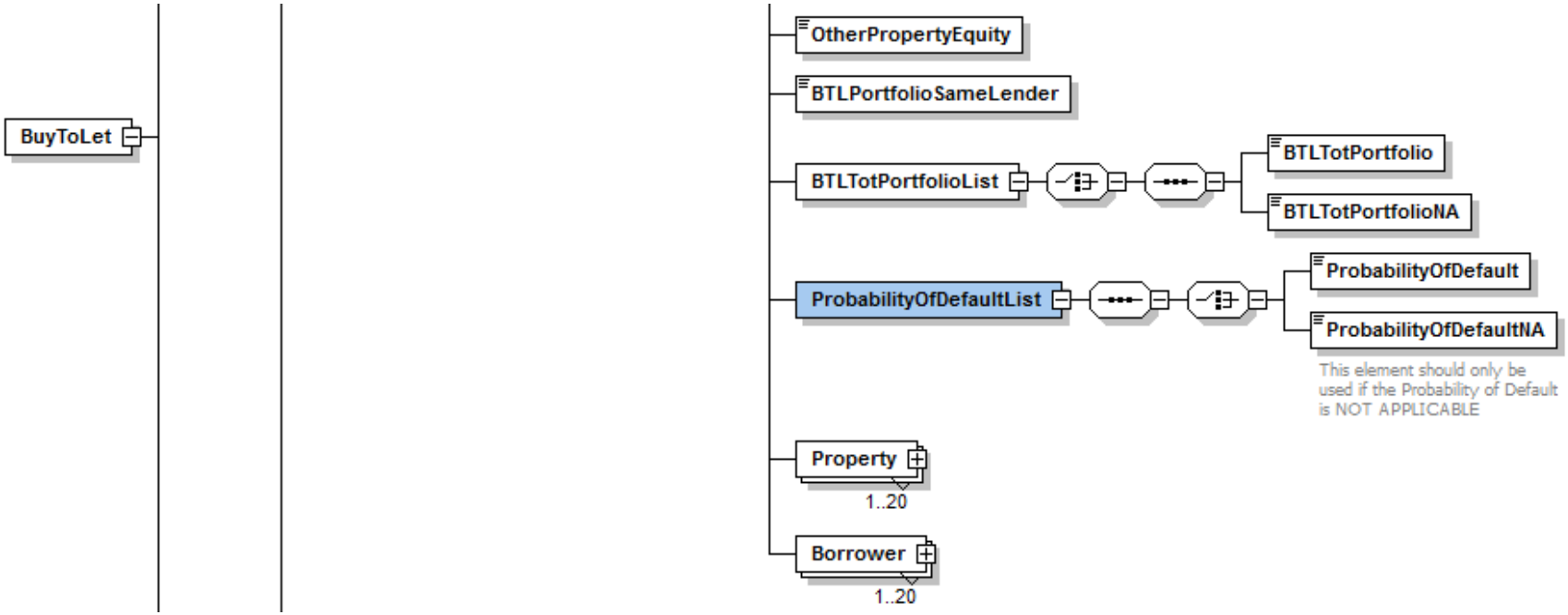


Diagram - Part 4

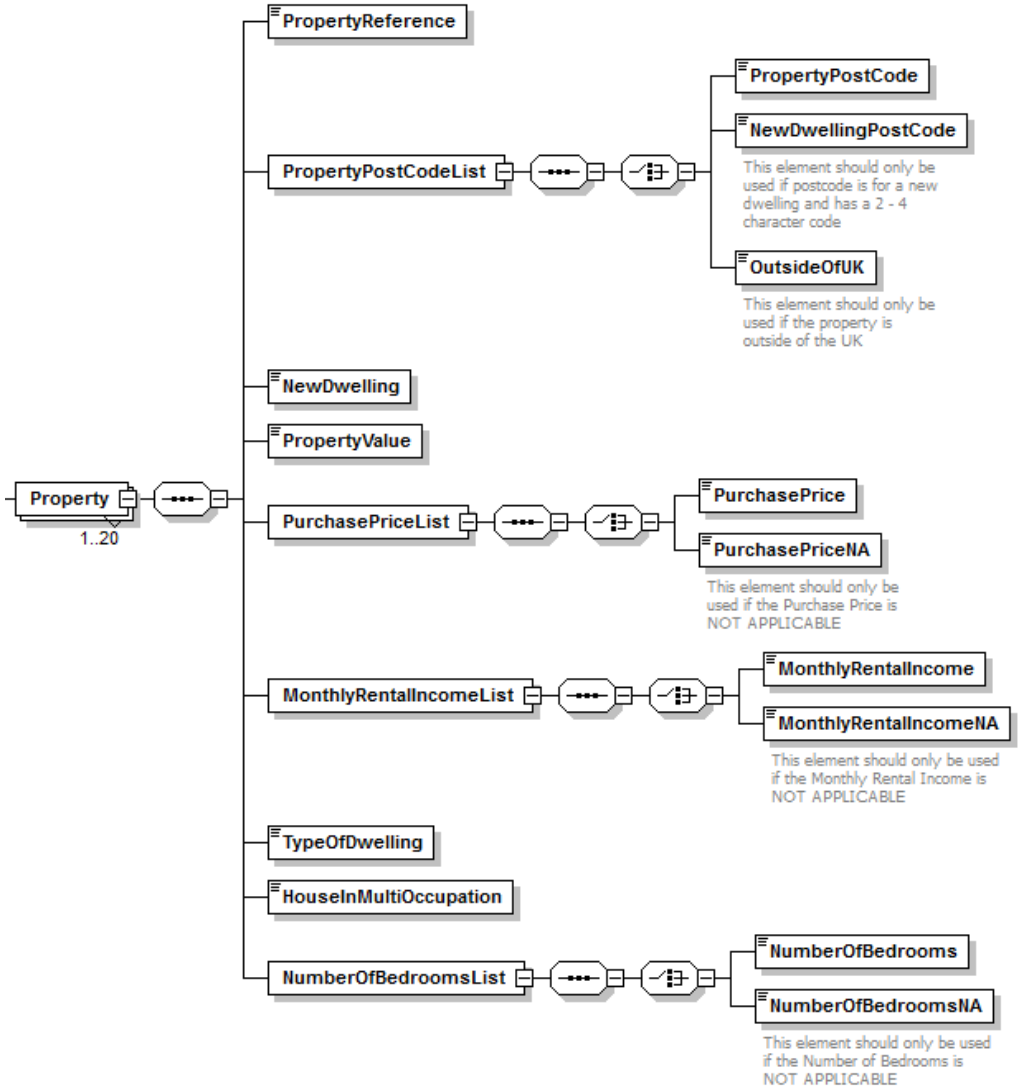


Diagram - Part 5

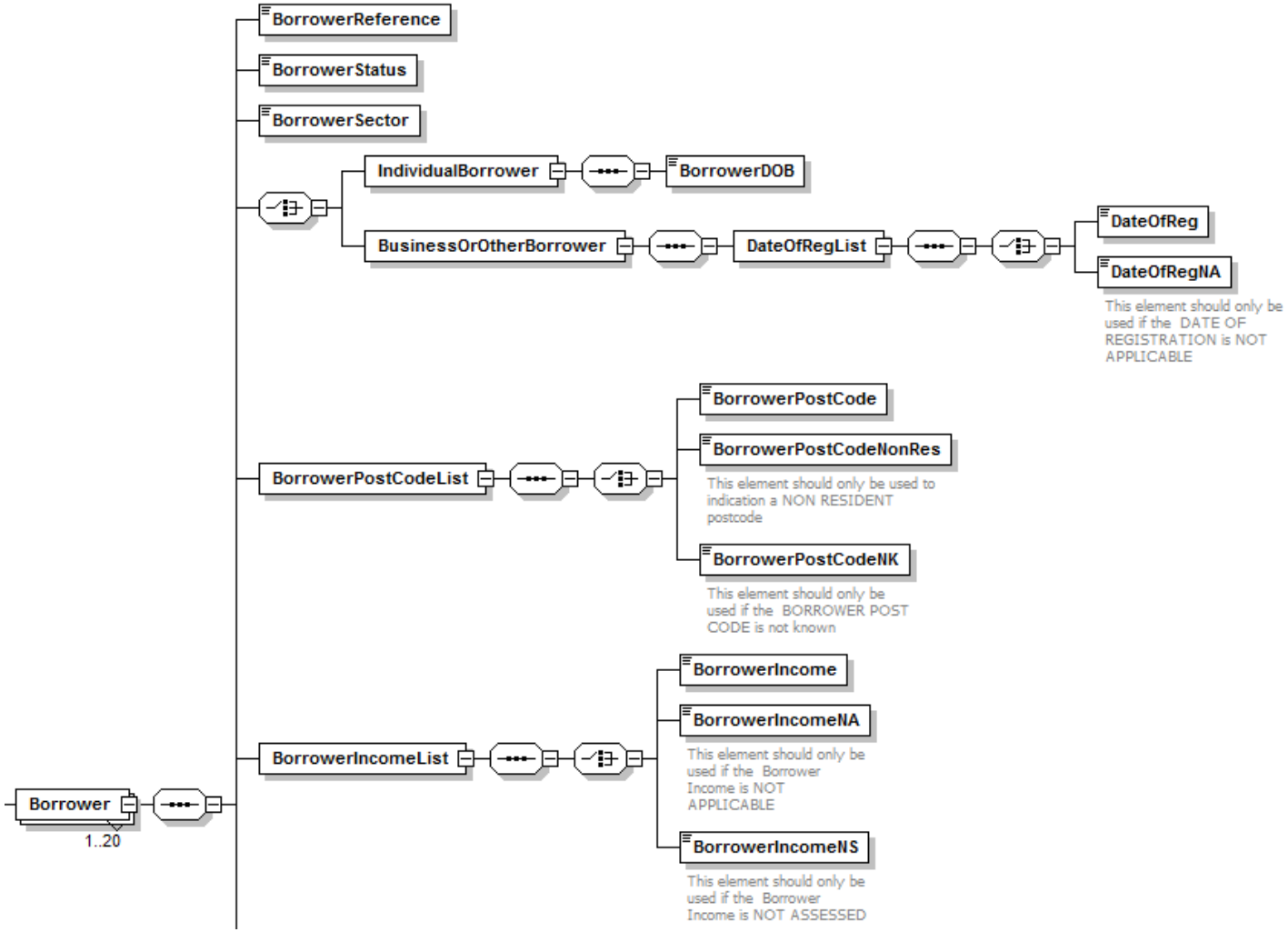
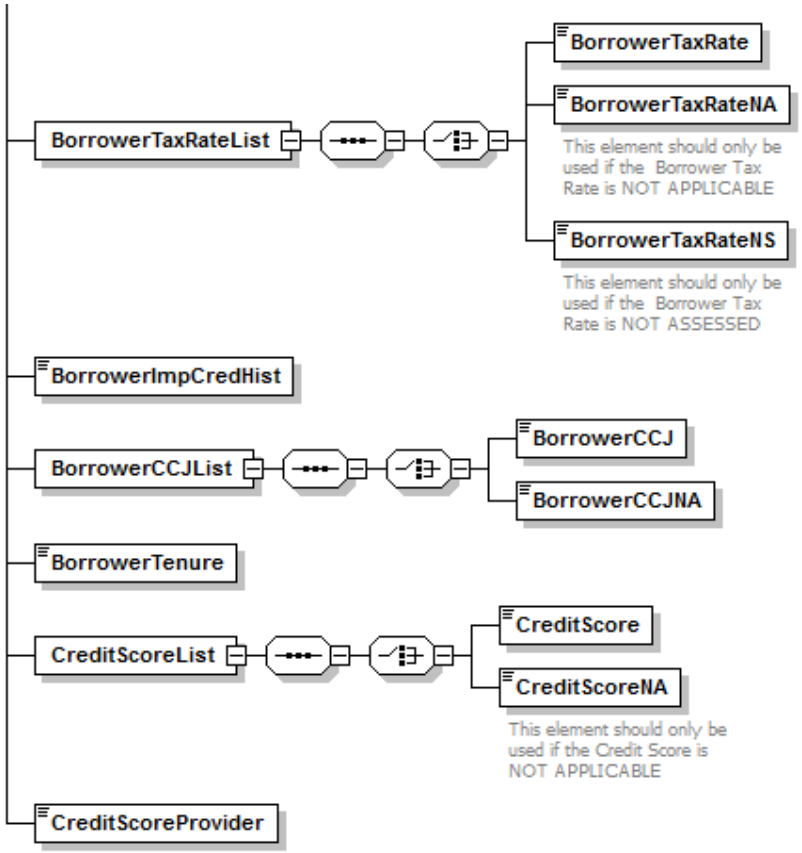


Diagram - Part 6



For each loan the following elements must be reported.

Attribute	Or	Message Element (XML Tag)	Cardinality	Type	Constraint / Description
		Loan	[1…*]		Each instance of the Loan element must have an attribute of @RowId completed. For each instance of the Loan element, the @RowId must be incremented by 1 and must be unique.
		Transaction	[1…1]		
		TransStatus	[1…1]	txstatus	Indicates whether the loan reported is a new or corrected item. A combination of the transaction status element, transaction reference and reporting period determine how to process this record. This is restricted via an enumerated list of options. Please see the enumeration list here.
Transaction Reference		TransRef	[1…1]	txref	Maximum 20 character alphanumeric character code
Book Type		BookType	[1…1]	booktype-phase1	Indicates the book type of the loan. Until 2018 this is restricted to R which represents the value RETAIL. This is restricted via an enumerated list of options. Please see the enumeration list here.
Intermediary		IntermediaryRef	[1…1]		

Reference					
	{	IntermediaryLEI	[1…1]	lei	20 character legal entity identifier code of the intermediary if known e.g. YUEDD7W89PH0FV8Q2S28 A LEI should be used where possible.
	Or	IntermediaryFSARef	[1…1]	frn	6 or 7 character firm reference number of the intermediary if known e.g. 234567 If an LEI is not available use a FRN.
	Or	IntermediaryOtherRef	[1…1]	otherid	Internal identifier attributed by the firm and used where a LEI or FRN is not available.
	Or }	IntermediaryNA	[1…1]	boolean	This element is used when the intermediary identifier is not available and should therefore be set to true.
Account Open Date		AcctOpenDate	[1...1]	Isodate	Date must be in the format YYYY-MM-DD
Loan Type		LoanType	[1...1]	loantype	Indicates a loan type. This is restricted via an enumerated list of options. Please see the enumeration list here.
Loan Amount		LoanAmt	[1...1]	monetarynonneg	Must be a non-negative monetary value
Extra Money Lent		MoneyWithdrawn	[1...1]	monetarynonneg	Must be a non-negative monetary value
Purpose of Additional Funds		RemtgePurpose	[1...1]	remortgagepurpose	Indicates the purpose of additional funds. This is restricted via an enumerated list of options. Please see the enumeration list here.
Currency		Currency	[1...1]	currency	Indicates the currency. This is restricted via an enumerated list of options. Please see the

					enumeration list here.
Lender Fee Amount		LenderFees	[1...1]	monetarynonneg	Must be a non-negative monetary value
Capitalised Fees		CapitalisedFees	[1...1]	monetarynonneg	Must be a non-negative monetary value
Loan Regulation		LoanRegulation	[1…1]	loanregulation	Indicates the loan regulation. This is restricted via an enumerated list of options. Please see the enumeration list here.
Mortgage Term		MtgeTerm	[1...1]	mortgageterm	Must be a value between 0 and 999 inclusive, where the value represents the number of months.
Repayment Method		RepayMethod	[1...1]	repaymentmethod	Indicates the repayment method. This is restricted via an enumerated list of options. Please see the enumeration list here.
Initial Gross Rate		InitialGrossIntRate	[1...1]	percentagemax20	A percentage value to 2 decimal places
Interest Rate Type		IntRateType	[1...1]	interestratetype	Indicates the type of interest rate. This is restricted via an enumerated list of options. Please see the enumeration list here.
		ReversionRateList	[1...1]		
Reversion Rate	**{**	ReversionRate	[1...1]	percentagemax20	A percentage value between 0 and 20 to 2 decimal places
	Or}	ReversionRateNA	[1...1]	Boolean	This element should only be used if the Reversion Rate is NOT APPLICABLE and should be set to true.
Reversion Rate Type		TypeReversionRate	[1...1]	reversionratetype	Indicates the type of reversion rate. This is restricted via an enumerated list of options. Please see the enumeration list here.
Capped Rate		CappedRate	[1...1]	cappedrate	Indicates the capped rate. This is restricted via

					an enumerated list of options. Please see the enumeration list here.
Date Initial Rate Ends		DateInitialRateEnds	[1...1]	initialrateends	Date must be in the format YYYY-MM-DD and < 2100-01-01
Stressed Rate (%)		StressTestedInterestRate	[1…1]	percentagemax20	A percentage value to 2 decimal places
Type of Affordability Assessment		TypeAffordabilityAssmnt	[1…1]	affordabilityassmnt	Indicates the affordability assessment type. This is restricted via an enumerated list of options. Please see the enumeration list here.
Other Property Equity		OtherPropertyEquity	[1…1]	otherpropertyequity	Indicates other property equity. This is restricted via an enumerated list of options. Please see the enumeration list here.
Buy-to-let Portfolio with the Same Lender		BTLPortfolioSameLender	[1…1]	intergergtzero	Must be a non-negative integer value greater than 0
		BTLTotPortfolioList	[1…1]		
Buy-to-let Total Portfolio	**{**	BTLTotPortfolio	[1…1]	integergtzero	Must be a non-negative integer value greater than 0.
	Or}	BTLTotPortfolioNA	[1…1]	boolean	This element should only be used if the Buy-to-let Total Portfolio is NOT AVAILABLE and should be set to true.
		ProbabilityOfDefaultList			
Probability of default	**{**	ProbabilityOfDefault	[1…1]	probability	Must be a decimal value between 0 and 1 and reported to 4 decimal places.
	Or}	ProbabilityOfDefaultNA	[1…1]	boolean	This element should only be used if the Probability of Default is NOT APPLICABLE and should be set to true.
		Property	[1…20]		For each loan there can be a minimum of 1

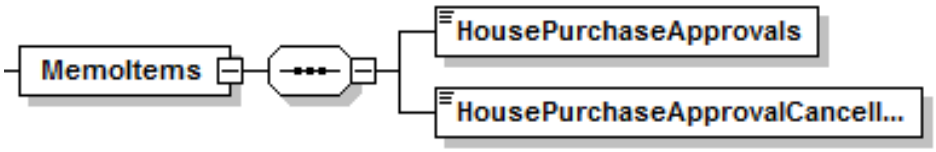
					property to XXXXX TBC
Property Reference		PropertyReference	[1…1]	txref	Maximum 20 character alphanumeric character code
		PropertyPostcodeList	[1…1]		
Property Post Code	**{**	PropertyPostCode	[1…1]	postcode	A 5 – 7 character postcode with no spaces
	Or	NewDwellingPostCode	[1…1]	newdwellingpostcode	In the case of a new dwelling, this element must be used and a 2 – 4 character code entered.
	Or}	OutsideOfUK	[1…1]	boolean	If the property is outside of the UK, this element must be used and the value must be set to true.
New Dwelling		NewDwelling	[1…1]	newdwelling	Indicates whether the property is a new or existing dwelling. This is restricted via an enumerated list of options. Please see the enumeration list here.
Property Value		PropertyValue	[1…1]	monetarynonneg	Must be a non-negative monetary value
		PurchasePriceList	[1…1]		
Purchase Price	**{**	PurchasePrice	[1…1]	monetarynonneg	Must be a non-negative monetary value
	Or}	PurchasePriceNA	[1…1]	boolean	This element should only be used if the Purchase Price is NOT APPLICABLE and should be set to true.
		MonthlyRentalIncomeList	[1…1]		
Monthly Rental Income	**{**	MonthlyRentalIncome	[1…1]	monetarynonneg	Must be a non-negative monetary value
	Or}	MonthlyRentalIncomeNA	[1…1]	boolean	This element should only be used if the Monthly Rental Income is NOT APPLICABLE and should be set to true.

Type of Dwelling		TypeOfDwelling	[1…1]	typeofdwelling	Indicates the type of dwelling. This is restricted via an enumerated list of options. Please see the enumeration list here.
House in Multiple Occupation		HouseInMultiOccupation	[1…1]	houseinmultioccupation	Indicates whether the house is in multiple occupation. This is restricted via an enumerated list of options. Please see the enumeration list here.
		NumberOfBedroomsList	[1…1]		
Number of Bedrooms	**{**	NumberOfBedrooms	[1…1]	numberofbedrooms	Must be a non-negative monetary value between 0 and 20
	Or}	NumberOfBedroomsNA	[1…1]	boolean	This element should only be used if the Number of Bedrooms is NOT APPLICABLE and should be set to true.
		Borrower	[1…20]		For each loan there can be a minimum of 1 property to a maximum number of 20 borrowers reported.
Borrower Reference		BorrowerReference	[1…1]	txref	Maximum 20 character alphanumeric character code.
Borrower Status		BorrowerStatus	[1…1]	borrowerstatus	Indicates the status of the borrower. This is restricted via an enumerated list of options. Please see the enumeration list here.
Borrower Sector		BorrowerSector	[1…1]	borrowersector	Indicates the sector of the borrower. This is restricted via an enumerated list of options. Please see the enumeration list here.
	{	IndividualBorrower	[1…1]		
Date Of Birth		BorrowerDOB	[1…1]	dateofbirth	Date of birth in YYYY-MM-DD format and after 1900-01-01 inclusive.

	Or	BusinessOrOtherBorrower	[1…1]		
		DateOfRegList	[1…1]		
Date Of Registration	**{**	DateOfReg	[1…1]	isodate	Date of registration in YYYY-MM-DD format
	Or}	DateOfRegNA	[1…1]	boolean	This element should only be used if the Date of Registration is NOT APPLICABLE and should be set to true.
	}				
		BorrowerPostcodeList	[1…1]		
Borrower Postcode	**{**	BorrowerPostCode	[1…1]	postcode	A 5 – 7 character postcode with no spaces
	Or	BorrowerPostCodeNonRes	[1…1]	boolean	This element should only be used if NON-RESIDENT and should be set to true.
	Or}	BorrowerPostCodeNK	[1…1]	boolean	This element should only be used if the postcode is NOT KNOWN and should be set to true.
		BorrowerIncomeList	[1…1]		
Borrower Income	**{**	BorrowerIncome	[1…1]	monetarynonneg	Must be a non-negative monetary value.
	Or	BorrowerIncomeNA	[1…1]	boolean	This element should only be used if the borrower income is NOT APPLICABLE and should be set to true.
	Or}	BorrowerIncomeNS	[1…1]	boolean	This element should only be used if the borrower income is NOT ASSESSED and should be set to true.
		BorrowerTaxRateList	[1…1]		
Borrower Tax Rate	**{**	BorrowerTaxRate	[1…1]	percentage1dp	A percentage value reflecting the current tax rates to 1 decimal place. Tax rates are subject to change. At time of publication expected values are 0, 20, 40, 45.

	Or	BorrowerTaxRateNA	[1…1]	boolean	This element should only be used if the borrower tax rate is NOT APPLICABLE and should be set to true.
	Or}	BorrowerTaxRateNS	[1…1]	boolean	This element should only be used if the borrower income is NOT ASSESSED and should be set to true.
Borrower Impaired Credit History		BorrowerImpCredHist	[1…1]	borrowerimpcredithist	Indicates the impaired credit history of the borrower. This is restricted via an enumerated list of options. Please see the enumeration list here.
		BorrowerCCJList	[1…1]		
County Court Judgement	**{**	BorrowerCCJ	[1…1]	integernonneg	Must be an integer greater than or equal to 500. 0 is also valid.
	Or}	BorrowerCCJNA	[1…1]	boolean	This element should only be used if a ccj value is NOT APPLICABLE and should be set to true.
Borrower Tenure		BorrowerTenure	[1…1]	borrowertenure	Indicates the tenure of the borrower. This is restricted via an enumerated list of options. Please see the enumeration list here.
		CreditScoreList	[1…1]		
Credit Score	**{**	CreditScore	[1…1]	creditscore	Must be an integer value between 0 and 2000 inclusive.
	Or}	CreditScoreNA	[1…1]	boolean	This element should only be used if a credit score is NOT APPLICABLE and should be set to true.
Credit Score Provider		CreditScoreProvider	[1…1]	creditscoreprovider	Indicates the credit score provider. This is restricted via an enumerated list of options. Please see the enumeration list here.

<MemoItems> Element



Attribute	Or	Message Element (XML Tag)	Cardinality	Type	Constraint / Description
		MemoItems	[1…1]		
House Purchase Approvals		HousePurchaseApprovals	[1…1]	integernonneg	Must be a non-negative integer value. If no loan data is reported the value should be set to 0.
House Purchase Approval Cancellations		HousePurchaseApprovalCancellations	[1…1]	integernonneg	Must be a non-negative integer value. If no loan data is reported the value should be set to 0.

XML Schema Simple Type Definitions - Enumerations

affordabilityassmnt

Code	Description
I	Affordability of the mortgage tested purely on the interest coverage ratio (ICR) of the mortgage.
B	Affordability of the mortgage assessed on both the interest coverage ratio (ICR) of the mortgage and the income of a single borrower/firm.
J	Affordability of the mortgage assessed on both the mortgage's interest coverage ratio (ICR) of the mortgage and the personal income multiple
S	Affordability of the mortgage assessed solely on the personal income of a single borrower/firm.
M	Affordability of the mortgage assessed solely on the personal income of multiple borrowers/firms.
O	Affordability of the mortgage assessed more widely (e.g. based on multiple properties)
NA	Not assessed

booktype-phase1

Code	Description
R	Retail

borrowerimpcredithist

Code	Description
B	Subject to a bankruptcy order at any time within the last three years. A 'bankruptcy order'

	includes a declaration as to bankruptcy made by the sheriff or the Accountant in Bankruptcy in Scotland.
D	Subject to a debt relief order at any time within the last three years, where a 'debt relief order' includes LILA (Low Income Low Asset) Bankruptcy in Scotland.
V	Being subject to an Individual voluntary arrangement (IVA) at any time within the last three years. An 'individual voluntary arrangement' includes a protected trust deed in Scotland.
A	Arrears on previous or current mortgage or other secured or unsecured loan within the last two years, where the cumulative amount overdue at any point reached three or more monthly payments.
NA	Not applicable
NC	No impaired credit history
NK	Not known

borrowersector

Code	Description
I	Individual
U	Unincorporated business
S	SME
L	Large PNFC
O	Other

borrowerstatus

Code	Description
B	Named borrower
G	Guarantor

borrowertenure

Code	Description
H	Owner-occupier
R	Renter
O	Other
NK	Not known
NA	Not applicable

cappedrate

Code	Description
N	No caps
Y	Rate is capped

creditscoreprovider

Code	Description
X	Experian
Q	Equifax
C	Call Credit
O	Other
I	Internal score
NA	Not applicable

currency

Code	Description
GBP	Pounds sterling
EUR	Euros
USD	US dollar
JPY	Japanese yen
OTH	Other foreign currency

houseinmultioccupation

Code	Description
Y	Yes
N	No
NK	Not known
NA	Not applicable

interestratetype

Code	Description
F	Fixed rate
D	Discounted variable rate
T	Rate tracker
S	Standard variable rate
O	Other

loanregulation

Code	Description
C	Consumer buy-to-let
O	Other regulated
N	Not regulated

loantype

Code	Description
HP	House purchase
LB	Let-to-buy
RE	Remortgaging
FA	Further advance
SC	Second charge
CC	Consent-to-let conversions
NK	Not known

newdwelling

Code	Description
N	New dwelling
E	Existing dwelling
NK	Not known
NA	Not applicable

nodata

Code	Description
Y	YES

otherpropertyequity

Code	Description

N	No
A	Yes - other equity was taken into consideration in the loan assessment but not included as additional security
S	Yes - other equity was included as additional security in the affordability assessment

remortgagepurpose

Code	Description
E	Extra funds raised to expand or re-leverage BTL portfolio
I	Extra money lent for improvements to rental property
O	Extra funds lent for other use
NA	Not applicable
NE	No extra money lent
NK	Not known

repaymentmethod

Code	Description
C	Capital and interest
I	Interest only
M	Part and part

reversionratetype

Code	Description
F	Fixed rate
D	Discounted variable rate
T	Rate tracker
S	Standard variable rate
O	Other
NA	Not applicable

submission

Code	Description
O	Original submission
R	Resubmission

txstatus

Code	Description
NEW	New loan
CORR	Corrected loan. Use this enumeration to explicitly indicate the details of a previously reported load were erroneous and require correction. If correcting a previously reported loan, you must provide the transaction reference and the reporting period for the record you are correcting.
DEL	Deleted loan. Use this enumeration to indicate a previously reported loan should be deleted. If deleting a previously reported loan, you must provide the transaction reference and the reporting period (quarter and year) for the record you are deleting.

typeofdwelling

Code	Description
B	Bungalow
D	Detached house
S	Semi–detached house
T	Terraced house
H	House: type unknown
F	Converted flat or maisonette
P	Purpose-built flat or maisonette
A	Flat: type unknown

U	Multi-unit freehold blocks (MUFBs)
C	Part-commercial (i.e. a flat above a shop)
M	Multiple properties
O	Other
NK	Not known
NA	Not applicable

XML Schema Simple Type Definitions – Restrictions

creditscore

Type	Restriction
Integer	Must be in the range 0 to 2000 inclusive

dateofbirth

Type	Restriction
Date	Must be in YYYY-MM-DD format and >=1900-01-01

frn

Type	Restriction
String	Must be 6 or 7 characters

initialrateends

Type	Restriction
Date	Must be in YYYY-MM-DD format and < 2100-01-01

integernonneg

Type	Restriction
Integer	Must be an integer >= 0

integergtzero

Type	Restriction
Integer	Must be an integer >= 1

isodate

Type	Restriction
Date	Must be in YYYY-MM-DD format

isodatetime

Type	Restriction
dateTime	Must be in YYYY-MM-DDTHH:MM:SSZ format

lei

Type	Restriction
String	Must be 20 characters

monetarynonneg

Type	Restriction
decimal	Must not be < 0.00

mortgageterm

Type	Restriction
integer	Must be between 0 and 999 inclusive

newdewllingpostcode

Type	Restriction
string	Must be 2 – 4 characters without spaces

numberofbedrooms

Type	Restriction
integer	Must be a number between 0 and 20

otherid

Type	Restriction
string	None

percentage

Type	Restriction
decimal	Must be a value >= 0 and <= 100 to 2 decimal places

percentage1dp

Type	Restriction
decimal	Must be a value >= 0 and <= 100 to 1 decimal place

percentagemax20

Type	Restriction
decimal	Must be a value >= 0 and <= 20 to 2 decimal places

postcode

Type	Restriction
string	Must be 5 – 7 characters long without spaces

probability

Type	Restriction
decimal	Must be a value >= 0 and <= 1 to 4 decimal places

txref

Type	Restriction
string	Must be 1 - 20 alphanumeric characters

Non Schema - Business Validation Checks

The reports produced must conform to the business validation rule checks listed below:

Business Validation Code	Business Validation Rule
BV001	If <LoanType> = {HP, FA or SC} Then <MoneyWithdrawn> = {0}
BV002	If <LoanType> = {HP} Then <RemtgePurpose> = {NA}
BV003	If (<LoanType> = {RE, LB, or CC} AND <MoneyWithdrawn> = {0}) Then <RemtgePurpose> = {NE}
BV004	If <LoanType> = {LB, RE, FA, SC or CC} Then <PurchasePriceNA> = {true}
BV005	If <OutsideOfUK> = {true} Then <NewDwelling> = {NA}
BV006	If <OutsideOfUK> = {true} Then <PurchasePriceNA> = {true}
BV007	If <OutsideOfUK> = {true} Then <MonthlyRentalIncomeNA> = {true}
BV008	If <OutsideOfUK> = {true} Then <NumberOfBedroomsNA> = {true}
BV009b (previously BV009)	If <OutsideOfUK> = {true} Then <TypeOfDwelling> = {NA}
BV010	<DateInitialRateEnds> > <AcctOpenDate>
BV011	If <IntRateType> = {S} Then <DateInitalRateEnds> = <AcctOpenDate> + <MtgeTerm>
BV012	If <NewDwelling> = {E} Then <NewDwellingPostCode> MUST NOT Exist
BV013 (rule and numbering updated)	If (<LoanType> = {HP} AND <OutsideOfUK> does not exist) Then <PurchasePrice> > 0 AND <PurchasePriceNA> MUST NOT Exist
BV035b (previously	<BorrowerDOB> < <DateOfReturn>

BV013)	
BV014	<ReportingPeriodStart> < <ReportingPeriodEnd>
BV015	< AcctOpenDate> >= <ReportingPeriodStart> AND < AcctOpenDate > <= <ReportingPeriodEnd>
BV016	If <ReversionRateNA> = {true} Then <TypeReversionRate> = {NA}
BV017	If <TypeAffordabilityAssmnt> = {J or M} Then Count(<Borrower>) >= 2
BV018	If <OutsideOfUK> = {true} Then <HouseInMultiOccupation> = {NA}
BV019	<BTLTotPortfolio> >= <BTLPortfolioSameLender>
BV020	<DateOfReg> < <DateOfReturn>
BV021	If <BorrowerSector> = {I} Then <IndividualBorrower> Exists AND <BusinessOrOtherBorrower> Does Not Exist
BV022	If <BorrowerSector> = {U,S,L or O} Then <IndividualBorrower> Does Not Exist AND <BusinessOrOtherBorrower> Exists
BV024 (rule updated)	If <BorrowerSector> = {U, S or L} Then <BorrowerTaxRateNA> = {true} AND <BorrowerImpCredHist> = {NA} AND <BorrowerCCJNA> = {true} AND <BorrowerTenure> = {NA} AND <CreditScoreNA> = {true} AND <CreditScoreProvider> = {NA}
BV025	If <CreditScoreNA> = {true} Then <CreditScoreProvider> = {NA}
BV026	<BorrowerCCJ> >= 500 OR <BorrowerCCJ> = 0

Non Schema – Technical Validation Checks

The reports produced must conform to the technical validation rule checks listed below:

Technical Validation Code	Technical Validation Rule
TV001 (rule	If <IntermediaryNA> Exists Then <IntermediaryNA> = {true}

updated)	
TV002	If <PurchasePriceNA> Exists Then < PurchasePriceNA > = {true}
TV003	If <MonthlyRentalIncomeNA> Exists Then < MonthlyRentalIncomeNA > = {true}
TV004	If <NumberOfBedroomsNA> Exists Then < NumberOfBedroomsNA > = {true}
TV005	If <SubmissionType> = {O} Then <RevisionNumber> = {0}
TV006	If <SubmissionType> = {R} Then <RevisionNumber> >= {1}
TV007	If <ReversionRateNA> Exists Then <ReversionRateNA> = {true}
TV008	If <ProbabilityOfDefaultNA> Exists Then <ProbabilityOfDefaultNA> = {true}
TV009	If <OutsideOfUK> Exists Then <OutsideOfUK> = {true}
TV010	If <DateOfRegNA> Exists Then <DateOfRegNA> {true}
TV011	If <BorrowerPostcodeNonRes> Exists Then <BorrowerPostcodeNonRes> = {true}
TV012	If <BorrowerPostcodeNK> Exists Then <BorrowerPostcodeNK> = {true}
TV013	If <BorrowerIncomeNA> Exists Then <BorrowerIncomeNA> = {true}
TV014	If <BorrowerIncomeNS> Exists Then <BorrowerIncomeNS> = {true}
TV015	If <BorrowerTaxRateNA> Exists Then <BorrowerTaxRateNA> = {true}
TV016	If <BorrowerTaxRateNS> Exists Then <BorrowerTaxRateNS> = {true}
TV017	If <BorrowerCCJNA> Exists Then <BorrowerCCJNA> = {true}
TV018	If <CreditScoreNA> Exists Then <CreditScoreNA> = {true}
TV019	If <BTLTotPortfolioNA> Exists Then <BTLTotPortfolioNA> = {true}

Submission and Resubmission Process

- Data must be reported for a given reporting period e.g. where
    - <ReportingPeriodStartDate> is 2017-01-01
    - <ReportingPeriodEndDate> is 2017-03-31
- ORIGINAL submissions for the reporting period as identified by the <SubmissionType> element must only contain new (NEW) loans in the reporting period.
- For an ORIGINAL submission the <RevisionNumber> should be 0.
- RESUBMISSIONS for the reporting period as identified by the <SubmissionType> element can contain the following in the <TransStatus> element:
    - New (NEW) loans added since the previous submission as well as new loans reported in a previous submission and unchanged since.
    - Corrected (CORR) loans since the previous submission i.e. those that need to be corrected for the previous submission for the reporting period. Corrections will only work if there is consistency and uniqueness between the reporting start and end dates as well the Transaction Reference.
    - ~~Deleted (DEL) loans since the previous submission.~~
- Loans must be deleted by removing the loan from the xmlFor each RESUBMISSION the revision number should start at 0 and be incremented by 1 per revision.
- RESUBMISSIONS apply at a file level and must contain new and corrected loans since the previous submission i.e. it will include all previously reported new, still marked as new, loans aside from those now marked as corrections, which would be indicated as such. Please note:
    - A loan cannot appear twice (or more) in the same file as both new and then corrected in a different record.
    - If a loan is deleted from the xml, it should not appear as new in a different record, except when correcting and resubmitting a file that mistakenly contained a duplicated loan. In this case, the corrected file should contain only one instance of the loan, marked NEW or CORR.
    - If a loan is deleted from the xml, it should not appear as corrected in a different record.
- Data can only be submitted or re-submitted for a given reporting period i.e. data from 2017-01-01 to 2017-03-31 in a single file.
- Multiple reporting periods cannot be reported in a single submission i.e. data from 2017-01-01 to 2017-03-31 cannot be reported with data from 2017-04-01 to 2017-06-30 in single file.
- Partial resubmissions are not accepted. All data must be resubmitted again.
- The number of loans in a resubmission must be greater than or equal to that in the original or previous submission, unless loans have been deleted from the xml.