

COVID-19 Contract variations – Data requirements

Usage notes:

1. Provide all loan component details, not just changes. If there are two loan components and only one has been changed, provide both loan components (using a value of "NoChange" in the contractVariationType field for the unchanged component).
2. If there is more than one loan component, include one row in the CSV for each loan component. Please duplicate the relevant "Policy" components for each "Loan Component" row.
3. New or internally / externally refinanced loans cannot be submitted via this CSV file.
4. File Naming Convention: [CUSTOMER]_[CUST_REQUEST_ID]_YYYYMMDD
5. File encoding should be set to UTF-8.

#	Data Level	Field Name	Field Description	CSV Name	Data Attributes / Domain Values	Notes
1	Policy	Genworth Policy Number	The Genworth LMI policy number impacted by this change.	existingLmiPolicyNumber	8 digits	Mandatory
2	Policy	Lender Reference Number	The number by which the Lender identifies this loan facility.	lenderReferenceNumber	20 alphanumeric	Mandatory
3	Policy	Contract Variation Date	The date the loan contract variation occurred.	contractVariationDate	YYYY-MM-DD DD-MM-YYYY DD/MM/YYYY	Mandatory
4	Policy	Current Actual Loan Balance	The actual outstanding amount of all loans as at the contractVariationDate. The actual loan balance is the sum of the outstanding amount on the loan, unpaid and due principal, interest, any penalty interest and all other fees and costs charged to the loan balance. Includes all loans splits / facilities.	currentLoanBalance	Number: 1 - 999999999	Mandatory. As this is a sum of all loan components, we expect the values to be equal in the event multiple loan components are submitted. E.g. Loan component 1 = \$250K Loan component 2 = \$500K We would expect \$750K to be passed for each loan component in currentLoanBalance.
5	Policy	Dynamic LVR	The actual loan to value ratio (LVR) as at the Contract Variation Date. The Dynamic LVR is calculated using the sum of all Current Actual Loan Balances against the sum of all Most Recent Valuation Amounts.	dynamicLVR	Percentage (e.g. 80.34)	Mandatory

#	Data Level	Field Name	Field Description	CSV Name	Data Attributes / Domain Values	Notes
6	Loan Component	Contract Variation Type	<p>The type of contract variation.</p> <p>One of:</p> <ul style="list-style-type: none"> • Loan Term Extension • Interest Only Period • Loan Repayment Type • No Change 	contractVariationType	LoanTermExtension LoanRepaymentType InterestOnlyPeriod NoChange	<p>Mandatory.</p> <p>All loan components to be provided including any that are unchanged. Use 'NoChange' for unchanged loan components.</p> <p>Several variation types can apply to one loan component (provided using pipe delimited values ' '). For example: LoanTermExtension LoanRepaymentType.</p>
7	Loan Component	Loan Term	<p>The remaining term of the loan in months from the Contract Variation Date.</p>	loanTermInMonths	number: 1 - 480 (Months)	<p>Mandatory.</p> <p>For example:</p> <ul style="list-style-type: none"> • 25 years remaining as at Contract Variation Date • Loan is extended by 1 year (26 years remaining) <p>loanTermInMonths = 26 * 12 = 312</p>
8	Loan Component	Loan Repayment Type	<p>The type of payment features the loan component following this Contract Variation.</p> <ul style="list-style-type: none"> • PIF (Fixed P&I) • PIV (Variable P&I) • IOC (I/O Conversion to P&I) • IOF (Interest Only Fixed) • IOV (Interest Only Variable) 	loanRepaymentType	PIF PIV IOC IOF IOV	Mandatory.
9	Loan Component	Loan Component Amount	<p>The maximum approved amount of credit that is available for each loan component following this Contract Variation.</p>	loanAmount	Number: 1 - 999999999	Mandatory.

#	Data Level	Field Name	Field Description	CSV Name	Data Attributes / Domain Values	Notes
10	Loan Component	Loan Component Purpose	<p>The predominant purpose of this loan component following this Contract Variation. Where there are two or more purposes that are of equal amount, the purpose should be selected in line with the following prescribed hierarchical order:</p> <ul style="list-style-type: none"> • REF (Refinance), • DCO (Debt Consolidation), • ERL (Equity Release/Cash Out), • CFD (Controlled Funds), • BRG (Bridging), • PCH (Purchase/Buy Real Estate), • BCN (Construction/Build), • HIM (Home Improvements), • IRF (Internal Refinance) 	loanPurpose	REF DCO ERL CFD BRG PCH BCN HIM IRF	Mandatory.
11	Loan Component	Loan Component Type	<p>The type of the loan component following this Contract Variation. Indicate whether the loan is a regular mortgage loan or line of credit (LOC) and for the purchase of an investment property or an owner-occupied property.</p> <ul style="list-style-type: none"> • PC (Owner Occupied), • PI (Investment), • LC (Owner Occupied - LOC), • LI (Investment - LOC) 	loanType	PC PI LC LI	Mandatory.
12	Loan Component	Interest Rate Type	The customer contracted mortgage interest rate type applicable following this Contract Variation.	initialInterestRateType	Fixed Variable	Mandatory.
13	Loan Component	Fixed Rate Period	The remaining number of months, as at the Contract Variation Date, that the interest rate on the loan component is fixed.	fixedRatePeriodInMonths	Number: 1 - 480 (Months)	<p>Conditional Mandatory.</p> <p>Only applicable when 'Interest Rate Type' = Fixed.</p> <p>Fixed Rate Period is not applicable when 'Interest Rate Type' = Variable.</p>

#	Data Level	Field Name	Field Description	CSV Name	Data Attributes / Domain Values	Notes
14	Loan Component	Interest Only Period	The remaining number of months, as at the Contract Variation Date, after which a non-amortising loan (i.e. Loan Repayment Type = Interest Only) reverts to an amortizing loan.	interestOnlyPeriodInMonths	Number: 1 - 480 (Months)	<p>Conditional Mandatory.</p> <p>Mandatory for the following Loan Repayment Types:</p> <ul style="list-style-type: none"> • IOC (I/O Conversion to P&I) • IOF (Interest Only Fixed) • IOV (Interest Only Variable) <p>Not applicable for any other Loan Repayment Type.</p>
15	Loan Component	Interest Rate	The mortgage interest rate applicable to the loan component following this Contract Variation.	interestRate	Percentage (e.g. 6.34)	Optional