Depositor Protection Scheme Operational Plan

Operational Plan | Global

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Document Control

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Contents

1. Purpose

This Operational Plan sets out how the Company, as a deposit-taking institution and a member of [the applicable deposit insurance scheme] in each jurisdiction where membership applies, maintains the systems, data, processes, controls, testing, assurance and governance needed to protect depositors if the Company fails. It is anchored to the IADI Core Principles for Effective Deposit Insurance Systems, and in particular to the expectation that a well-prepared member institution can supply accurate single customer view (SCV) data and payment instructions rapidly enough for the deposit insurance authority to reimburse most insured depositors within seven working days of a scheme activation.

The Plan serves two purposes. In business-as-usual it defines the standing readiness capability the Company must maintain and evidence: SCV generation within required timeframes, account flagging and depositor aggregation, data quality and reconciliation controls, periodic testing, independent assurance and any attestation the scheme's rules require. In a scheme activation it provides the operational runbook: who acts, what is produced, in what sequence and within what timeframes, and how the Company communicates with the deposit insurance authority, its prudential regulator, customers and other stakeholders.

This Plan is owned by the Chief Operating Officer and approved by the Chief Executive Officer, with Board visibility through the reporting arrangements it establishes. It is a plan rather than a policy: it prescribes concrete operational steps, accountabilities and timeframes, and is supported by lower-level depositor protection operating procedures, the scheme's file specifications and the depositor protection RCSA maintained by the Operations function.

2. Scope

This Plan applies to the Company and to every division, function and staff member with a role in depositor protection readiness or activation, including Operations, Technology, Finance, Treasury, Customer Service and Contact Centre, Compliance, Risk, Communications and the Executive. It applies to all eligible deposits on the Company's books, in all deposit products and across all channels through which deposits are originated or serviced, and to the material service providers (including the core banking system provider and payment services providers) whose services support SCV generation, scheme reporting or reimbursement payments.

The Plan covers: the Company's obligations as a member of [the applicable deposit insurance scheme]; SCV data requirements, account flagging and depositor aggregation rules; payout readiness including SCV file generation timeframes and payment channels; data quality controls and reconciliation; testing, audit and assurance; communications readiness; governance and liaison with the deposit insurance authority during an activation; and the interaction of this Plan with business continuity and crisis management arrangements.

The Plan does not cover the Company's recovery and resolution planning obligations, which are addressed in the Company's Recovery and Exit Plan and any resolution-related documentation required by its authorities, although the Interaction with Business Continuity and Crisis Management section describes how those documents interact with this Plan. Detailed step-by-step system procedures, screen-level work instructions and the depositor protection RCSA are maintained as separate operational documents referenced by, but not reproduced in, this Plan.

Jurisdictional application. This Plan states international best practice, anchored to the IADI Core Principles and the other instruments listed in the Regulatory Framework. The Company must map the requirements of this Plan to the deposit insurance and depositor protection law of each jurisdiction in which it operates, including scheme membership, coverage scope, data specifications, timeframes and attestation requirements, and where local law or the scheme's rules impose a stricter or more specific requirement, local law and the scheme's rules prevail.

3. Definitions

Term	Definition
Applicable deposit insurance scheme	The statutory or officially recognised deposit insurance or depositor protection scheme of which the Company is a member in a given operating jurisdiction, under which eligible deposits are protected up to the coverage limit if the Company fails.
Deposit insurance authority	The public authority, agency or designated body that administers the applicable deposit insurance scheme, including where that function is performed by the Company's prudential regulator, a resolution authority or a separate deposit insurer.
Coverage limit	The maximum amount payable under the applicable deposit insurance scheme to a single depositor in respect of aggregate eligible deposits held with the Company, expressed in this Plan as [coverage limit] and applied per depositor per institution unless the scheme's rules provide otherwise.
Eligible deposit	A deposit or account of a kind protected under the rules of the applicable deposit insurance scheme, held with the Company by a depositor, on which the Company is required to pay the net credit balance on demand or at an agreed time. Accounts with nil or negative balances, closed accounts and product types excluded by

	the scheme's rules are not eligible deposits.
Depositor	The person or entity in whose name an eligible deposit is held on the Company's records and to whom scheme protection attaches. A trustee, or a person acting in another distinct legal capacity recognised by the scheme's rules, is treated as a separate depositor for each such capacity.
Single customer view (SCV)	The aggregated record, generated for each unique depositor, of all eligible deposits held by that depositor with the Company, including the aggregate protected balance after application of the coverage limit and the identity, contact and payment information required by the scheme's data specifications.
SCV file	The electronic file, produced in the format specified by the deposit insurance authority, containing SCV records for all depositors and used for scheme reporting, testing and the generation of payment instructions.
Payment instruction file	The file of electronic funds transfer or other payment instructions, generated from reconciled SCV data, transmitted to the deposit insurance authority or its nominated paying agent to effect reimbursement of depositors.
Alternative account details	The routing and account identifiers of an account held by a depositor with another institution, captured with the depositor's consent where required, to which a scheme reimbursement may be made by electronic transfer.
Exception account	An eligible deposit that cannot be paid through standard reimbursement channels, including accounts with no valid payment details or address, deceased-estate accounts, dormant, frozen, sanctioned or otherwise restricted accounts, and accounts subject to legal impediment, which require case-by-case resolution.
Beneficiary (pooled) account	An account held by one depositor of record (such as a broker, custodian, lawyer, platform operator or other intermediary) containing funds attributable to underlying clients, which must be identified and flagged in SCV data so the deposit insurance authority can

	determine the treatment of underlying beneficiaries under the scheme's rules.
Scheme activation	The period commencing when the applicable deposit insurance scheme is triggered in respect of the Company (or the Company receives formal notice that triggering is imminent), during which the Company must execute this Plan, generate and transmit SCV and payment data, and support the deposit insurance authority in reimbursing or transferring deposits.
Paying agent	The central bank, agent bank or other party nominated by the deposit insurance authority to receive the Company's payment instruction files and make reimbursement payments to depositors.
Crisis Management Team (CMT)	The standing senior executive team, chaired by the Chief Executive Officer or delegate and constituted under the Company's crisis management arrangements, with overall authority to direct the Company's response to a declared incident, crisis or severe disruption, including activation of business continuity, recovery and related plans.
RCSA	Risk and control self-assessment: the structured assessment of the risks to depositor protection readiness and of the design and operating effectiveness of the controls that mitigate them.
Set-off treatment	The rules of the applicable deposit insurance scheme determining whether, and how, amounts a depositor owes the Company are netted against that depositor's eligible deposits when calculating the amount reimbursable.

4. Regulatory Framework

The key legislation, regulations and standards relevant to this document include (as amended from time to time):

Instrument / Standard	Relevance
IADI Core Principles for Effective Deposit Insurance Systems	The primary international benchmark this Plan implements, including Core Principle 15 (Reimbursing Depositors), which expects insured depositors to have access to their funds promptly, with

End of preview

This is a preview extract. The complete document continues beyond the pages shown here.

The full document is supplied as a single, fully editable Microsoft Word (.docx) file immediately after purchase — including every remaining section, the definitions, the regulatory framework references and all appendices and templates.

Bracketed prompts such as [30 days] mark the points where your own thresholds, committee names and local regulatory references are inserted.