Sri Lanka Standard
BANKING – FORMS FOR CONFIRMING LOAN/DEPOSIT CONTRACTS

SLS 1095 : 1995
(ISO 9778 : 1994)

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SRI LANKA STANDARDS INSTITUTION

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BANKING – FORMS FOR CONFIRMING LOAN/DEPOSIT CONTRACTS

NATIONAL FOREWORD

This standard was finalized by th Sectoral Committee on Information Technology and was authorized for adoption and publication as a Sri Lanka Standard by the Council of the Sri Lanka Standards Institution on 1995-11-23.

This Sri Lanka Standard is identical with ISO 9778 : 1994 Banking -Forms for confirming loan/deposit contracts, published by the International Organization for Standardization. (ISO).

Terminology and conventions

The text of the International standard has been accepted as suitable for publication, without deviation, as a Sri Lanka Standard. Howevers, certain terminology and conventions are not identical with those used in Sri Lanka Standards, attention is therefore drawn to the following:

    a)   Wherever the words 'International Standard/publication' appear, referring to this standard they should be interpreted as "Sri Lanka Standard".

Wherever page numbers are quoted, they are ISO page numbers.

CROSS - REFERENCES

International Standard	Corresponding Sri Lanka Standards
ISO 3535 : 1977 Forms for design sheet and layout chart	SLS * Forms for design sheets and layout charts
ISO 4217 : 1990, Codes for representation of currencies and funds.	SLS 1010 : 1993, Codes for representation of currencies and funds.

* under preparation.

-/ltf.

INTERNATIONAL STANDARD

ISO 9778

Banking — Forms for confirming loan/deposit contracts

Opérations bancaires — Formulaires de confirmation des contrats de prêt ou de dépôt

Foreword

ISO (the International Organization for Standardization) is a worldwide federation of national standards bodies (ISO member bodies). The work of preparing International Standards is normally carried out through ISO technical committees. Each member body interested in a subject for which a technical committee has been established has the right to be represented on that committee. International organizations, governmental and non-governmental, in liaison with ISO, also take part in the work. ISO collaborates closely with the International Electrotechnical Commission (IEC) on all matters of electrotechnical standardization.

Draft International Standards adopted by the technical committees are circulated to the member bodies for voting. Publication as an International Standard requires approval by at least 75 % of the member bodies casting a vote.

International Standard ISO 9778 was prepared by Technical Committee ISO/TC 68, *Banking and related financial services*, Subcommittee SC 5, *Information interchange*.

Introduction

Standardization of the size, format and terminology of forms for confirming loan/deposit contracts and of the data elements used therein will greatly facilitate the verification of the details confirmed by one dealing party to another and thereby assist in the early identification of any discrepancies.

Banking — Forms for confirming loan/deposit contracts

1 Scope

This International Standard specifies the data elements and the size and layout of the form to be used as a mail confirmation of a loan/deposit contract made between banks. There are two types of contract for which this form may be used — "fixed" loan/deposit contracts and "call/notice" loan/deposit contracts. The form may be used to correct, cancel, complete or confirm an amendment to or the rollover of a previously issued contract. Additionally, it may be used as a confirmation at maturity. The data elements are, as far as possible and with the exception of certain field lengths, compatible with the S.W.I.F.T. specification concerning for loan deposit confirmations. The S.W.I.F.T. standard employs four separate message types and several sequences within each message type whereas for the purposes of this International Standard, it is considered that one form should cover all functions.

2 Normative references

The following standards contain provisions which, through reference in this text, constitute provisions of this International Standard. At the time of publication, the editions indicated were valid. All standards are subject to revision, and parties to agreements based on this International Standard are encouraged to investigate the possibility of applying the most recent editions of the standards indicated below. Members of IEC and ISO maintain registers of currently valid International Standards.

ISO 216:1975, *Writing paper and certain classes of printed matter — Trimmed sizes — A and B series.*

ISO 3535:1977, *Forms design sheet and layout chart.*

ISO 4217:1990, *Codes for the representation of currencies and funds.*

ISO 8439:1990, *Forms design — Basic layout.*

ISO 8601:1988, *Data elements and interchange formats — Information interchange — Representation of dates and times.*

3 Definitions

For the purposes of this International Standard, the following definitions apply.

3.1 sending bank: The bank sending a mail confirmation of a loan/deposit contract.

3.2 receiving bank: The bank that is to receive a mail confirmation of a loan/deposit contract.

3.3 common reference: Details to assist mutual identification of a loan/deposit contract. It may include a reference, the content and structure of which is as agreed between the dealing banks.

3.4 correspondent bank: A bank which has agreed to act on behalf of another bank.

4 Form

4.1 Size

The size of the form shall be 2/3 A4 in accordance with ISO 216. The image area shall be 183 mm × 187 mm in accordance with ISO 8439. Provision shall be made outside the form edge for left-hand and right-hand sprocket hole margins in accordance with ISO 3535 for use of continuous stationery with high-speed impact printers. The image area can also be accommodated on the corresponding North American form size.

4.2 Layout

The layout of the form shall be as shown in figure 1. Field 7 shall be enclosed in heavier lines or otherwise highlighted.

Field 7 and fields 8, 9, 10 and 11 may be interchanged to suit national postal requirements for window envelopes.

Figure 2 includes the corresponding S.W.I.F.T. reference numbers which may be printed in the positions indicated if desired.

Examples of completed forms are given in figures 3 to 10.

5 Print

The printed text of the field titles shall be as shown in figure 1. The information relating to fields 1 and 2 shall always be preprinted. The titles of the remaining fields may be preprinted but need not be. All field ti-tles that are not preprinted shall be printed at the time the form is completed (e.g. by high-speed impact printer) whether or not they are required.

The lines delineating the fields need not be printed but it is essential that the field titles are in the correct positions.

Those field titles or parts of titles that are shown in bold type or large print in figure 1 shall be suitably highlighted.

6 Languages

The preprinted text shall be given in English or French and additionally may be given in the native language of the originator or any other desired language(s).

7 Data elements

The directory given in table 1 defines the fields for the various data elements.

Table 1 — Directory of fields for data elements in forms confirming loan/deposit contracts

Field reference[1]	Field status[2]	Name[3]	Description[4]	Representation[5]
1	M	Document name	Name describing the function of the document.	CONFIRMATION OF LOAN/DEPOSIT preprinted in large capitals.
2	M	Sending bank name and address	Identifies by name and address the bank sending the document in sufficient detail to provide positive identification.	5 * 35x Logotype may be included.
3	M	Direction of deposit	This field is used to indicate the direction of the deposit from the sender's point of view. Enter one of the following: "YOUR DEPOSIT WITH US" "OUR DEPOSIT WITH YOU"	35x The words "DEPOSIT WITH" may be preprinted, and the words "YOUR" and "US" or "OUR" and "YOU" added as appropriate.
4	M	Date of issue	The date the document was issued.	10x It written numerically, the date shall be written as specified in ISO 8601.
5	M	Type of contract	Identification of the type of contract. Identification of the type of contract. Enter "FIXED" for fixed maturity loan/deposit contracts (maturity date must be entered in field 14) or "CALL/NOTICE" for call/notice contracts. ("AT CALL" or period of notice expressed in number of days must be entered in field 17.)	15x

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Field reference[1]	Field status[2]	Name[3]	Description[4]	Representation[5]
6	M	Message function (S.W.I.F.T., field 22)	To identify the function of the message using a codeword. For example, one of the following codewords may be used: NEW ROLLOVER AMEND MATURITY CLOSING CORRECT COMPLETE CANCEL For further details, see clause 8.	10a
7	M	Receiving bank name and address	Identifies by name and address the bank that is to receive the document in sufficient detail to provide positive identification.	6 * 35x
8	M	Date contract agreed (S.W.I.F.T., field 30)	Date contract agreed between the dealers.	20x If written numerically, the date shall be written as specified in ISO 8601.
9	M	Sending bank transaction reference (S.W.I.F.T., field 20)	Reference assigned by the sending bank which uniquely identifies the transaction.	20x
10	M	Related reference (S.W.I.F.T., field 21)	Where identification of a previous contract is necessary, enter sending bank transaction reference of the previous contract. If unknown enter "NONREF". For a new contract, enter "NEW".	20x
11	C[6]	Common reference (S.W.I.F.T., field 22)	Details to assist mutual identification of the transaction.	1 * 20x and 1 * 35x
12	M	Value date (S.W.I.F.T., field 32)	The value date or start date of deposit.	10x If written numerically, the date shall be written as specified in ISO 8601.
13	M	Contract amount (S.W.I.F.T., field 32)	Value in units of currency of the agreement which is confirmed by this message. In respect of call/notice contracts the amount will represent the NEW BALANCE of the CALL Account.	3a 22d Currency code to be written in accordance with ISO 4217.
14	C[7]	Maturity date (S.W.I.F.T., field 34)	The maturity date agreed for a fixed deposit.	10x If written numerically, the date shall be written as specified in ISO 8601.
15	C[7]	Amount of interest (S.W.I.F.T., field 34)	Value in units of currency of the interest payable over full life of fixed deposit.	3a 22d Currency code to be written in accordance with ISO 4217.
16A	M	Interest rate (S.W.I.F.T., field 37)	The rate of interest agreed for the deposit.	15x The interest rate shall be written as a decimal, with the decimal separator preceded by at least one integer.

Field reference[1]	Field status[2]	Name[3]	Description[4]	Representation[5]
16B	C[8]	Basis of calculation (S.W.I.F.T., field 37)	The basis of the interest calculation may be indicated by entering the number of days of month/year as appropriate *mm-mm* *yyy/y* 30 360 28-31 365/6	20x
16C	C[8]	Payment periods (S.W.I.F.T., field 37)	Where the contract includes periodic payments, this field should be completed as appropriate e.g. 10th monthly or Jan./July.	15x
17	C[9]	Period of notice (S.W.I.F.T., field 38)	Period of notice required to terminate deposit. Enter "AT CALL" or period of notice as follows: n days followed by the word "NOTICE", e.g. 7 days NOTICE.	20x
18	C[10]	Transfer amount on value date (S.W.I.F.T., field 32 or 33)	Value in units of currency which is due to be transferred on the value date. Indicate "WE" or "YOU" pay, as appropriate and enter currency code and amount.	<u>3a</u> 22d Currency code to be written in accordance with ISO 4217.
19	C[10]	Correspondent bank name and address (S.W.I.F.T., field 53)	Identifies by name and address the bank through which payment will be made in sufficient detail to provide positive identification.	5 * 35x
20	C[10]	[Account for][11] Payment to (S.W.I.F.T., field 57)	Identifies the bank and, where necessary, the account where the amount specified in field 18 is to be paid.	5 * 35x
21	C[12]	Transfer amount at maturity (S.W.I.F.T., field 32)	Value in units of currency which is due to be transferred at maturity. Indicate "WE" or "YOU" pay, as appropriate and enter currency code and amount.	<u>3a</u> 22d Currency code to be written in accordance with ISO 4217.
22	C[12]	Correspondent bank name and address (S.W.I.F.T., field 53)	Identifies by name and address the bank through which payment will be made in sufficient detail to provide positive identification. If information is unknown enter "UNKNOWN".	5 * 35x
23	C[12]	[Account for][11] Payment to (S.W.I.F.T., field 57)	Identifies the bank and, where necessary, the account where the amount specified in field 21 is to be paid. If information is unknown, enter "UNKNOWN".	5 * 35x

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Field reference[1]	Field status[2]	Name[3]	Description[4]	Representation[5]
24	C[13]	Additional instructions/infor-mation (S.W.I.F.T., field 72)	Supplementary instructions/information for which no structural location has been provided elsewhere. For example: a) details of principal and interest rolled-over; b) any unusual interest conditions; c) the previous balance of a call notice deposit which is increased or decreased.	5 * 35x
25	C[12][14]	Interest settlement (S.W.I.F.T., fields 34 and 57)	Special interest disbursement instructions. Enter amount and name of bank and account where interest is to be paid as appropriate.	5 * 35x
26	M	Contract arranged by (S.W.I.F.T., field 72)	Indicates how the contract was arranged. Enter name of broker where necessary, or means of communication, e.g. telex, telephone, etc.	2 * 35x
27	M	Signature	Sending bank's authorised signature.	Where a sending bank has issued a directive stating that their confirmations are valid without signature, the following wording should be preprinted in this field: "This confirmation requires no signature".

1) Reference numbers correspond to the field numbers in the specimen form shown in figure 1.

2) The field status is either mandatory (M) or conditional (C).

3) The S.W.I.F.T. field reference numbers corresponding to the data element names are given, where appropriate, and may be included in the field within parentheses at the discretion of the user. See the specimen form shown in figure 2.

4) Descriptions define data element concepts.

5) The representation contains specifications for field size and/or preprinted text. The following abbreviations are used:

— "a" represents an alphabetic character only;

— "d" represents a numeric character or a decimal separator;

— "x" represents any character of the permitted character set.

The field size is indicated by one of the following:

— $\underline{n}$ indicates that the field has a fixed length of n characters;

— n indicates that the field has a maximum length of n characters;

— $m * n$ indicates that the field has a maximum of m lines each with a maximum length of n characters;

where m and n are numbers.

6) The condition for completion of this data element depends upon the sending bank's operational procedures. In addition to quoting a common reference, information such as the original maturity date where this is amended or the previous start date of a deposit which is rolled-over may be included.

7) Must be completed for a fixed loan/deposit but not applicable to a call/notice loan/deposit.

8) The condition for the completion of this data element depends upon the sending bank's operational procedures and whether the data forms part of the contract.

9) Must be completed for a call/notice loan/deposit but not applicable to a fixed loan/deposit.

10) Fields 18, 19 and 20 must be completed as appropriate to reflect the amount to be transferred on the value date (i.e. start date of the deposit). For a new contract, the amount to be transferred will be the same as the contract amount in field 13. In all other cases the amount to be transferred should reflect any increase or decrease to a fixed loan/deposit or to the balance of a call/notice loan/deposit. Fields 18, 19 and 20 should be left blank if no transfer of funds is required on the value date, e.g. a liquidation notice, or the rollover [see clause 8 b)] of principal plus interest on a fixed loan/deposit. If only the principal is to be rolled-over then the transfer of interest should be reflected in fields 18, 19 and 20.

11) Words in square brackets are not part of the data element name and are given for classification only.

12) Fields 21, 22 and 23 are not applicable to a call/notice loan/deposit but must be used to describe the transfer of funds at the maturity date of a fixed loan/deposit. The amount in field 21 will usually represent principal plus interest, but if principal and interest are to be transferred to different banks only the principal shall be entered in field 21, and the interest settlement details shall be entered in field 25. (Fields 21, 22 and 23 correspond to S.W.I.F.T. standard message type MT 320/324 Sequence B.)

13) The condition for the completion of this data element depends upon the sending bank's requirements.

14) Field 25 should be used to describe the transfer of interest in connection with a call/notice loan/deposit. (In this respect it corresponds with S.W.I.F.T. standard message type MT 330 Sequence B.)

8 Function of message

Table 2 gives codewords which may be used in field 6.

Table 2 — Permitted codewords

Type of contract	
Fixed loan/deposit	**Call/notice Loan/deposit**
NEW	NEW
ROLLOVER	AMEND
AMEND	CLOSING
MATURITY	CORRECT
CORRECT	CANCEL
COMPLETE	
CANCEL	

The various function codewords have the following uses.

a) NEW

Confirmation of a new fixed or call/notice loan/deposit contract.

b) ROLLOVER

Confirmation of a "rolled-over" (renewed) fixed loan/deposit contract.

c) AMEND

Confirmation of mutually agreed changes of amount and/or interest rate and/or maturity and/or settlement instructions of a contract, either fixed or call/notice, for which a confirmation has been previously sent.

d) MATURITY

Confirmation of the liquidation of a fixed loan/deposit at maturity. Such advices are optional, their use depending on banks' internal practices.

e) CLOSING

Confirmation of the closing of a call/notice loan/deposit, i.e. final reduction of loan/deposit balance to zero and all interest paid. (Field 13 to read "NIL".)

f) CORRECT

Confirmation sent to correct errors in a previously dispatched fixed or call/notice loan/deposit confirmation.

g) CANCEL

Confirmation of a mutually agreed cancellation of a contract.

h) COMPLETE

Confirmation used to advise, for the first time, the name of the bank in fields 19, 20, 22 or 23 relative to a fixed loan/deposit.

When a contract is amended (code AMEND in field 6) or rolled-over (code ROLLOVER in field 6) it becomes, in fact, a new contract. The contract date (field 8) will be the one on which this new agreement was made. The sending bank transaction reference (field 9) shall be the reference applicable to the new contract and the reference applicable to the original contract should be entered in field 10.

Both banks shall exchange confirmations if the function codeword in field 6 is NEW, ROLLOVER, AMEND, CLOSING or CANCEL. Only one of the two banks will send a confirmation if the function codeword is CORRECT or COMPLETE.

9 Duplicates

Duplicate copies of this form may be produced by the sending bank. On a copy, field 7 need not be highlighted.

Only an original shall be sent to the receiving bank. Therefore, two copies of this form shall not be sent with a request that the receiving bank signs and returns one copy as evidence that the details are correct.

SENDING BANK
Name and address ②

CONFIRMATION OF LOAN/DEPOSIT ①

Direction of deposit ③

DEPOSIT WITH

| Date ④ | Type of contract ⑤ | Message function ⑥ |

Date contract agreed ⑧

Sending bank's ref. ⑨

Related ref. ⑩

Common ref. ⑪

Receiving bank ⑦

INTERCHANGEABLE

Value date ⑫ | Amount of contr. or new balance of call account ⑬ | Maturity date ⑭ | Amount of interest ⑮

Interest rate ⑯A | Calculation basis ⑯B | Payment periods ⑯C | Period of notice ⑰

On value date | Amount ⑱
We/You pay

Correspondent bank ⑲

At maturity date | Amount ㉑
We/You pay

Correspondent bank ㉒

Payment to ⑳

Payment to ㉓

Additional instructions ㉔

Interest settlement ㉕

Contract arranged by ㉖

Signature ㉗

NOTES

1 The encircled field numbers are given for information only, to show correlation with table 1.

2 In order to give the exact sizes and positions of the fields, the form is superimposed on a layout chart according to ISO 3535.

Figure 1 — Specimen form superimposed on layout chart

SENDING BANK
Name and address

CONFIRMATION OF LOAN/DEPOSIT

Direction of deposit		
DEPOSIT WITH		
Date	Type of contract	(22) Message function

(30) Date contract agreed

Receiving bank

(20) Sending bank's ref.

(21) Related ref.

(22) Common ref.

INTERCHANGEABLE

(32) Value date	(32) Amount of contr. or new balance of call account	(34) Maturity date	(34) Amount of interest
(37) Interest rate	(37) Calculation basis	(37) Payment periods	(38) Period of notice

On value date (32 or 33) Amount We/You pay	At maturity date (32) Amount We/You pay
(53) Correspondent bank	(53) Correspondent bank
(57) Payment to	(57) Payment to
(72) Additional instructions	(34 and 57) Interest settlement
(72) Contract arranged by	Signature

NOTE — S.W.I.F.T. field numbers (tags) are included in this example (see footnote 3 to table 1).

Figure 2 — Specimen form showing S.W.I.F.T. field numbers

SENDING BANK	ABC BANK PLC	**CONFIRMATION OF LOAN/DEPOSIT**		
Name and address	LONDON ENGLAND	Direction of deposit YOUR DEPOSIT WITH US		
		Date 87-02-04	Type of contract FIXED	Message function NEW

Date contract agreed 87-02-04 Sending bank's ref. 1234567 Related ref. Common ref.	Receiving bank FIRST BANK OF AMERICA LONDON EC. ENGLAND

INTERCHANGEABLE ←——————→

Value date 87-02-04	Amount of contr. or new balance of call account USD 1,100,000.00	Maturity date 87-02-07	Amount of interest USD 710.42
Interest rate 7.75	Calculation basis 30 360	Payment periods	Period of notice

On value date Amount		At maturity date Amount	
We/You pay USD 1,100,000.00		We/You pay USD 1,100,710.42	
Correspondent bank FIRST BANK OF AMERICA NEW YORK ABA 123		Correspondent bank ABC BANK PLC NEW YORK ABA 456	
Payment to ABC BANK PLC NEW YORK ABA 456 OUR CHIPS REF 484848		Payment to FIRST BANK OF AMERICA NEW YORK ABA 123 YOUR CHIPS 444666	
Additional instructions		Interest settlement	
Contract arranged by BROKER: A. N. OTHER		Signature	

NOTE — CHIPS is the abbreviation for "Clearing House Interbank Payments System".

Figure 3 — Specimen form showing confirmation of a new fixed loan/deposit contract

SENDING BANK   ABC BANK PLC   **CONFIRMATION OF LOAN/DEPOSIT**

Name and address   LONDON ENGLAND

Direction of deposit OUR DEPOSIT WITH YOU	

Date 87-02-08	Type of contract CALL	Message function NEW

Date contract agreed 87-02-08 Sending bank's ref. 123456789 Related ref. Common ref.	Receiving bank FIRST BANK OF JAPAN TOKYO JAPAN

←————— INTERCHANGEABLE —————→

Value date 87-02-10	Amount of contr. or new balance of call account JPY 750,000,000.00	Maturity date	Amount of interest

Interest rate 6.6875	Calculation basis 31 365	Payment periods 10TH MONTHLY	Period of notice 30 DAYS NOTICE

Value date | Amount We/~~You~~ pay JPY 750,000,000.00	At maturity date | Amount We/You pay
Correspondent bank ABC BANK PLC TOKYO JAPAN	Correspondent bank
Payment to BANK OF JAPAN TOKYO JAPAN FOR YOUR ACCOUNT	Payment to
Additional instructions	Interest settlement ABC BANK PLC TOKYO FOR OUR ACCOUNT
Contract arranged by TELEPHONE	Signature

Figure 4 — Specimen form showing confirmation of a new call/notice loan/deposit contract

| SENDING BANK | ABC BANK PLC | CONFIRMATION OF LOAN/DEPOSIT |
| **Name and address** | LONDON   ENGLAND | |

CONFIRMATION OF LOAN/DEPOSIT

Direction of deposit
YOUR   DEPOSIT WITH US

Date	Type of contract	Message function
87-02-08	FIXED	MATURITY

Date contract agreed   86-02-09

Sending bank's ref.   123123123

Related ref.

Common ref.

Receiving bank

FIRST BANK OF GERMANY
FRANKFURT   GERMANY

INTERCHANGEABLE

Value date	Amount of contr. or new balance of call account	Maturity date	Amount of interest
86-02-10	DEM 1,000,000.00	87-02-10	DEM 100,000.00

Interest rate	Calculation basis	Payment periods	Period of notice
10.00			

On value date We/You pay	Amount	At maturity date We/You pay	Amount
			DEM 1,100,000.00

Correspondent bank	Correspondent bank
	XYZ BANK FRANKFURT GERMANY

Payment to	Payment to
	YOURSELVES FOR YOUR ACCOUNT

Additional instructions	Interest settlement

Contract arranged by	Signature
TELEX	

Figure 5 — Specimen form showing confirmation of the liquidation of a fixed loan/deposit at maturity

SENDING BANK	ABC BANK PLC	CONFIRMATION OF LOAN/DEPOSIT
Name and address	LONDON ENGLAND	

Direction of deposit		
YOUR DEPOSIT WITH US		

Date	Type of contract	Message function
87-02-08	FIXED	AMEND

Date contract agreed 87-02-28	Receiving bank
Sending bank's ref. 1278910	FIRST BANK OF FRANCE
Related ref. 1241244	LONDON EC. ENGLAND
Common ref. 12345	

ORIGINAL MATURITY DATE 87-07-10 ←—— INTERCHANGEABLE ——→

Value date	Amount of contr. or new balance of call account	Maturity date	Amount of interest
87-01-10	FRF 10,000,000.00	87-02-10	FRF 138,541.66

Interest rate	Calculation basis	Payment periods	Period of notice
16.625	30 360		

On value date | Amount	At maturity date | Amount
We/You pay	We/You pay FRF 10,000,000.00

Correspondent bank	Correspondent bank
	XYZ BANK
	PARIS

Payment to	Payment to
	FIRST BANK OF FRANCE
	PARIS
	FOR YOUR ACCOUNT

Additional instructions	Interest settlement
	FRF 138,541.66
	YOUR ACCOUNT WITH OURSELVES

Contract arranged by	Signature
TELEPHONE	

Figure 6 — Specimen form showing confirmation of mutually agreed changes to a fixed loan/deposit contract

SENDING BANK

Name and address

ABC BANK PLC

LONDON   ENGLAND

CONFIRMATION OF LOAN/DEPOSIT

Direction of deposit OUR DEPOSIT WITH YOU		
Date 87-02-15	Type of contract FIXED	Message function ROLLOVER

Receiving bank

XYZ BANK
LONDON EC.   ENGLAND

Date contract agreed   87-02-14

Sending bank's ref.   125125634

Related ref.   122222222

Common ref.

PREVIOUS START DATE   87-01-14   ←—— INTERCHANGEABLE ——→

Value date 87-02-14	Amount of contr. or new balance of call account USD 10,076,041.66	Maturity date 87-03-14	Amount of interest USD 76,619.90
Interest rate 9.125	Calculation basis 30 360	Payment periods	Period of notice

On value date We/You pay	Amount	At maturity date We/You pay	Amount USD 10,152,661.56
Correspondent bank		Correspondent bank	
Payment to		Payment to ABC BANK NEW YORK ABA 456 CHIPS 484848	
Additional instructions PRINCIPAL USD 10,000,000 AND INTEREST USD 76,041.66 ROLLED OVER		Interest settlement	
Contract arranged by TELEPHONE		Signature	

NOTE — CHIPS is the abbreviation for "Clearing House Interbank Payments System".

Figure 7 — Specimen form showing confirmation of a rolled-over fixed loan/deposit contract

SENDING BANK ABC BANK PLC

Name and address LONDON ENGLAND

CONFIRMATION OF LOAN/DEPOSIT

Direction of deposit		
YOUR DEPOSIT WITH US		
Date 87-02-14	Type of contract FIXED	Message function ROLLOVER

Date contract agreed 87-02-14

Sending bank's ref. 1451456

Related ref. 1001001

Common ref.

PREVIOUS START DATED 87-01-14

Receiving bank

XYZ BANK
NEW YORK USA

INTERCHANGEABLE ←———————→

Value date 87-02-14	Amount of contr. or new balance of call account USD 41,000,000.00	Maturity date 87-03-14	Amount of interest USD 307.500
Interest rate 9.0	Calculation basis 30 360	Payment periods	Period of notice
On value date We/You pay	Amount USD 700,000.00	At maturity date We/You pay	Amount USD 41,307,500

Correspondent bank	Correspondent bank
	ABC BANK PLC NEW YORK
Payment to ABC BANK PLC NEW YORK OUR CHIPS 484848	**Payment to** YOURSELVES FOR YOUR ACCOUNT
Additional instructions PRINCIPAL USD 40,000,000 PLUS INTEREST USD 300,000 ROLLED OVER	**Interest settlement**
Contract arranged by TELEX	**Signature**

NOTE — CHIPS is the abbreviation for "Clearing House Interbank Payments System".

Figure 8 — Specimen form showing confirmation of a rolled-over fixed loan/deposit contract

SENDING BANK   ABC BANK PLC

Name and address   LONDON   ENGLAND

CONFIRMATION OF LOAN/DEPOSIT

Direction of deposit		
YOUR DEPOSIT WITH US		
Date	Type of contract	Message function
87-02-14	CALL	AMEND

Date contract agreed 87-02-14	Receiving bank FIRST BANK OF CANADA TORONTO
Sending bank's ref. 12345678	
Related ref. 12456	
Common ref.	

<center>INTERCHANGEABLE</center>
<center>←   →</center>

Value date	Amount of contr. or new balance of call account	Maturity date	Amount of interest
87-02-21	GBP 1,000,000.00		

Interest rate	Calculation basis	Payment periods	Period of notice
10.5		JAN./JULY	7 DAYS NOTICE

On value date Amount We/~~You~~ pay GBP 505,621.00	At maturity date Amount We/You pay
Correspondent bank	Correspondent bank

Payment to
 	
   ABC BANK PLC
   LONDON
 	
   FOR YOUR ACCOUNT
	Payment to

Additional instructions
 	
   PREVIOUS BALANCE
   GBP 1,505,621.00
	Interest settlement

Contract arranged by	Signature

Figure 9 — Specimen form showing confirmation of mutually agreed changes to a call/notice loan/deposit contract

SENDING BANK ABC BANK PLC   **CONFIRMATION OF LOAN/DEPOSIT**

Name and address LONDON   ENGLAND

Direction of deposit		
YOUR DEPOSIT WITH US		
Date	Type of contract	Message function
87-02-13	CALL	AMEND

Date contract agreed 87-02-13	Receiving bank
Sending bank's ref. 12345678	BANK OF USA
Related ref. 1286754	SAN FRANCISCO USA
Common ref.	

INTERCHANGEABLE
←——————————————————————→

Value date	Amount of contr. or new balance of call account	Maturity date	Amount of interest
87-02-14	USD 2,000,000.00		

Interest rate	Calculation basis	Payment periods	Period of notice
9.725	30 360	JAN./JULY	7 DAYS NOTICE

On value date | Amount	At maturity date | Amount
We/You pay USD 1,250,000.00	We/You pay

Correspondent bank	Correspondent bank
BANK OF USA NEW YORK	

Payment to	Payment to
ABC BANK NEW YORK PLC CHIPS 484848	

Additional instructions	Interest settlement
PREVIOUS BALANCE USD 750,000.00	

Contract arranged by	Signature

NOTE — CHIPS is the abbreviation for "Clearing House Interbank Payments System".

Figure 10 — Specimen form showing confirmation of mutually agreed changes to a call/notice loan/deposit contract

Banking — Forms for confirming loan/deposit contracts

TECHNICAL CORRIGENDUM 1

Opérations bancaires — Formulaires de confirmation des contrats de prêt ou de dépôt

RECTIFICATIF TECHNIQUE 1

Technical Corrigendum 1 to International Standard ISO 9778:1994 was prepared by Technical Committee ISO/TC 68, *Banking, securities and other financial services*.

This International Standard contains data elements related to dates where the *year* is formatted in *less than four digits*. The format of these data elements will be considered, and, if appropriate, amended on the occasion of the next revision. Meanwhile, it is recommended that users consider, within the context of their implementation of this International Standard, any requirements for amendment in relation to the year 2000 and their business environment.