



# Structure Changes and Data Enhancements

7 September 2023

# Table of Contents

<b>Table of Contents .....</b>	<b>2</b>
<b>1 Introduction.....</b>	<b>3</b>
<b>2 New Columns.....</b>	<b>3</b>
2.1 Banking.....	3
2.2 Wealth Management.....	4
<b>3 Column Deletions.....</b>	<b>5</b>
3.1 Banking.....	5
3.2 General Insurance .....	13
3.3 Protection.....	13
3.4 Wealth Management.....	14
<b>4 Column Replacements.....</b>	<b>16</b>
4.1 Banking.....	16
4.2 Wealth Management.....	16
<b>5 DNA Structure Changes .....</b>	<b>18</b>
5.1 General Insurance .....	18

# 1 Introduction

This document describes data structure changes that have recently been made to Defaqto Matrix tables.

These changes have been made to broaden the data, enhance filtering, improve consistency, and in some cases remove data that is no longer relevant.

If you have any questions relating to these changes, please contact Customer Success on 01844 295 544 or at [customersupport@defaqto.com](mailto:customersupport@defaqto.com).

## 2 New Columns

The following columns were introduced to Matrix between 17 May 2023 and 06 September 2023. Descriptions for what these columns mean can be found by hovering over the column headings in Matrix.

### 2.1 Banking

Table Name	Column Name
Business Bank Account	E-money Account
Business Bank Account	Free Banking Offer Period (months)
Business Bank Account	Free Banking Offer Discount
Business Bank Account	Free Banking Offer Eligibility
Business Bank Account	Free Banking Offer for Switchers (months)
Business Bank Account	Compensation Scheme
Business Bank Account	Compensation Authorised Institution or Group
Discount Rate Mortgage	Shared Ownership Max % Share
Equity Release Mortgage	Ex Local Authority Property
Fixed Rate Mortgage	Shared Ownership Max % Share
Impaired Credit Mortgage	First Homes Scheme
Personal Loan	Restricted Availability
Standard Rate Mortgage	Shared Ownership Max % Share
Stepped Rate Mortgage	Shared Ownership Max % Share

## 2.2 Wealth Management

Table Name	Column Name
Discretionary Management Services	Defaqto Star Rating Fact Sheet
Discretionary Management Services	Defaqto Risk Rating Review - Bespoke
Discretionary Management Services	Defaqto DFM Review - Bespoke
Discretionary Management Services	AKG Financial Strength
International Bond	Cash Accounts Available
International Bond	Number of Income Frequency Options
International Bond	Monthly Income Available
International Bond	Quarterly Income Available
International Bond	Half-Yearly Income Available
International Bond	Yearly Income Available
International Bond	Termly Income Available
Investment ISA	Consumer Duty Profile - Self Select
Investment ISA	Transfer Out Fees
Investment ISA	Wrapper Fee
Personal Pension Plan	Consumer Duty Profile
Personal Pension Plan	Consumer Duty Profile - Drawdown
Personal Pension Transfer Plan	FAD Minimum Remaining Value Required
Platform	Consumer Duty Profile - Advised
SIPP	Consumer Duty Profile - Collectives
SIPP	Consumer Duty Profile - Equities
SIPP	Consumer Duty Profile - Property
SIPP	Consumer Duty Profile - DFM
SIPP	Consumer Duty Profile - Drawdown
Small Self Administered Schemes	FAD Minimum Remaining Value Required
Unit Linked Bond	Cash Accounts Available

## 3 Column Deletions

The following columns were removed from Matrix between 16 May 2023 and 14 August 2024.

### 3.1 Banking

As part of a recent relevance review, it has been decided that the Procurement Fees table will be removed.

Table Name	Column Name
Procurement Fees	Gross Procurement Fee (%)
Procurement Fees	Minimum Gross Fee (£)
Procurement Fees	Maximum Gross Fee (£)
Procurement Fees	Gross Procurement Fee (£)
Procurement Fees	Net Procurement Fee (%)
Procurement Fees	Minimum Net Fee (£)
Procurement Fees	Maximum Net Fee (£)
Procurement Fees	Net Procurement Fee (£)
Procurement Fees	Mortgage Club
Procurement Fees	Broker Type
Procurement Fees	LTV From
Procurement Fees	LTV To
Procurement Fees	Minimum Loan
Procurement Fees	Maximum Loan
Procurement Fees	Minimum Initial Rate Term
Procurement Fees	Maximum Initial Rate Term
Procurement Fees	Initial Rate Date
Procurement Fees	Standard
Procurement Fees	Discount
Procurement Fees	Fixed
Procurement Fees	Stepped
Procurement Fees	Buy-to-Let
Procurement Fees	Last Auto check Passed
Procurement Fees	Updated By
Procurement Fees	Checked By
Procurement Fees	Last Job Number
Procurement Fees	Last Job Type

Table Name	Column Name
Procuracion Fees	Date Informed
Procuracion Fees	Date Changed
Procuracion Fees	Date Updated
Procuracion Fees	Date Audited

As part of a recent relevance review, it has been decided that the Legal Fees table will be removed.

Table Name	Column Name
Legal Fees	Legal Fee (£)
Legal Fees	Legal Fee (%)
Legal Fees	Minimum Loan Amount (£)
Legal Fees	Maximum Loan Amount (£)
Legal Fees	House Purchases
Legal Fees	Remortgages
Legal Fees	First Time Buyers
Legal Fees	Shared Ownership
Legal Fees	Shared Equity
Legal Fees	Right to Buy

As part of a recent relevance review, it has been decided that the Mortgage Fee Lookup table will be removed.

Table Name	Column Name
Mortgage Fee Lookup	Customer Type
Mortgage Fee Lookup	Minimum Property Value £
Mortgage Fee Lookup	Maximum Property Value £
Mortgage Fee Lookup	Value
Mortgage Fee Lookup	Value Type
Mortgage Fee Lookup	Last Auto check Passed
Mortgage Fee Lookup	Updated By
Mortgage Fee Lookup	Checked By
Mortgage Fee Lookup	Last Job Number
Mortgage Fee Lookup	Last Job Type
Mortgage Fee Lookup	Date Informed
Mortgage Fee Lookup	Date Changed
Mortgage Fee Lookup	Date Updated
Mortgage Fee Lookup	Date Audited

Now that CAM/offset mortgages have become obsolete, the following columns are no longer needed:

Table Name	Column Name
Buy-to-Let/Let-to-Buy Mortgage	Minimum Drawdown (£)
Buy-to-Let/Let-to-Buy Mortgage	Maximum Drawdown (£)
Buy-to-Let/Let-to-Buy Mortgage	Current Account Facility
Buy-to-Let/Let-to-Buy Mortgage	Savings Account Facility
Buy-to-Let/Let-to-Buy Mortgage	ISA Facility
Buy-to-Let/Let-to-Buy Mortgage	Same Interest Rate on all Linked Accounts
Buy-to-Let/Let-to-Buy Mortgage	Maximum Number of Linked Accounts
Buy-to-Let/Let-to-Buy Mortgage	Must Have Current Account
Buy-to-Let/Let-to-Buy Mortgage	Offset Third Party Savings
Buy-to-Let/Let-to-Buy Mortgage	Mortgage Only Available
Buy-to-Let/Let-to-Buy Mortgage	Debit Card Facility
Buy-to-Let/Let-to-Buy Mortgage	Overdraft Facility
Buy-to-Let/Let-to-Buy Mortgage	Gross or Net Repayment
Discount Rate Mortgage	Minimum Drawdown (£)
Discount Rate Mortgage	Maximum Drawdown (£)
Discount Rate Mortgage	Current Account Facility
Discount Rate Mortgage	Savings Account Facility
Discount Rate Mortgage	ISA Facility
Discount Rate Mortgage	Same Interest Rate on all Linked Accounts
Discount Rate Mortgage	Maximum Number of Linked Accounts
Discount Rate Mortgage	Must Have Current Account
Discount Rate Mortgage	Offset Third Party Savings
Discount Rate Mortgage	Mortgage Only Available
Discount Rate Mortgage	Debit Card Facility
Discount Rate Mortgage	Overdraft Facility
Discount Rate Mortgage	Gross or Net Repayment
Fixed Rate Mortgage	Minimum Drawdown (£)
Fixed Rate Mortgage	Maximum Drawdown (£)
Fixed Rate Mortgage	Current Account Facility
Fixed Rate Mortgage	Savings Account Facility
Fixed Rate Mortgage	ISA Facility



Table Name	Column Name
Fixed Rate Mortgage	Same Interest Rate on all Linked Accounts
Fixed Rate Mortgage	Maximum Number of Linked Accounts
Fixed Rate Mortgage	Must Have Current Account
Fixed Rate Mortgage	Offset Third Party Savings
Fixed Rate Mortgage	Mortgage Only Available
Fixed Rate Mortgage	Debit Card Facility
Fixed Rate Mortgage	Overdraft Facility
Fixed Rate Mortgage	Gross or Net Repayment
Standard Rate Mortgage	Minimum Drawdown (£)
Standard Rate Mortgage	Maximum Drawdown (£)
Standard Rate Mortgage	Current Account Facility
Standard Rate Mortgage	Savings Account Facility
Standard Rate Mortgage	ISA Facility
Standard Rate Mortgage	Same Interest Rate on all Linked Accounts
Standard Rate Mortgage	Maximum Number of Linked Accounts
Standard Rate Mortgage	Must Have Current Account
Standard Rate Mortgage	Offset Third Party Savings
Standard Rate Mortgage	Mortgage Only Available
Standard Rate Mortgage	Debit Card Facility
Standard Rate Mortgage	Overdraft Facility
Standard Rate Mortgage	Gross or Net Repayment
Stepped Rate Mortgage	Minimum Drawdown (£)
Stepped Rate Mortgage	Maximum Drawdown (£)
Stepped Rate Mortgage	Current Account Facility
Stepped Rate Mortgage	Savings Account Facility
Stepped Rate Mortgage	ISA Facility
Stepped Rate Mortgage	Same Interest Rate on all Linked Accounts
Stepped Rate Mortgage	Maximum Number of Linked Accounts
Stepped Rate Mortgage	Must Have Current Account
Stepped Rate Mortgage	Offset Third Party Savings
Stepped Rate Mortgage	Mortgage Only Available
Stepped Rate Mortgage	Debit Card Facility
Stepped Rate Mortgage	Overdraft Facility
Stepped Rate Mortgage	Gross or Net Repayment



As part of a recent relevance review of the Business Bank Account table, it was decided the following columns are no longer needed and should be removed:

Table Name	Column Name
Business Bank Account	Provider Primary Product Flag
Business Bank Account	Minimum Initial Deposit
Business Bank Account	Minimum Monthly Deposit
Business Bank Account	Gross Rate - £1
Business Bank Account	Gross Rate - £100
Business Bank Account	Gross Rate - £250
Business Bank Account	Gross Rate - £500
Business Bank Account	Gross Rate - £1,000
Business Bank Account	Gross Rate - £2,500
Business Bank Account	Gross Rate - £5,000
Business Bank Account	Gross Rate - £10,000
Business Bank Account	Gross Rate - £20,000
Business Bank Account	Gross Rate - £25,000
Business Bank Account	Gross Rate - £50,000
Business Bank Account	Gross Rate - £100,000
Business Bank Account	Gross AER - £1
Business Bank Account	Gross AER - £100
Business Bank Account	Gross AER - £250
Business Bank Account	Gross AER - £500
Business Bank Account	Gross AER - £1,000
Business Bank Account	Gross AER - £2,500
Business Bank Account	Gross AER - £5,000
Business Bank Account	Gross AER - £10,000
Business Bank Account	Gross AER - £20,000
Business Bank Account	Gross AER - £25,000
Business Bank Account	Gross AER - £50,000
Business Bank Account	Gross AER - £100,000
Business Bank Account	Maximum Balance for Highest Interest
Business Bank Account	Fixed/Variable Credit Interest Rate
Business Bank Account	Introductory Credit Interest Rate Period
Business Bank Account	Withdrawal Conditions

Table Name	Column Name
Business Bank Account	Daily Arranged O/D Charge
Business Bank Account	Qtrly Arranged O/D Charge
Business Bank Account	Duplicate Statement Charge
Business Bank Account	Minimum Age
Business Bank Account	Maximum Age
Business Bank Account	Bankers Draft Charge
Business Bank Account	Foreign Drafts
Business Bank Account	Overdraft Letter Charge
Business Bank Account	Safekeeping Fee
Business Bank Account	Safekeeping Access Fee
Business Bank Account	Special Presentation Fee
Business Bank Account	Bankers Reference Charge
Business Bank Account	Incentive Preferential Rate or Deal for Savings
Business Bank Account	Incentive Preferential Unsecured Loans
Business Bank Account	Incentive Pref Rate or Deal for Credit Card
Business Bank Account	Commission Free Foreign Currency
Business Bank Account	Commission Free Travellers Cheques
Business Bank Account	Telegraphic Transfer
Business Bank Account	Telegraphic Transfer Fee

The following columns will be removed for consistency with changes to other tables:

Table Name	Column Name
Savings	Daily Arr O/D Charge
Savings	Fixed/Vari Cred Int Rate
Savings	Free Banking Allowance
Savings	Free Banking Offer
Savings	Overdraft Letter Charge
Savings	Qtrly Arr O/D Charge
Savings	Safekeeping Access Fee
Savings	Safekeeping Fee
Savings	Telegraphic Transfer

## 3.2 General Insurance

If airline failure cover is included, it is always as standard. Therefore, this column is no longer needed:

Table Name	Column Name
Gap Year Travel Insurance Policy	Scheduled Airline Failure Cover

As part of a recent relevance review, the following columns have been identified as no longer being needed:

Table Name	Column Name
Annual Travel Insurance Policy	Lift Closure Extent (%)
Annual Travel Insurance Policy	Excess Basis Winter Sports
Annual Travel Insurance Policy	Excess Basis Cruise
Single Trip Travel Insurance Policy	Lift Closure Extent (%)
Single Trip Travel Insurance Policy	Excess Basis Winter Sports
Single Trip Travel Insurance Policy	Excess Basis Cruise

## 3.3 Protection

With premium escalation no longer being offered in the market, the following columns are no longer needed:

Table Name	Column Name
Whole of Life Plan	Premium Escalation in Line With RPI
Whole of Life Plan	Premium Escalation at a Fixed (%)

## 3.4 Wealth Management

As part of a recent relevance review, the following columns have been identified as no longer being needed:

Table Name	Column Name
Group AVC Scheme	Free Early Retirement
Group AVC Scheme	Paid-Up Plan Allowed
Group AVC Scheme	Penalty Free Holiday
Group AVC Scheme	Penalty Free PUP
Individual Stakeholder	Phased Annuity
Individual Stakeholder	Provider Pays PCLS
Pension	Segmentation
Pension	Segmentation for Employee
Pension	Segmentation Management
Pension	Free Early Retirement
Pension	Paid Up Plan Extra Cost (£)
Pension	Paid-Up Plan Allowed
Pension	Penalty Free Holiday
Pension	Penalty Free PUP
Pension	Phased Annuity
Pension	Maximum Ad Hoc Payments Per 12 Months
Pension	Flexi Access Drawdown Over Five Days Out of Market
Pension	Online Income Withdrawal Management Facility
Pension	Provider Pays PCLS
Pension	Num Existing Members Date
Pension	Num Existing Schemes Date
Pension	Num of Existing Members
Pension	Num of Existing Schemes
Pension	Provider AUM Date
Personal Pension Plan	Segmentation
Personal Pension Plan	Segmentation Management
Personal Pension Plan	Free Early Retirement

Table Name	Column Name
Personal Pension Plan	Paid-Up Plan Allowed
Personal Pension Plan	Penalty Free Holiday
Personal Pension Plan	Penalty Free PUP
Personal Pension Plan	Phased Annuity
Personal Pension Plan	Maximum Ad Hoc Payments Per 12 Months
Personal Pension Plan	Provider Pays PCLS
Personal Pension Transfer Plan	Segmentation
Personal Pension Transfer Plan	Free Early Retirement
S32 Buy-Out Bond	Free Early Retirement
SIPP	Segmentation
SIPP	Segmentation Management
SIPP	Phased Annuity
SIPP	Maximum Ad Hoc Payments Per 12 Months
SIPP	Provider Pays PCLS
Workplace Pensions	Number of Existing Scheme Members
Workplace Pensions	Number of Existing Schemes
Workplace Pensions	Provider AUM Date
Workplace Pensions	Number of Existing Schemes Date
Workplace Pensions	Number of Existing Members Date
Workplace Pensions	Segmentation for Employee
Workplace Pensions	Segmentation Management
Workplace Pensions	Free Early Retirement
Workplace Pensions	Paid Up Plan Extra Cost (£)
Workplace Pensions	Paid-Up Plan Allowed
Workplace Pensions	Penalty Free Holiday
Workplace Pensions	Penalty Free PUP
Workplace Pensions	Phased Annuity
Workplace Pensions	Flexi Access Drawdown Over Five Days Out of Market
Workplace Pensions	Provider Pays PCLS

## 4 Column Replacements

The following column replacements were made in Matrix between 16 May 2023 and 14 August 2024.

### 4.1 Banking

To improve filtering, the following columns will be replaced:

Table Name	Current Column Name	New Column Name
Business Bank Account	Free Banking Offer	Free Banking Offer Period
Business Bank Account	Free Banking Offer	Free Banking Offer Disc
Business Bank Account	Free Banking Offer	Free Banking Offer Elig
Business Bank Account	Free Banking Offer	Free Banking Offer Switch
Business Bank Account	Free Banking Allowance	Free Banking Offer Period
Business Bank Account	Free Banking Allowance	Free Banking Offer Disc
Business Bank Account	Free Banking Allowance	Free Banking Offer Elig
Business Bank Account	Free Banking Allowance	Free Banking Offer Switch

To improve clarity, the following yes/no column will be replaced with a new column that identifies whether houses and/or flats are allowed ex-local authority:

Table Name	Current Column Name	New Column Name
Equity Release Mortgage	Right To Buy	Ex Local Auth Property

### 4.2 Wealth Management

To improve consistency, the following columns will be replaced:

Table Name	Current Column Name	New Column Name
Platform	Personal Pension	PPP or SIPP Available
Platform	SIPP	PPP or SIPP Available



To improve consistency, the following columns will be replaced:

Table Name	Current Column Name	New Column Name
Pension	Flexi Access Drawdown Min Remaining Fund Value (£)	FAD Min Remaining Value
Personal Pension Plan	Flexi Access Drawdown Min Remaining Fund Value (£)	FAD Min Remaining Value
Personal Pension Transfer Plan	Flexi Access Drawdown Min Remaining Fund Value (£)	FAD Min Remaining Value
SIPP	Flexi Access Drawdown Min Remaining Fund Value (£)	FAD Min Remaining Value
Small Self Administered Schemes	Flexi Access Drawdown Min Remaining Fund Value (£)	FAD Min Remaining Value

## 5 DNA Structure Changes

The following DNA structure changes were made in Matrix between 16 May 2023 and 14 August 2024.

### 5.1 General Insurance

In order to better represent the market, the following columns' DNA will be amended as follows:

Table Name	Column Name	New DNA Structure
Annual Travel Insurance Policy	Money Minimum Sum Insured	DNA 1 - Loss of money is not covered DNA 2 - Minimum sum insured for money is less than £300 DNA 3 - Minimum sum insured for money is £300-£599 DNA 4 - Minimum sum insured for money is £600-£999 DNA 5 - Minimum sum insured for money is £1000 or greater
Annual Travel Insurance Policy	Money Maximum Sum Insured	DNA 1 - Loss of money is not covered DNA 2 - Minimum sum insured for money is less than £300 DNA 3 - Minimum sum insured for money is £300-£599 DNA 4 - Minimum sum insured for money is £600-£999 DNA 5 - Minimum sum insured for money is £1000 or greater
Gap Year Travel Insurance Policy	Money Max	DNA 1 - Loss of money is not covered DNA 2 - Maximum sum insured for money is less than £300 DNA 3 - Maximum sum insured for money is £300-£599 DNA 4 - Maximum sum insured for money is £600-£999 DNA 5 - Maximum sum insured for money is £1000 or greater

Table Name	Column Name	New DNA Structure
Single Trip Travel Insurance Policy	Money Minimum Sum Insured	DNA 1 - Loss of money is not covered DNA 2 - Maximum sum insured for money is less than £300 DNA 3 - Maximum sum insured for money is £300-£599 DNA 4 - Maximum sum insured for money is £600-£999 DNA 5 - Maximum sum insured for money is £1000 or greater
Single Trip Travel Insurance Policy	Money Maximum Sum Insured	DNA 1 - Loss of money is not covered DNA 2 - Maximum sum insured for money is less than £300 DNA 3 - Maximum sum insured for money is £300-£599 DNA 4 - Maximum sum insured for money is £600-£999 DNA 5 - Maximum sum insured for money is £1000 or greater

In order to better represent the market, the following columns' DNA will be amended as follows:

Table Name	Column Name	New DNA Structure
Gap Year Travel Insurance Policy	Maximum Winter Sports Per Year (days)	DNA 1 - No cover for winter sports as standard DNA 2 - Maximum winter sports period is 0-16 days DNA 3 - Maximum winter sports period is 17-29 days DNA 4 - Maximum winter sports period is 30 to 44 days DNA 5 - Maximum winter sports period is 45 days or longer