

27 April 2023

Conduct Related Data Return for Credit Institutions

As previously communicated in the Consultation Document 08-2022 issued on 6 December 2022, as from 2023, Credit Institutions providing banking products and/or services to retail clients will be requested to submit the Conduct-Related Data Return ('Return') on an annual basis.

Regulated entities are kindly required to refer to the template [available](#) on the MFSA website.

The Authority is also issuing a [Guidance Document](#) ("Guidelines on the compilation and submission of the Conduct Related Data Return for Credit Institutions") and a [Glossary](#) to be referred to by the relevant entities when compiling the Return. The documents can be accessed through [this link](#) under the Conduct-Related Data Reporting Requirements tab within the Credit Institutions section of the MFSA website.

Credit Institutions are urged to refer to the Guidance Document and Glossary before compiling the Return.

List of the Surveys

The Conduct-Related Data Return for Credit Institutions includes the following Surveys:

- Financial Innovation
- Cross-border activity
- Products & Marketing
- Complaints
- Office of the Arbiter for Financial Services
- Online & Social media presence
- Branches
- Additional details

Compilation and Submission of the Conduct-Related Data Return

The Authority expects authorised representatives of Credit Institutions to compile the Return with diligence and due care, after carefully considering the Company's actual business model. The MFSA will adopt a dim view in those circumstances wherein the information as disclosed

in the Return is not in line with the discussion held with the Authority during on-site inspections and/or any other supervisory meetings.

The data reported is to be as at the end of the reporting year, according to the financial year end. The first submission of the return is to be submitted by 31 May 2023 (i.e. submission related to the **reporting period 2022** should be submitted by **31/05/2023**), through the 'Conduct Related Data Credit Institutions' project on the LH Portal, using the naming convention: LICENCEHOLDERCODE_MMMYYYY_CRDCI. Subsequent submissions should follow on 31 May of each year.

In such cases where the 'Conduct Related Data Credit Institution' project is not available on the LH Portal, kindly send an email to financialpromotion@mfsa.mt.

Contacts

In case of any queries in relation to the Conduct-RelatedData an email can be sent to financialpromotion@mfsa.mt.