



بروني دارالسلام سنترال بنك
BRUNEI DARUSSALAM CENTRAL BANK

Brunei Darussalam Financial Inclusion Supply-Side Survey Data Reporting Guidelines

Version 1.1

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No.	Prepared by	Version	Effective Date
1	Financial Development, BDCB	1.0	8 August 2023
2		1.1	4 June 2024



Brunei Darussalam Financial Inclusion Supply-Side Survey Data Reporting Guidelines

Introduction

Definition

Financial inclusion means that individuals and businesses have access to useful and affordable financial products and services that meet their needs – transactions, payments, savings, credit and insurance – delivered in a responsible and sustainable way¹. Financial inclusion expands the access of low-income individuals, households and small businesses to appropriate financial services. Financial inclusion plays a microeconomic role, helping people achieve their goals. **Through this, BDCB gains a better understanding of Brunei Darussalam’s position on the development of financial inclusion, identify barriers and develop appropriate policies and coordinate with regional and international organisations for reporting purposes.**

Objectives

Among the objectives for financial inclusion are:

- To understand **Brunei Darussalam’s** position on the development of financial inclusion
- To identify barriers and develop appropriate policies and monitor its impact
- To submit findings to regional and international organisations for reporting purposes

Important Notes

Data Submission Frequency	Annually
Data Reporting Period	Active individual accounts as of 30 June of the current year
Data Submission Deadline	No later than 31 July of the current year

- Input File must always conform to the following naming convention and have a unique file name:
 - < Data Provider ID>-FINC-<Data Reporting Year>-<Submission Attempt>e.g., 10A-FINC-2023-1.xlsx

Note: All data providers have been assigned a unique Data Provider ID.

- Each row entry of the Input File **MUST** contain:
 - One Subject identified by an ID Number; and
 - One financial product. For financial products that are jointly owned by multiple Subjects, each of the Subjects is to be reported separately in multiple row entries. Only financial products that are active as of the reporting date are to be reported.
 - For multiple financial products. Subjects who subscribed to more than one financial product are to be reported separately in multiple row entries.
- The full data requirements for the Input File can be found in the next section below.
- Upon submission, the data providers are required to complete the [declaration form](#) for our verification.

¹ The World Bank (2011). Overview. [\[Online\]](#).



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Data Requirements

No.	Field Name	Field Option	Field Type	Field Length	Description
1.	Data Provider ID	Required	Text	3	Must contain the identification Number assigned by BDCB to the Data Provider.
2.	ID Type	Required	Number	2	Must contain the Subject's ID Type. Please refer to the Catalogue Code: ID Type
3.	ID Number	Required	Text	8-20	<p><u>Smart Card Identity Number</u> Must contain the Subject's IC Number for the Subject who possesses a National Identification Card (Smart Card Identity) issued by the Brunei Government, such as Brunei Citizen (Yellow IC holder), Permanent Resident (Purple IC holder), and Expatriates' Resident (Green IC Holder).</p> <p>e.g., ✓ 00012345 ✓ 01012345 ✓ 30012345 ✓ 31012345 ✓ 50012345 ✓ 51012345</p> <p>Note: National Smart Card ID Numbers must be 8 characters and ID number issued by other countries must not be reported.</p> <p><u>Uniformed Services Number</u> Must contain the Subject's Uniform Services Identification Number.</p> <p><u>Passport Number</u> Must contain the Subject's Passport Number for foreign nationalities (Subject Nationality other than BN – Brunei) that do not have Brunei's IC Number.</p>



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No.	Field Name	Field Option	Field Type	Field Length	Description
					<u>Birth Certificate Number</u> Must contain the Birth Certificate Number for Subject that is below 12 years old that does not have an IC Number.
4.	Residential Status	Required	Text	2	Must contain the status of residence in Brunei Darussalam. Please refer to the Catalogue Code: Residential Status
5.	Date of Birth	Required	Date	11	Must contain the Date of Birth of the Subject. Must be a valid calendar date in this format: DD-MMM-YYYY e.g., ✓ 21-Oct-2022 ✗ 21-10-2022 ✗ 21-10-22 ✗ 10-21-2022 ✗ 10 21 2022 ✗ 21 st Oct 2022 ✗ 21 Oct 2022 ✗ 21 October 2022 ✗ 21 October 22 ✗ October 21, 2022 ✗ October 21 ✗ Blank Cell
6.	Gender	Required	Number	1	Must contain the Gender of the Subject. e.g., ✓ 3 ✓ 4 Please refer to the Catalogue Code: Gender ✗ Others ✗ Blank Cell
7.	Postal Code	Required	Text	6	Must contain the Postal Code of the Subject's permanent residence in Brunei Darussalam.



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No.	Field Name	Field Option	Field Type	Field Length	Description
					<p>e.g., ✓ BA1779</p> <p>✗ BA 1779 ✗ 1779 BA ✗ B 1779 ✗ 1779 B ✗ Others ✗ Blank Cell</p>
8.	Product Type	Required	Number	2	<p>Must contain the Product Type Code pertaining to the Product Type availed by the Subject.</p> <p>Ensure it is: ✓ Active individual account ✓ A retail product</p> <p>Do not include: ✗ Others ✗ Corporate account ✗ Dormant account ✗ Official Receiver</p> <p>Please refer to the Catalogue Code: Product Type</p>

Catalogue Code

ID Type

Code	ID Type
20	Smart Card Identity Number
21	Uniformed Services Number
22	Passport Number
23	Birth Certificate Number

Residential Status

Code	Residential Status
BC	Brunei Citizen
PR	Permanent Resident
ER	Expatriates' Resident



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Gender

Code	Gender
3	Male
4	Female

Product Type

Code	Product Type	Remarks
30	Savings Account	For deposit-taking institution
31	Fixed Deposit Account	
32	Current Account	
33	Multi-Currency Savings Account	
40	Property	For general insurance companies and takaful operators (personal). <i>Note: Motor is excluded.</i>
41	Miscellaneous Accident	
42	Liability	
50	Term	For life insurance companies and family takaful operators (personal).
51	Endowment	
52	Whole Life	
53	Investment-linked	
54	Standalone Critical Illness	
55	Special Life (Accident & Health)	
60	Credit Card	
61	Personal Loan/Financing	
62	Motor Vehicle Loan/Financing	
63	Home Mortgage Loan/Financing	
64	Home Improvement Loan/Financing	
65	Education Loan/Financing	
66	Overdraft	
67	Bank Guarantee	
68	Other Secured Loan/Financing	
69	Hire Purchase	
70	Term Loan/Financing	



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Samples of Data Submission

Individual Savings Account

- Subject with one product

Data Provider ID	ID Type	ID Number	Residential Status	Date of Birth	Gender	Postal Code	Product Type
A10	20	00012345	BC	01-Aug-1989	4	BA1211	30

- Subject with multiple products

Data Provider ID	ID Type	ID Number	Residential Status	Date of Birth	Gender	Postal Code	Product Type
A10	20	00012345	BC	01-Aug-1989	4	BA1211	30
A10	20	00012345	BC	01-Aug-1989	4	BA1211	31
A10	20	00012345	BC	01-Aug-1989	4	BA1211	32

Joint Savings Account

- Joint-account holders of a deposit account, which 2 Subjects (one account holder with an IC and another account holder with a birth certificate)

Data Provider ID	ID Type	ID Number	Residential Status	Date of Birth	Gender	Postal Code	Product Type
A10	20	00012345	BC	01-Aug-1989	4	BA1211	30
A10	23	1338495766	BC	15-Jun-2019	3	BA1211	30

Residents without Smart Card Identity

- Subject with Passport

Data Provider ID	ID Type	ID Number	Residential Status	Date of Birth	Gender	Postal Code	Product Type
A10	22	AU23873085	ER	01-Feb-1970	3	BG3110	30

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