

32/, &< &\$7(*25<

&RUH \$OO \$&\$5\$ HPSOR\HHV DILOLDWHV RQGHFRZQWUHDRWRUV
XQGHUVWDQG DQG NQRZ ZKHUH WR ORFDWH WKLV SROLF

6&23(

7KLV SROLF\ DSSOLHV WR DOO \$&\$5\$WHHVSOFRIQWUDFVHFUXWDQGVWRW
LQGLYLGXDOV ZKR ZRUN ZLWK DQG RU UHSUHVHQW \$&\$5\$

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(PSOR\HHV H[HFXWLYHV DQG DILOLDWHV DHOHDUW HUSV XLRJHGRVLRG WDN
FRQIOLFW RI LQWHUHVW

7KLV SROLF\ LV LQWHQG HG WR

x DYRLG DQ DFWXDO SHUFHLYHG RULSRWHQWELDDFRQWDFW RI
\$&\$5\$ &RGH RI &RQGXFWDQG SODFH \$&\$5\$DWLRQQDQLGDFDQJH
DQG SRWHQWLDO ILQDQFLDO ORVV

x RXWVLGH LQWHUHVWV
GHDOLQJV DQG UHODWLRQVKLSV GRQQWFRZLQKFRZLWVRU
\$&\$5\$

,Q VRPH FLUFXPVWDQFHV IDLOXUH WR GRQVWLWXWHUHDFHUSW ER
DQG PD\ FRQVWLWXWH DQRIHQFHPRQJWKH
Accountability Act 2013

\$OO FRQIOLFW RI LQWHUHVW GHFODQWLRQ FXVWEHLDDGHRLS&\$

B\H

7(p\$- Àp°À`00 ðÀ`À0VKRXOG EH UH DG LQ &RQXQFWLWQVZRWGWRW
EH UH DG LQ FRQMXQFWLRQ ZLWK WKH BUREMGXUHVWRUDQDQLQJ
DSSOLFDEOH \$&\$5\$ SROLFLHV SURFHGXUHV DQG JXLGHOLQHV

&RQIOLFWV RI LQWHUHVW ZLOO EH UHG RUGHU BWDQL DPWLRLQJHG \$E
&RQIOLFW RI ,QWHUHVW 5HJLVWHU

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6SHFLILF UHVSROVLELOLWLHV SRVLWLRQ WLWOH

7KH 5HVSROVLEOH 2IILFHU LV UHVSROVLEOH IRU

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X PDLQWDLQLQJ UHFRUGV RI GLVFORVHG LQWHUHVWV
X PDLQWDLQLQJ WKH UHFRUGV RI GLVFORVHG LQWHUHVWV
RQH LV UHTXLHG
X HQVXULQJ WKLV SROLF\ LV NHSW FXUUHQW
X SURYLGLQJ D SRLQW RI FRQWDFW IRU DQG FRQDELOLWY PQRQL
RU DSSOLFDWLQJ
X SURYLGLQJ D SRLQW RI FRQWDFW IRU DQG FRQDELOLWY PQRQL
LQWHUHVW DQG RU WKH WISH RI FRQIOLFW
X UHFHLYLQJ FRPSODLQWV DQG LQIRUPDWLRQ DERXV RVLQV
SROLF\ LQYHVWLJDWLQJ WKHVH DQG HQIRUFLQJ SROLF\ FRPSO
X HQVXULQJ WKDW WKH FRQIOLFW RILQVPHVHQV FRBXLFDWLQJ

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\$&\$5\$ ([HFXWLYH /HDGHUVKLS 7HDP (/7

0HPEHUV RI \$&\$5\$1V ([HFXWLYH /HDGHUVKESHTHBB WKKLEHYDWEZ DB
DSSURYDO RI WKL V SROLF\

([HFXWLYHV DQG PDQDJHUV DUH UHVSRQVLEOH WR KHUHQVXUHQV RIR
UHVSRQVLELOLW\ DQG OHDGLQJ DQGGRFXPHQWUHQJHQDQGYRFXUHQJHQ
FROIOLEWV

\$&\$5\$T V &KLHI ([HFXWLYH 2IILFHU

7KH &(2 LV DFFRXQWDEOH IRU LPSOHPHUHQWV LQ WKH ZRWDKFLWDQG

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/HJLVODWLRQ

Public Governance, Performance and Accountability Act 2013.

3ROLFLHV

\$&\$5\$ &RGH RI &RQG XFW

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&RQIOLFW RI ,QWHUHVW      8QFRQWUROOHG ZKHQ SULQWHGDJH RI
3ROLF\      5HIHU WR WKH $$5$ LQWUDQHW IRU WKH FXUUHQW Y
9HUVLRQ
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\$&\$5\$ 'HOHJDWLRQ RI \$XWKRULW\ 3ROLF\
\$&\$5\$ 5LVN 0DQDJHPHQW 3ROLF\

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3URFHGXUHV PDQGDWRU\

&RQIOLFW RI ,QWHUHVW 3URFHGXUH
&RQIOLFW RI ,QWHUHVW 5HJLVWHU
*LIWV DQG %HQHILWV 5HJLVWHU
&RQIOLFW RI ,QWHUHVW 'LVFORVXUH)RUP

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6WDII ZLOO EH PDGH DZDUH RI WKHROLFWHV\$BQVLELOLWLHV XQGHU
x FRUSRUDWH LQGXFWRQ
x WKH DQQRXQFHPHQWV VHFWRQ RI \$&\$5\$¶V FRUSRUDWH LQWUD
x \$&\$5\$ VWDII H QHZV

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3ROLF\ RZQI	%RDUG 6HFUHWDU\
5HYLHZ IUHT	(YHU\ WKUHH \H DU\
\$SSURYHG E	BBBBBBBBBBBBBBBBBBBBBBB 'DYLGH &DUYDOKR &KLHI ([HFXWLYH 2IILFHU
'DWH	-XO\
