

Data Standards Body

Technical Working Group

Decision Proposal 306 – Updates to Banking Product and Account Detail

Contact: Nils Berge

Publish date: 22 June 2023

Context

The data schemas for the Product and Account endpoints in the Banking sector were first drafted in 2018 and incorporated as 'v1' in version 1.0.0 of the Standards in 2019. Even though 'Get Product Detail' has now reached 'v4', it has undergone relatively minor structural change since being introduced.

In the first meeting of [Maintenance Iteration 14 on 8 February 2023](#), issue [#567](#) ('Lending Rates – FIXED/INTEREST_ONLY period end date cannot be determined') and [#569](#) ('Home Loan Revert rate and product is not available') relating to Banking Products and Accounts were proposed for analysis in the iteration. Participants accepted that proposal and the Data Standards Body (DSB) proposed to review other outstanding issues that could be addressed in conjunction with those items.

Consultation and analysis conducted during Maintenance Iteration 14 concluded that making only minor changes to the existing data structures for #567 may not result in an effective or desirable outcome for those issues. It was decided that consultation on these items would continue in Maintenance Iteration 15.

In the first meeting of [Maintenance Iteration 15](#) the DSB proposed that due to the potential scope of change, further analysis should be continued in a dedicated Decision Proposal.

This Decision Proposal outlines the proposed set of changes to the Banking Standards, to enable:

- improved consistency in the description of interest rates, including revert rates for certain types of lending, discounts, penalties, and other adjustments over time,
- more accurate interpretation and comparison of residential mortgage products and accounts,
- more flexibility to share additional loan types, including loan accounts with sub-loans, and
- an improved structure for card account data, and additional card information.

It is anticipated that these changes will become increasingly necessary and valuable with the introduction of the Non-Bank Lending sector, while also delivering improved utility in the near-term.

Decision To Be Made

Implement a set of changes to the Banking-sector Standards to meet the requirements of participants seeking a more complete view of Product and Account detail, for the benefit of consumers comparing mortgage rates and credit cards. A small number of other general enhancements has been provided for participants to consider as part of a consolidated change.

The identified set of issues have been drawn from the [Standards Maintenance repository](#) (which includes [Issue #580; Maintenance backlog summary - Banking sector](#)), and proposals are presented as a basis for consultation. Specific feedback on the scope and implementation detail is being sought from participants.

Any questions about this proposal can be raised on the [CDR Implementation Call](#) or [Maintenance Iteration Call](#) and responses to the consultation should be provided as comments on the [Decision Proposal 306 GitHub issue](#).

Identified Options

An aim of this Decision Proposal is to provide a meaningful change increment as efficiently as possible. To achieve this, the related issues and proposals are provided in five groups below for consideration.

Group 1 only applies to the **Get Products** and **Get Product Detail** endpoints, and Group 2, 3, 4 and 5 describe changes accommodating different account types within the **Get Account Detail** endpoint.

Group 1. Get Products and Get Product Detail

[#283 Product Reference Data - Residential Mortgage package discounts](#)

This issue suggests that there are inconsistent interpretations of the Standards in describing loan rates and discounts.

Proposal: Issue [#585](#) has been proposed as a way to provide further consistency in this area. Issue #585 is referenced below with further detail.

[#284 Product Reference Data - revert rates for fixed rate mortgages are absent](#)

Requests inclusion of the current variable rate (or 'revert' rate) of a fixed rate home loan product.

Proposal: Include revertRate in the lendingRates array.

[#471 Additional credit card fields](#)

Proposes including card information in the Account Detail endpoint, and similar information in Product Reference Data (PRD). Fields applicable to PRD may include the card network, card type and issuer.

Proposal: Add basic card details to the cardArt object.

[#531 Define new Loan Repayment Type to relevant schemas](#)

Proposes a new loan repayment type reflecting a fixed cost, rather than an interest rate.

Proposal: Add a FIXED_COST enum to lendingRateType in [BankingProductLendingRateV2](#), which would make a 'rate' conditional. This would also correspond to a 'fixedCost' UType in the account loan object. A BALANCE_TRANSFER type may also be required to associate with the corresponding plan type proposed for credit cards in Account Detail.

[#585 Clarify Base and Adjustment Rate Types](#)

Proposes providing additional clarity around the expected use of rate types, by splitting the documentation table into groups of 'base' rate types and 'adjustment' types.

This issue also suggested a potential change to the values provided for rate adjustments, to require a negative sign to be provided with values that are to be deducted from a base rate. This would allow the base and all adjustments to be summed to establish the current 'effective' rate.

Proposal: Update the rate table documentation, including the description of the rate field to clarify that the rate value sign should correspond to the impact of the adjustment on the base rate.

For a summary of this group of changes in an example schema, refer to Appendix 1.

In addition to the above issues, the following are also suggested for consideration:

[#285 Product Ref Data - leeway within standards makes fee comparison difficult](#)

Suggests that event-based fee detail may be too broad to compare in a useful way.

Proposal: Is for participants to review the [comments provided on issue #285](#) and provide feedback as to whether a change in this area is appropriate and should be considered in the same version increment.

As the BankingProductFee schema is shared with Account Detail and would also result in a change to that endpoint, a further consideration may be whether the Fee structure should remain common between PRD - where more flexibility in describing them may be required, and Account Detail - where certain values may be known.

[#387 PRD - Constraint types](#)

Analysis of this issue indicated that there may be a need, or benefit in the Standards to describe operational limitations of products, which are distinct from constraints that apply to the origination of a product.

Proposal: Is for participants to review the [comments provided on #387](#) and provide feedback as to whether a change in this area is appropriate and should be considered in the same version increment.

[#588 Add structured fields for rate applicability](#)

Analysis of rates conducted as part MI14 found that free-text fields have been used to describe rates that are only available to new customers, or for new accounts.

There are currently no fields designated to convey this type of information with predefined values that would make selection and comparison more effective.

Proposal: Is for participants to review the [options provided on #588](#) and provide feedback as to whether a change in this area is appropriate and should be considered in the same version increment.

[Group 2. Get Account Detail – loan UType](#)

[#531 Define new Loan Repayment Type to relevant schemas](#)

Proposes a new loan repaymentType reflecting a negotiated or accepted fee or rental cost, rather than a fixed or variable interest rate.

Proposal: To add a FIXED_COST enum to lendingRateType in [BankingProductLendingRateV2](#) in PRD, which would allow the 'rate' field to be conditional. This value would then correspond to a new fixedCost UType in the account loan object.

[#566 Optionality of critical fields is facilitating data quality issues across Data Holder implementations](#)

Suggests that fields currently specified as 'optional' (specifically lendingRate, lendingRates) be made conditional.

Proposal: Issue [#567](#) proposes a way to provide consistency in this area. Issue #567 is referenced below with further detail.

[#567 BankingProductLendingRateV2 - Lending Rates – FIXED/INTEREST_ONLY period end date cannot be determined](#)

Requests the start and end dates of a fixed rate period, and when an INTEREST_ONLY repaymentType period will end, and –

- feedback suggested that a ‘revert’ start date may not be necessary if all end dates are provided,
- Standard Variable Rate (SVR) to always be included where applicable,
- proposed raising a new change request (which has become this Decision Proposal) to include the requested details in the loan object. The loan object currently includes the repaymentType field but not loanPurpose.

Proposal: To change the loan UType to an array and include a loanCosts array inside each loan object to provide a clear association between a loan and rates and remove the dependency on the lendingRates schema shared with PRD.

This revised structure would also provide the flexibility for sub-loans suggested as a comment in issue [#292](#).

[#569 Home Loan Revert rate and product is not available](#)

Requests details about the ‘post expiry’ product and ‘revert’ rate details when applicable.

Feedback suggested that details about both the current and revert ‘Discount’ rates applicable to an instantiated account are important.

Proposal: To implement the proposal above for issue #567 and indicated in Appendix 2.

[#585 Clarify Base and Adjustment Rate Types](#)

This change has been described in Group 1 related to PRD. The change is repeated in this section as it also applies to the description of rates associated with instantiated accounts.

For a summary of this group of changes in an example schema, refer to Appendix 2.

In addition to the above issues, the following is also suggested for consideration:

[#316 Update description of features\[\].isActivated to remove default](#)

Proposes removing the default ‘true’ value of isActivated, to allow for an unknown state.

Proposal: Is for participants to review issue [#316](#) and provide feedback as to whether a change in this area is appropriate and should be considered in the same version increment.

Group 3. Get Account Detail – creditCard UType

[#292 Credit card balance plans and payment hierarchy: inadequate information within the CDS](#)

Suggests that detail for common credit card repayment plans is missing, and –

- that lendingRateType could be extended to include BALANCE_TRANSFER and INSTALMENT_PLAN types,
- repayment plan hierarchy may be required,
- detail to indicate how balance transfers may affect interest-free days may be required,
- detail about historical and current ‘interest-free days’ may be required.

Proposal: For plan detail to be added to the Get Account Detail creditCard UType, with BALANCE_TRANSFER and INSTALMENT_PLAN options, and –

- include a repayment hierarchy field,
- provide detail indicating how balance transfers affect interest-free days,
- include an array to represent interest-free periods,
- include plan rate detail inside the creditCard object to provide a clear association between a plan and a rate to remove the dependency on the lendingRates schema shared with PRD.

[#471 Additional credit card fields](#)

Proposes including the card network, issuer, card type, name on card, valid from/to dates, credit limit and last statement date.

Proposal: For a smaller set of instantiated card details to be added to the Get Account Detail creditCard UType object.

For a summary of this group of changes in an example schema, refer to Appendix 3.

Group 4. Get Account Detail – termDeposit UType

[#132 Determining Interest Rate of BankingTermDepositAccount](#)

Outlines complexity in determining rates where an account has multiple term deposits.

Proposal: To include rate details inside the termDeposit object to provide a clear association between a deposit and a rate to remove the dependency on the depositRates schema shared with PRD.

For a summary of this group of changes in an example schema, refer to Appendix 4.

Group 5. Get Account Detail – other account types

As the changes described in Group 2, 3 and 4 propose to remove the dependency on the depositRates and lendingRates fields shared with the PRD structure, an additional generic 'otherAccountType' specificAccountUType would need to be defined to provide the equivalent fields for association with other account types.

Proposal: To include a generic account UType and remove the current rate fields that should no longer be required:

- depositRate
- depositRates
- lendingRate
- lendingRates

For a summary of this group of changes in an example schema, refer to [Appendix 5](#).

Current recommendation

- It is recommended to implement the full set of changes to PRD outlined in **Group 1**, with the option to include the additional issues suggested for consideration.

Notwithstanding other maintenance or urgent changes, at the date of this proposal, it is expected that these changes would result in the **Get Products** endpoint incrementing to **v4** and **Get Product Detail** incrementing to **v5**.

An example of these changes is provided in **Appendix 1**. It is proposed that these changes be applicable from **Obligation Milestone Y24 #1 11/03/2024**.

- As the changes associated with the **Get Account Detail** endpoint in **Group 2, 3, 4 and 5** are related to the same schema (BankingAccountDetailV3), it is recommended to implement these in a single endpoint version change.

Notwithstanding other maintenance or urgent changes, it is expected that these changes would result in the **Get Account Detail** endpoint incrementing to **v4**.

It is acknowledged that this change covers multiple account types and could be delivered as a series of changes over multiple versions if that would be preferable to participants.

A downside of that approach is that it may result in multiple concurrent versions being defined over a longer period of change.

The final state of this series of changes would allow for the removal of the dependency on the rate fields shared with PRD. Moving these fields into the respective account UType structures will allow more specific account detail to be defined in future without impact to the PRD rates structures, which are currently tailored to provide product variant search and selection.

If completed as a single version update, it is proposed that these changes be applicable from **Obligation Milestone Y24 #3 15/07/2024**.

Appendices

Appendix 1:

The example schemas below indicate the proposed changes in **bold green text**. Comments in *red*.

Get Products – Additional card fields.

```
"cardArt": [{  
  "title": "string",  
  "imageUri": "string",  
  "cardScheme": "AMEX / DINERS / EFTPOS / MASTERCARD / VISA / OTHER; mandatory",  
  "issuer": "string; mandatory",  
  "cardType": "CHARGE / CREDIT / DEBIT; mandatory"  
}],
```

Get Product Detail – Additional lending rate types and revert rate field.

```
"lendingRates": [{  
  "lendingRateType": "... / VARIABLE / FIXED / ... / FIXED_COST / BALANCE_TRANSFER; mandatory",  
  "rate": "string; conditional: Mandatory unless the LendingRateType “FIXED_COST” is supplied", Documentation to specify a negative value for a discount LendingRateType  
  "comparisonRate": "string",  
  "revertRate": "RateString; optional", The revert rate applicable after the respective rate expires, for example; INTRODUCTORY, FIXED, or an INTEREST_ONLY type  
  "calculationFrequency": "string",  
  "applicationFrequency": "string",  
  "interestPaymentDue": "IN_ADVANCE",  
  "repaymentType": "INTEREST_ONLY",  
  "loanPurpose": "INVESTMENT",  
  ...  
}],
```


The example schemas below indicate the additional changes for consideration in **bold orange text**.

Get Product Detail – Additional Feature types, fee types, and rate applicability.

```
"features": [{
  "featureType": "... / DIGITAL_BANKING / ... / FUNDS_AVAILABLE_AFTER / MAX_BALANCE / MAX_LIMIT / MAX_TXNS /
MIN_BALANCE / MIN_LIMIT",
  "additionalValue": "string",
  "additionalInfo": "string",
  "additionalInfoUri": "string"
}],

"fees": [{
  "name": "string",
  "feeType": "... / PURCHASE / EVENT / ... / EVENT_ATM / EVENT_CARD / EVENT_CORRESPONDENCE",
  "amount": "string",
  ...

"depositRates": [{
  "depositRateType": "BONUS",
  "rate": "string",
  "calculationFrequency": "string",
  "applicationFrequency": "string",
  "tiers": [{
    "name": "string",
    "unitOfMeasure": "DAY",
    "minimumValue": 0,
    "maximumValue": 0,
    "rateApplicationMethod": "PER_TIER",
    "applicabilityConditions": [{
      "rateApplicabilityType": "NEW_ACCOUNTS / NEW_CUSTOMERS; optional; default: any",
      "additionalValue": "string; optional",
      "additionalInfo": "string",
      "additionalInfoUri": "string"
    }],
    "additionalInfo": "string",
    "additionalInfoUri": "string"
  }],
  ...
```

Appendix 2:

The example schemas below indicate the proposed changes in **bold green text**. Comments in *red*. Existing fields that have been relocated are indicated in **normal green text**.

Get Account Detail – Sub-loan array with rates, adjustments and revert rate specified with each, plus new feature type.

```
{
  ...
  "productCategory": "RESIDENTIAL_MORTGAGES",
  ...
  "specificAccountUType": "loan",
  "loan": [{ array; conditional
    "subAccountId": "ID permanence string; mandatory", May enable a reference to a sub-balance
    "originalStartDate": "string",
    "originalLoanAmount": "string",
    "originalLoanCurrency": "string",
    "loanEndDate": "string",
    "loanOpenStatus": "OPEN / CLOSED; mandatory", Status of this (sub-)account
    "nextInstalmentDate": "string",
    "minInstalmentAmount": "string",
    "minInstalmentCurrency": "string",
    "maxRedraw": "string",
    "maxRedrawCurrency": "string",
    "minRedraw": "string",
    "minRedrawCurrency": "string",
    "offsetAccountEnabled": true,
    "offsetAccountIds": [
      "string"
    ],
    "lendingDetail": [{ array; mandatory
      "loanCostType": "CURRENT / FUTURE / REVERT; mandatory", Only one CURRENT and one REVERT type expected, may be multiple FUTURE
      "loanPurpose": "INVESTMENT / OWNER_OCCUPIED; optional; default: any",
      "repaymentType": "INTEREST_ONLY / PRINCIPAL_AND_INTEREST; optional; default: PRINCIPAL_AND_INTEREST",
      "rateEndDate": "DateTimeString, optional",
      "revertProductId": "string; optional",
      "repaymentUType": "fixedRate / variableRate / fixedCost; mandatory",
      "fixedRate": { object; conditional
        "fixedPeriod": "ExternalRef ISO 8601 Durations; mandatory",
        "standardRate": "RateString; mandatory",
        "effectiveRate": "RateString; mandatory",
        "calculationFrequency": "ExternalRef ISO 8601 Durations; optional",
        "applicationFrequency": "ExternalRef ISO 8601 Durations; optional",
        "interestPaymentDue": "IN_ADVANCE / IN_ARREARS; optional",
        "repaymentFrequency": "ExternalRef ISO 8601 Durations; optional",
        "additionalInfo": "string; optional",
        "additionalInfoUri": "URIStrng; optional"
      },
      "variableRate": { object; conditional
        "type": "FLOATING / MARKET_LINKED / VARIABLE; mandatory",
        "standardRate": "RateString; mandatory",
        "effectiveRate": "RateString; mandatory",
        "calculationFrequency": "ExternalRef ISO 8601 Durations; optional",
        "applicationFrequency": "ExternalRef ISO 8601 Durations; optional",
        "interestPaymentDue": "IN_ADVANCE / IN_ARREARS; optional",
        "repaymentFrequency": "ExternalRef ISO 8601 Durations; optional",
        "additionalInfo": "string; optional",
        "additionalInfoUri": "URIStrng; optional"
      },
      "fixedCost": { object; conditional
        "amount": "AmountString; mandatory",
        "currency": "CurrencyString; optional; default: AUD",
        "interestPaymentDue": "IN_ADVANCE / IN_ARREARS; optional",
        "repaymentFrequency": "ExternalRef ISO 8601 Durations; optional",
        "additionalInfo": "string; optional",
```

```

        "additionalInfoUri": "URIStrIng; optional"
    },
    "adjustments": [{ array; optional
        "type": "BUNDLE_DISCOUNT_FIXED / BUNDLE_DISCOUNT_VARIABLE / DISCOUNT / INTRODUCTORY / PENALTY /
LVR_THRESHOLD_DISCOUNT; mandatory",
        "amount": "AmountString; optional",
        "currency": "CurrencyString; optional",
        "rate": "RateString; optional",
        "adjustmentPeriod": "ExternalRef ISO 8601 Durations; optional"
        "adjustmentEndDate": "DateTimeString; optional"
        "additionalInfo": "string; optional",
        "additionalInfoUri": "URIStrIng; optional"
    }
    ]
}],
"features": [{
    "featureType": "... / INSURANCE / ... / LVR_THRESHOLD_DISCOUNT; mandatory",
    "additionalValue": "0.15",
    "additionalInfo": "Rate discount of 0.25% when your LVR reaches a 15% threshold.",
    "additionalInfoUri": "string",
    "isActivated": false
}]
}

```

The example schemas below indicate the additional changes for consideration in **bold orange text**.

Get Account Detail – Additional state for the isActivated field to allow, true, false, and indeterminate.

```

"features": [{
    "featureType": "INSURANCE",
    "additionalValue": "string",
    "additionalInfo": "string",
    "additionalInfoUri": "string",
    "isActivated": true / false / null; boolean; optional; default: indeterminate (ie. null)
}]

```

Appendix 3:

The example schemas below indicate the proposed changes in **bold green text**. Comments in *red*. Existing fields that have been relocated are indicated in **normal green text**.

Get Account Detail – Additional card plan detail and an array for instalment plans.

```
{
  ...
  "productCategory": "CRED_AND_CHRG_CARDS",
  ...
  "specificAccountUType": "creditCard",
  "creditCard": {
    "cardScheme": "AMEX / DINERS / EFTPOS / MASTERCARD / VISA; mandatory",
    "cardType": "CREDIT / CHARGE / DEBIT; mandatory",
    "issuer": "string; mandatory",
    "cardLimit": "AmountString; optional",
    "repaymentHierarchy": ["subAccountId", "subAccountId", ...], [string]; mandatory First sub-account/plan paid off first
    "purchasePlan": { object; optional
      "planName": "string; optional",
      "subAccountId": "ID permanence string; mandatory", May enable a reference to a sub-balance
      "atPlanExpiryBalanceTransfersTo": "subAccountId",
      "planCreationDate": "DateTimeString; optional",
      "planPeriod": "ExternalRef ISO 8601 Duration; optional",
      "planEndDate": "DateTimeString; optional",
      "planStandardRate": "RateString; mandatory",
      "planEffectiveRate": "RateString; mandatory",
      "minPaymentAmount": "AmountString; optional",
      "paymentDueAmount": "AmountString; optional",
      "paymentCurrency": "CurrencyString; optional; default: AUD",
      "paymentDueDate": "DateTimeString; optional",
      "additionalInfo": "string; optional",
      "additionalInfoUri": "URIString; optional",
      "interestFreePeriods": [{ optional array
        "from": "DateTimeString; mandatory",
        "to": "DateTimeString; mandatory"
      }],
      "adjustments": [{ array; optional
        "type": "BUNDLE_DISCOUNT_FIXED / BUNDLE_DISCOUNT_VARIABLE / DISCOUNT / INTRODUCTORY / PENALTY / LVR_THRESHOLD_DISCOUNT; mandatory",
        "amount": "AmountString; optional",
        "currency": "CurrencyString; optional; default: AUD",
        "rate": "RateString; optional",
        "adjustmentPeriod": "ExternalRef ISO 8601 Duration; optional",
        "adjustmentEndDate": "DateTimeString; optional",
        "additionalInfo": "string; optional",
        "additionalInfoUri": "URIString; optional"
      }],
      "planFeatures": [{ array; optional
        "planFeatureType": "INTEREST_FREE / BALANCE_TRANSFER_ENDS_INTEREST_FREE / INSTALMENTS; mandatory",
        "additionalValue": "string; optional",
        "period": "ExternalRef ISO 8601 Duration; optional",
        "endDate": "DateTimeString; optional"
      }],
    },
    "cashAdvancePlan": { object; optional
      ... ('plan' schema as per purchasePlan)
    },
    "balanceTransferPlan": { object; optional
      ... ('plan' schema as per purchasePlan)
    },
    "instalmentPlans": [{ array; optional
      ... ('plan' schema as per purchasePlan)
    }],
  }...
}
```

Appendix 4:

The example schemas below indicate the proposed changes in **bold green text**. Comments in *red*. Existing fields that have been relocated are indicated in **normal green text**.

Get Account Detail – Rate detail contained within each sub-term deposit in the array.

```
{
  ...
  "productCategory": "TERM_DEPOSITS",
  ...
  "specificAccountUType": "termDeposit",
  "termDeposit": [{
    "lodgementDate": "string",
    "maturityDate": "string",
    "maturityAmount": "string",
    "maturityCurrency": "string",
    "maturityInstructions": "HOLD_ON_MATURITY"
  }],
  "depositDetail": { object; mandatory
    "subAccountId": "ID permanence string; mandatory", May enable a reference to a sub-balance
    "depositRateType": "FIXED / FLOATING / MARKET_LINKED / VARIABLE; mandatory",
    "standardRate": "RateString; mandatory",
    "effectiveRate": "RateString; mandatory",
    "calculationFrequency": "ExternalRef ISO 8601 Durations; optional",
    "applicationFrequency": "ExternalRef ISO 8601 Durations; optional",
    "additionalValue": "string; optional",
    "additionalInfo": "string; optional",
    "additionalInfoUri": "URIString; optional",
    "adjustments": [{ array; optional
      "type": "BONUS / BUNDLE_BONUS / INTRODUCTORY; mandatory",
      "amount": "AmountString; optional",
      "currency": "CurrencyString; optional; default: AUD",
      "rate": "RateString; optional",
      "adjustmentPeriod": "ExternalRef ISO 8601 Durations; optional"
      "adjustmentEndDate": "DateString; optional"
      "additionalInfo": "string; optional",
      "additionalInfoUri": "URIString; optional"
    }]
  },
}
]
```

Appendix 5:

The example schemas below indicate the proposed changes in **bold green text**. Comments in *red*.

Get Account Detail

```
{
  ...
  "productCategory": "TRANS_AND_SAVINGS_ACCOUNTS",
  ...
  "specificAccountUType": "otherAccountType",
  "otherAccountType": { object; conditional
    "depositDetail": { object; optional
      "depositRateType": "FIXED / FLOATING / MARKET_LINKED / VARIABLE; mandatory",
      "standardRate": "RateString; mandatory",
      "effectiveRate": "RateString; mandatory",
      "calculationFrequency": "ExternalRef ISO 8601 Durations; optional",
      "applicationFrequency": "ExternalRef ISO 8601 Durations; optional",
      "additionalValue": "string; optional",
      "additionalInfo": "string; optional",
      "additionalInfoUri": "URIString; optional",
    }
  }
}
```

```

    "adjustments": [{ ;optional
      "type": "BONUS / BUNDLE_BONUS / INTRODUCTORY; mandatory",
      "amount": "AmountString; optional",
      "currency": "CurrencyString; optional",
      "rate": "RateString; optional",
      "adjustmentPeriod": "ExternalRef ISO 8601 Durations; optional",
      "adjustmentEndDate": "DateString; optional",
      "additionalInfo": "string; optional",
      "additionalInfoUri": "URIStrng; optional"
    }]
  },
  "lendingDetail": [{ array; optional
    "loanCostType": "CURRENT / FUTURE / REVERT; mandatory",
    "loanPurpose": "INVESTMENT / OWNER_OCCUPIED; optional; default: any",
    "repaymentType": "INTEREST_ONLY / PRINCIPAL_AND_INTEREST; optional; default:
PRINCIPAL_AND_INTEREST",
    "rateEndDate": "DateString; optional",
    "revertProductId": "string; optional", Reference to the post-expiry productId. Expected to be an
on-market product in PRD
    "repaymentUType": "fixedRate / variableRate / fixedCost; mandatory",
    "fixedRate": { object; conditional
      "fixedPeriod": "ExternalRef ISO 8601 Durations; mandatory",
      "standardRate": "RateString; mandatory",
      "effectiveRate": "RateString; mandatory",
      "calculationFrequency": "ExternalRef ISO 8601 Durations; optional",
      "applicationFrequency": "ExternalRef ISO 8601 Durations; optional",
      "interestPaymentDue": "IN_ADVANCE / IN_ARREARS; optional",
      "repaymentFrequency": "ExternalRef ISO 8601 Durations; optional",
      "additionalInfo": "string; optional",
      "additionalInfoUri": "URIStrng; optional"
    },
    "variableRate": { object; conditional
      "type": "FLOATING / MARKET_LINKED / VARIABLE; mandatory",
      "standardRate": "RateString; mandatory",
      "effectiveRate": "RateString; mandatory",
      "calculationFrequency": "ExternalRef ISO 8601 Durations; optional",
      "applicationFrequency": "ExternalRef ISO 8601 Durations; optional",
      "interestPaymentDue": "IN_ADVANCE / IN_ARREARS; optional",
      "repaymentFrequency": "ExternalRef ISO 8601 Durations; optional",
      "additionalInfo": "string; optional",
      "additionalInfoUri": "URIStrng; optional"
    },
    "fixedCost": { object; conditional
      "amount": "AmountString; mandatory",
      "currency": "CurrencyString; optional; default: AUD",
      "interestPaymentDue": "IN_ADVANCE / IN_ARREARS; optional",
      "repaymentFrequency": "ExternalRef ISO 8601 Durations; optional",
      "additionalInfo": "string; optional",
      "additionalInfoUri": "URIStrng; optional"
    },
    "adjustments": [{ array; optional
      "type": "BUNDLE_DISCOUNT_FIXED / BUNDLE_DISCOUNT_VARIABLE / DISCOUNT / INTRODUCTORY / PENALTY /
LVR_THRESHOLD_DISCOUNT; mandatory",
      "amount": "AmountString; optional",
      "currency": "CurrencyString; optional",
      "rate": "RateString; optional",
      "adjustmentPeriod": "ExternalRef ISO 8601 Durations; optional"
      "adjustmentEndDate": "DateTimeString; optional"
      "additionalInfo": "string; optional",
      "additionalInfoUri": "URIStrng; optional"
    }]
  }]
}
}

```