

SCHEDULE 1

PART III

PROVISIONS APPLICABLE TO PARTS I AND II

3.—(1) Item 5 in each of Parts I and II shall include income in respect of all services supplied for the account of third parties, apart from fees and commissions required to be included under “interest receivable” in item 1 in each Part, and item 6 shall include charges for the use of services of third parties, apart from fees and commissions required to be included under “interest payable” in item 2 in each Part.

(2) Any amount, apart from an appointed agency payment, which represents—

- (a) fees and commissions for guarantees and loan administration;
- (b) commissions and other charges and income in respect of payment transactions, account administration charges and commissions for the safe custody and administration of deeds, securities or other related documents;
- (c) fees and commissions for foreign currency transactions;
- (d) commissions and other charges and income in connection with insurance and pension contracts; or
- (e) commissions and other charges and income for brokerage services in connection with savings and insurance contracts and loans,

and which falls within sub-paragraph (1) but would also be capable of being included within an item other than those referred to in that sub-paragraph shall be included within items 5 and 6 in Parts I and II as appropriate.

(3) Appointed agency payments shall be included within item 9(b) in each Part.

(4) For the purposes of sub-paragraphs (2) and (3), an appointed agency payment is a payment for a relevant agency function to a person who, by virtue of an appointment by a society, acts as its agent in that function, and a relevant agency function comprises action as an agent of the society for the purpose of receipt of sums in respect of shares or deposits or the making of loans or advances.