

Updating of Client Information in CMS+

DATE EFFECTIVE: 12 March 2018

1. Purpose

This procedure establishes guidelines for updating client information on FR managed accounts in CMS+. It is important that client data relating to Risk Rating, Loan Quality and Review Dates are accurately recorded and updated in CMS+ as this information is used to report on the quality of the Rabobank portfolio and on account control.

1.1 Conditions

This procedure relates to Country Banking accounts that are recorded in CMS+. It does not apply to Wholesale Banking accounts.

This procedure also only applies once the client review has been completed and approved either by Local Credit Committee, Country Banking Credit Committee or FR (under delegated authority).

2. Task for Updating Client Information in CMS+

Task	Resp
Review and Update Risk Rating	Branch/FR
Review and Update of Loan Quality Classification (LQC)	FR
Review and Update of Next Review Date	FR

3. Review and Update of Risk Rating

To ensure the latest Risk Rating is recorded in CMS+, this task is used to update the Risk Rating of FR accounts in CMS+. The Risk Rating must be checked at each review date and any change made at review must be recorded correctly in CMS+.

Step	Action
1	On completion of a review, FR should ensure that the Risk Rating recorded in CMS+ is correct. If the Risk Rating is incorrect or has been changed under the approved Credit Review, complete the following steps. Note: It is acceptable to amend the Risk Rating in CMS+ in advance of the credit review proceeding to LCC, CBCC or FRI where a LSR is to be prepared. This will ensure that the Risk Rating recommended by the FR Manager is properly recorded in CMS+/Credit Ratings Engine.
2	Account Manager amends the Risk Rating to the correct rating on direction from the FR Manager. This should be "Confirmed" in CMS+. Refer to CMS+ guidelines for how to update/complete a client rating. Note: By making the change in CMS+ this will also flow through to the Credit Ratings Engine.
3	For Australian FR Accounts, FR Manager "approves" the Risk Rating in CMS+. Refer to CMS+ guidelines for how to approve a rating in CMS+. For New Zealand FR Accounts, Senior Finance Officer or FR Manager "approves" the Risk Rating in CMS+.

Step	Action
4	For Australian FR Accounts, Finance Officer, FR checks that the Risk Rating has been amended in accordance with the credit approval after the review process is complete.

4. Review and Update of Loan Quality Classification

To ensure the latest LQC is recorded in CMS+, this task is used to update the LQC of FR accounts in CMS+. The LQC must be checked at each review date, and any change made at review must be recorded correctly in CMS+.

Step	Action
1	On completion of a review, FR should ensure that the LQC recorded in CMS+ is correct. If the LQC is incorrect or has been changed under the approved Credit Review, complete the following steps.
2	For Australian FR Accounts, FR Manager amends the LQC in CMS+. For New Zealand FR Accounts, Senior Finance Officer or FR Manager amends the LQC in CMS+.
3	For Australian FR Accounts, Finance Officer, FR checks that the LQC has been amended in accordance with the credit approval after the review process is complete.

5. Review and Update of Next Review Date

To ensure the correct Next Review Date is recorded in CMS+, this task is used to update the Next Review Date of FR accounts in CMS+. The Review date must be updated after every review (including every extension of a credit review) in CMS+.

Step	Action
1	For Australian FR Accounts, FR Manager amends Next Review Date for Credit Review in CMS+. If an extension for a credit review has been approved (by LCC, CBCC or under Delegated Authority rules), the next Review Date should be indicated as an Extended Review Date in CMS+. For New Zealand FR Accounts, Senior Finance Officer or FR Manager amends the Next Review Date or extended review date in CMS+.
2	For Australian FR Accounts, Finance Officer, FR checks that the review date has been correctly recorded in CMS+ in accordance with the review or extended review approval. For New Zealand FR Accounts, next review dates will be checked by Head of FR NZ on a hindsight basis.

6. Supplementary Information

6.1 Related Documents

	Document Title	Type	Link
6.1.1	Review of FR Accounts	FR Policy	Financial Restructuring
6.1.2	Delegated Authorities for FR	FR Policy	Financial Restructuring
6.1.3	CMS+ User Guide	Reference Document	Training Materials

6.2 Definitions / Glossary of Terms

Term	Definition
CBCC	Country Banking Credit Committee
CRE	Credit Ratings Engine
LQC	Loan Quality Classification
LSR	Loan Strategy Report
FRI	Financial Restructuring International

6.3 Document Management

Owner:	Head of FR Australia Head of FR New Zealand	Author:	Manager, Risk
Authoriser:	Head of FR Australia Head of FR New Zealand	Next Review Date:	30 November 2019