General Information

This section outlines the general rules that apply to all CSV templates, what to check before you start, and a high-level summary of how to save and lodge your CSV file.

General Rules (apply to all CSV templates)

- Row 1 is the header record (Record type = 0)
- Row 2 and below are detail records (Record type = 1)
- Do not change the column order or headings
- **Mandatory** fields are marked with *
- Do not use leading or trailing spaces
- Do not use hidden or non-breaking spaces. **Only** the following special characters are permitted: **/ & @ #**
- Do not exceed maximum character limits shown in brackets (X).
- Enter all data in UPPER CASE Letters
- For deceased estates, add "Estate of" at the end of the given name/s
- Australian Post Codes must be 4 digits long and match the state.
- Overseas addresses: use address fields 1-4 (columns E-H) and enter the 2-letter country code in Column L. State/Suburb/Post Code is for domestic use only.
- Country codes must be a valid 2-letter country code by ISO 3166 standards.
- To preserve leading zeros, format the columns as Text before saving as CSV.
- Remove any unused data or fields from the csv template.

Before you start

- Confirm you are using the correct CSV template for the Life Insurance Act.
- Most instructions are built into the template.
- Hover over column headings or cells to view mandatory fields, character limits and what to enter.
- Use the header record and detail record sections of this guide for additional context.
- **Important:** Failure to follow these requirements will result in your CSV file being rejected.

Saving and lodging your CSV (summary)

- When you have finished preparing your CSV file:
  -Select File → Save As.
  -Choose CSV (Comma delimited)
- Before lodging, review the checklist at the end of this guide to confirm your CSV file has been saved correctly and you have completed all the steps.
- Lodgements must be submitted via **MOVEit,** ASIC's secure file transfer service.
- ASIC does **not** accept unclaimed money CSV files submitted by email.
- Ensure you are registered for MOVEit prior to lodging. If you are not registered, you must complete the MOVEit registration process before lodging your file.
- For upload instructions**,** refer to the **UM MOVEit External User Guide.**
- After submission, ASIC will review your lodgement and:
  -Email payment instructions if accepted *(payment is required within 5 business days),* or
  -Advise if amendments are required.
- Do **not** send payment until your file is accepted.

Header record (Row 1) – Lodging Entity and return summary

Row 1 contains **one header record only**. It identifies the lodging organisation and summary totals for the file.

Complete Row 1 once only.

Column	Field	What to enter	Key rules / notes
*A (1)	Record type	**0**	Identifies this row as the header record. **Must** be 0.
*B (12)	Form type	**CMLLIFE**	Fixed Value. **Must** be CMLLIFE for this type of return.
*C (11)	ACN / ABN	Organisation identifier	Numbers only. Do not include spaces, hyphens or punctuation.
*D (79)	Organisation name	Full legal name	Must match the legal entity the funds relate to.
*E (4)	Year of return	Year the funds relate to	Generally the year prior to lodgement.
*F (6)	Number of records	Total number of detail records	Must equal the total number of detail rows (from row 2 onwards).
*G (12)	Total amount	Total amount due	Must exactly equal the sum of all detail amounts. Enter 2 decimal places. Do not include $ or commas.
*H (1)	Return type	**N**	Fixed value. No other value is accepted.
*I (9)	Legislation reference	**216LIA**	Fixed Value. **Must** be 216LIA for this return type.

Tip: Mandatory fields, character limits and field-specific instructions are shown in the CSV template. Hover over column headings or cells in Excel for details.

Detail Records (Row 2 onwards) – Unclaimed money record information

Enter the name and complete address details of the person or entity owed the unclaimed money. Complete **one row per record.**

Column	Field	What to enter	Key rules / notes
*A (1)	Record type	**1**	**Must** be 1. Identifies this row as a detail record.
*B (12)	Amount due	Unclaimed amount	Must be greater than "0". 2 decimal places. Do not include $ or commas.
*C (15)	Policy Number	Life Insurance Policy Number	Enter the policy number exactly as recorded by the insurer.
*D (79)	Life insured Surname	Surname of insured party	Do not include titles.
*E (79)	Life insured Given Name/s	Given name/s of insured party	Do not include titles.
*F - I (64)	Life insured address lines	Last known address	Column F is mandatory. Columns G–I are optional. 64 characters each cell.
*J (30)	Life insured suburb / city	Suburb or city	Required for Australian addresses only.
*K (3)	Life insured state	State abbreviation	Required for Australian addresses only.
*L (4)	Life insured postcode	Postcode	Required for Australian addresses only. Must be 4 digits.
*M (2)	Life Insured country	Country code	Use ISO 3166 country codes. Use AU for Australia.
*N (79)	Policy owner Surname / entity name	Surname or entity name	Do not include titles (Mr, Mrs, Dr)
*O (79)	Policy owner Given Name/s or entity identifier	Given name or entity ACN/ABN/ARSN	Mandatory where funds are owed to an individual. Do not include titles (Mr, Mrs, Dr)
*P - S (64 each)	Policy owner address lines	Last known address	Use address lines only (no suburb/postcode), Column P is mandatory. Columns Q – S are optional.
*T (30)	Policy owner suburb / city	Suburb or city	Required for Australian addresses only.
*U (3)	Policy owner state	State abbreviation	Required for Australian addresses only.
*V (4)	Policy owner postcode	Postcode	Required for Australian addresses only. Must be 4 digits. (eg. 0824)
*W (2)	Policy owner country	Country code	Use ISO 3166 country codes. Use AU for Australia.
*X (8)	Date became due	Policy maturity date	Format must be **DD/MM/YYYY**
Y (3)	State where registered	Enter State abbreviation	Enter the Australian state or territory where the policy was registered.

Before you lodge (final checks)

Use this checklist to confirm your CSV file is complete and ready to lodge.

✓	Check
☐	The correct CSV template for the **Life Insurance Act** has been used.
☐	The CSV template instructions have been followed by **hovering over cells** to confirm what information to enter.
☐	**Row 1** is the header record and **Column A = 0**.
☐	**Row 2 onwards** are detail records and **Column A = 1**.
☐	The **number of detail** records in the header record exactly matches the number of detail records included in the file.
☐	**The total value of all detail records** exactly matches the total amount reported in the header record.
☐	All amounts are entered with **2 decimal places** and contain **no dollar signs or commas**.
☐	**Character limits** for all cells have not been exceeded.
☐	**Leading and trailing spaces** have been removed.
☐	The CSV file does **not contain any invalid characters** (including hidden or non-breaking spaces).
☐	All data has been entered in **CAPITAL LETTERS**.
☐	**Column order and headings** have not been changed.
☐	**MOVEit** registration is complete.
☐	The file has been saved using **Save As → CSV (Comma delimited)**.
☐	A **Statement of Compliance** has been prepared, the ASIC website has been checked for the most current wording, and the Statement is ready to be lodged with the CSV file.