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: **/ & @ #**
- Include only amounts of $500 or more
- 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 Banking 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 (Row1) – 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	CMLBANK or CMLBKOTH	Use CMLBANK for dormant accounts. Use CMLBKOTH for all non-dormant money (for example, shareholder dividends).
*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	69BA or 69BADIVS	Use 69BA for dormant accounts. Use 69BADIVS for non-dormant money (for example, shareholder dividends).

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 $500. Enter 2 decimal places. Do not include $ or commas.
*C (79)	Owner surname / entity name	Surname or entity name of depositor	Do not include titles (for example, Mr, Mrs, Dr).
*D (79)	Owner given name or identifier	Given name or entity ACN/ABN/ARSN of depositor	Mandatory where funds are owed to an individual. Do not include titles.
*E–H (64 each)	Owner address lines	Last known address	Do not include suburb or postcode. Column E is mandatory. Columns F–H are optional.
*I (30)	Owner suburb / city	Suburb or city	Required for Australian addresses only.
*J (3)	Owner state	State abbreviation	Required for Australian addresses only.
*K (4)	Owner postcode	Postcode	Required for Australian addresses only. Must be 4 digits. (eg. 0824)
*L (2)	Owner country	Country code	Use ISO 3166 country codes. Use AU for Australia.
*M (6)	BSB code	BSB linked to the account	Must be exactly 6 digits, including leading zeros.

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 **Banking 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**.
☐	All amounts are entered with **2 decimal places** and contain **no dollar signs or commas**.
☐	The **number of detail records** in the header record exactly matches the number of detail records included in the file.
☐	There are no amounts **under $500** included in the CSV return form
☐	**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.