

Incremental Borrowing Rate (IBR) Calculator

Frequently Asked Questions



1. How do I register and subscribe to the Incremental Borrowing Rate (IBR) Calculator?

Visit the [Assurance Products](https://assuranceproducts.deloitte.com/home) external website located at (<https://assuranceproducts.deloitte.com/home>). Scroll down to the IBR Calculator section and select “Launch IBR”.

On the IBR Calculator page, click on ‘Register’ on the top right corner. Select country; read and agree to the Terms of Use; enter the account details, and submit the registration. The registration of the IBR Calculator will be reviewed to determine whether an IBR subscription is a permitted service in accordance with the applicable independence requirements. This process could take 3-5 business days. Registrants will be notified when the review has been completed. Once the check is successful the business team from the country will be in touch to obtain a signed End User License Agreement (EULA). After the EULA is signed and executed the subscription will be approved by the business team from the country. At approval, the payment method gathered during registration is processed. Registrants are provided with login details and instructions for access. The IBR Calculator service is based on an annual subscription.

2. What forms of payment are accepted?

Multiple forms of payment are accepted, as payment information varies by geography. For more information please consult with representatives from each geography, as referenced below.

3. Is there a limit to the number of users per subscription?

No. Additional guest users from your company may be added at no additional charge.

4. Where do I find and manage profile settings?

Log in to the profile by selecting ‘view account settings’ in the top right banner of the IBR Calculator to change as needed.

5. How do I renew my subscription?

At the end of your annual subscription period, Deloitte will recheck applicable independence requirements. This process may take several days. Registrants will be notified by email whether the subscription is approved once the review is completed. A new invoice will be sent following the approval by the finance team in the Deloitte geography.

6. What is included in the final IBR Calculator output?

Once all required fields are submitted, registrants are given the option to download an output. The output includes:

- Outline of the calculation methodology
- Rate card for all currencies
- Rate curves
- All values submitted by the user

7. Can a calculation be saved and completed later?

Yes. When you start a new calculation and save before submitting, the calculation is stored and accessible in the 'Your Calculations' section. This page displays all completed and incomplete calculations. For incomplete calculations, registrants can return to the calculation, with inputs saved from the previous session. The market data is refreshed the next time the calculation is open.

8. How long does the product take to generate results?

Once all the necessary fields are submitted, the product instantaneously performs all necessary calculations.

9. Where do I view the results?

Once all the required fields are submitted, the results can be seen on the summary page, which presents a rate card specific to the entity. Registrants have the option to download results directly as a .csv file, or download a .PDF file, that contains the calculation methodology, the submitted values, rate curves, and rate card.

10. Can I access previous calculations after my subscription ends?

Once the subscription ends, registrants can be provided access their previous calculations for reference, depending on data retention requirements of the geography and terms of the subscription.

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