5. Regarding the proposed prohibition on subsidies in excess of "X" per cent of total investment costs, it was explained that the concept of "total investment costs" would include all costs related to a programme up to a certain point in time. One participant said that this term would have to be very comprehensive and should cover total development costs and all research related to the launch of the programme. Another participant asked how investment costs that were not linked to specific programmes would be treated. It was explained that the intent was to cover all subsidies benefitting a civil aircraft programme for any product covered by the agreement. One participant asked what the criteria for actionability would be for subsidies below the cap and questioned why such subsidies should remain actionable. Participants discussed what the numerator and denominator of the "X" per cent should include. Regarding the proposed prohibition on the direct forgiveness of debt, it was suggested that more discussion was needed with regard to how this would apply in the case of a royalty-based loan that was not repaid.