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Handbook Notice 015

This Handbook Notice introduces the Handbook and other material made by the Financial Conduct Authority (FCA) Board under its legislative powers on 25 September 2014. It also contains information about other publications relating to the Handbook and, if appropriate, lists minor corrections made to previous instruments made by the Board.

Contact names for the individual modules are listed in the relevant Consultation Papers and Policy Statements referred to in this Notice.

General comments and queries on the Handbook can be addressed to

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Tel: 020 7066 0334     Tel: 020 7066 9066
Email: saira.hussain@fca.org.uk     Email: mel.purdie@fca.org.uk

However, queries on specific requirements in the Handbook should be addressed first to your normal supervisory contact in the FCA. For most firms this will be the FCA’s Firm Contact Centre:

Tel: 0845 606 9966
Fax: 020 7066 0991
Email: fcc@fca.org.uk
Post: Customer Contact Centre
      Financial Conduct Authority
      25 The North Colonnade
      Canary Wharf
      London E14 5HS
1. Overview

Legislative changes

1.1 On 25 September 2014, in addition to the instruments listed in the last Handbook Notice, the FCA Board made changes to the Handbook in six instruments which are listed in the table below.

<table>
<thead>
<tr>
<th>CP</th>
<th>Title of instrument</th>
<th>Instrument No.</th>
<th>Changes effective</th>
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<tbody>
<tr>
<td>N/a</td>
<td>Handbook Administration Instrument (No 35) 2014</td>
<td>2014/48</td>
<td>1.10.14</td>
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<tr>
<td>14/8, Ch 6</td>
<td>Employers’ Liability Insurance: Disclosure by Insurers (No 6) Instrument 2014</td>
<td>2014/50</td>
<td>1.10.14</td>
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<td>14/8, Ch 4</td>
<td>Supervision Manual (Amendment No 20) Instrument 2014</td>
<td>2014/52</td>
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<tr>
<td>14/8, Ch 3</td>
<td>Consumer Credit (Amendment) Instrument 2014</td>
<td>2014/53</td>
<td>26.9.14</td>
</tr>
<tr>
<td>14/2</td>
<td>Listing Rules (Sponsors) (Amendment No 5) Instrument 2014</td>
<td>2014/54</td>
<td>1.10.12; 1.2.15</td>
</tr>
</tbody>
</table>

1.2 The FCA also approved FCA 2014/51 which will be published at a later date. The changes will be summarised in the next Handbook Notice.

Summary of changes

1.3 The legislative changes referred to above are listed and briefly described in Chapter 2 of this Notice.

Feedback on responses to consultations

1.4 Feedback to consultations are either set out in Chapter 3 of this Notice or published in separate Policy Statements.
2. Summary of changes

2.1 This chapter briefly describes FCA Handbook changes and changes outside the Handbook made by the Board on 25 September 2014. Where relevant, it also refers to the development stages of that material, enabling readers to look back at developmental documents if they wish. For information on changes made by the PRA please see http://www.bankofengland.co.uk/pra/Pages/publications/default.aspx


2.2 The Board has made minor administrative changes to various modules of the FCA Handbook, as listed below. These correct or clarify existing provisions. They were not consulted on because they are regarded either as falling within the scope of previous consultations or as being so minor that they do not warrant consultation. None of these changes represents any alteration in FCA policy.

- Glossary of definitions
  - COBS 4 and 22
  - CASS 6, 7, 9 and 12
  - MAR 5
  - SUP 10A and 16
  - COMP 12
  - CONC App 1
  - LR 7 and 9

2.3 In summary, the amendments made this month are as follows:

- deletion of the definition of ‘related designated investment’ which is no longer used in the FCA Handbook

- deletion of the provisions in COBS 4.14 and the transfer of the same text to new COBS 22; in the course of this corrections have been made to COBS 22.1.1R (old 4.14.1R) to make clear that the temporary rules in COBS 22.14.14 only capture activities by the firm which would or might result in a retail client acquiring a beneficial interest in a contingent convertible instrument for valuable consideration, and not any gifts or bequests of such beneficial interests

- deletion of CASS 6.5.15G with effect from 1 October 2014 rather than from 1 June 2015, as the provision to which this refers no longer exists

- correction of a cross-reference errors in CASS 7.7.3R, 7.13.6R and 7.13.57R

- changes to the application provisions of CASS 9 (Prime brokerage) to make clear that certain parts of that section come into force on 1 December 2014 rather than on 1 June 2015, as originally set out in the Client Assets Sourcebook (Amendment No 5) Instrument
2014 (FCA 2014/36) ;

- amendment of a cross-reference to a US statute in CASS 12.2.1G
- change of the reference to ‘FSA’ to ‘FCA’ in MAR 5.3.4G
- italicisation of ‘business’ in ‘designated investment business’ in SUP 10A.1.6R; this change has already been made administratively and inclusion in this instrument confirms this change
- removal of a deleted column from a table within SUP 16.12
- corrections of internal validations, in SUP 16 Annex 25G, relating to the data items FIN066, FIN067 and FIN068
- removal of a superfluous and misleading heading above COMP 12.14.16R
- correction of the formula shown in CONC App 1.2.6R; this change has already been made administratively and inclusion in this instrument confirms this change
- a change to the heading of LR 7 to reflect amendments made previously by FCA 2014/33, and
- amendment of a cross-reference in LR 9.2.21R.

2.4 These changes come into force on 1 October 2014 except for some of the changes to CASS which come into effect either on 1 December 2014 or 1 June 2015, as shown in the instrument.

Training and Competence Sourcebook (Qualifications Amendments No 11) Instrument 2014 (FCA 2014/49)

2.5 Following consultation in Chapter 2 of CP14/8, the FCA Board has made changes to the FCA Handbook section listed below:
   TC App 4

2.6 In summary, these changes involve updating the qualification requirements for individuals carrying out retail activities.

2.7 This instrument comes into force on the 26 September 2014. Feedback to this consultation is provided in Chapter 3 of this Notice.

Employers’ Liability Insurance: Disclosure by Insurers (No 6) Instrument 2014 (FCA 2014/50)

2.8 Following consultation in Chapter 6 of CP14/8, the FCA Board has made changes to the FCA Handbook section listed below:
   ICOBS 8

1 CP14/8 Quarterly Consultation (No 5) (June 2014)
In summary, this instrument will replace the existing transitional provisions\(^2\) and enables a firm that is unable to include the employer’s reference number (ERN) on its employers’ liability register, solely because of a failure by a third party outside of the firm’s control, to have complied with FCA rules\(^3\), provided that the firm uses best endeavours to obtain the ERN.

This instrument comes into force on 1 October 2014. Feedback to this consultation is published in Chapter 3 of this Notice.

**Supervision Manual (Amendment No 20) Instrument 2014 (FCA 2014/52)**

Following consultation in Chapter 4 of CP14/8, the FCA Board has made changes to the FCA Handbook sections listed below:

- SUP 16

This instrument makes minor amendments to the persistency, annual report, accounts and product sales data reporting.

This instrument comes into force on the 1 October 2014 and 1 January 2015 for amendments relating to the reporting fields, and 31 December 2014 for the amendments to reporting requirements.

Feedback to this consultation is provided in Chapter 3 of this Notice.

**Consumer Credit (Amendment) Instrument 2014 (FCA 2014/53)**

Following consultation in Chapter 3 of CP14/8, the FCA Board has made changes to the FCA Handbook sections listed below:

- BCOBS 3
- SUP 16
- CONC 2, 3, 4, 5, 6, 7, 8 and 14
- PERG 2

This instrument makes minor amendments to clarify existing provisions in the FCA Handbook and to address issues raised by stakeholders following publication of the consumer credit instrument made in February 2014.\(^4\)

This instrument comes into force on 26 September 2014. Feedback to this consultation is provided in Chapter 3 of this Notice.

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\(^2\) ICOBS TP1 9AR(1) and (2) and 9BG

\(^3\) ICOBS 8.4.4R(2)(b)(ii) and the corresponding parts of ICOBS 8 Annex 1

\(^4\) PS14/3 Detailed rules for the FCA regime for consumer credit, including feedback on FCA QCP13/18 and ‘made rules’ (February 2014)
2.18 Following consultation in CP14/25, the FCA Board has made changes to the FCA Handbook sections listed below:

- Glossary of definitions
- LR 5, 8, 11, 13 and App 1
- PR 3

2.19 In summary, this instrument enhances the sponsor regime by making it more robust and transparent and updates listing rules and prospectus rules so that they reflect market practice.

2.20 This instrument comes into force on the 1 October 2014, with the exception of the Glossary of definitions and Chapters 8, 11 and Appendix 1.1 of the Listing Rules which come into force on 1 February 2015.

2.21 Feedback to this consultation is published in a separate policy statement.
3. Consultation feedback

3.1 This chapter provides feedback on consultations that do not have a separate Policy Statement published by the FCA.

Chapters 2 of CP 14/8, Quarterly Consultation (No 5)

Training and Competence Sourcebook (Qualifications Amendments No 11) Instrument 2014 (FCA 2014/49)

Background

3.2 The Training and Competence sourcebook (TC) sets out the qualification requirements for individuals carrying out certain retail activities, for example, advising on retail investment products.

3.3 We proposed the following amendments to the list of appropriate qualifications in TC Appendix 4E:

- adding the following six qualifications to the appropriate qualifications lists:
  - ifs University College (formerly the ifs School of Finance/Chartered Institute of Bankers) – Level 6 Diploma in Financial Advice (Adv.Dipfa)
  - Chartered Insurance Institute - Diploma in Financial Planning (with appropriate gap fill) plus the Award in Long Term Care
  - Chartered Insurance Institute - Diploma in Regulated Financial Planning plus the Award in Long Term Care Insurance
  - ifs University College (formerly the ifs School of Finance / Chartered Institute of Bankers) Pension Transfers plus Diploma for Financial Advisers (DipFA®) post 2010 exam standards
  - CFA Institute - Claritas Investment Certificate, and

- amending the details for the following two qualifications on the appropriate qualifications lists:
  - Chartered Institute for Securities and Investments’ (CISI) Investment Administration Qualification – ISA and CTF Administration Module. This is now listed as being appropriate for TC activities 15, 16 and 17. It was previously listed as being appropriate for activity 17 only, and
– the Association of Corporate Treasurers’ MCT Advanced Diploma to reflect the qualifications awarded to the different membership categories: Member or Fellow and Associate Member.

• adding the following new qualification and qualification provider to the list of appropriate qualifications:
  – the University of Northampton – BSc Banking and Financial Planning.

**Feedback**

3.4 We received one industry response to the proposals identifying an error in the draft instrument. This affected the CFA Institute - Claritas Investment Certificate, which did not include activity 18. The CP14/8 consultation text correctly reflected the position.

**Our response**

3.5 We have reviewed our proposals following the feedback we received and are making the changes we consulted on with one amendment to the consultation draft to accurately reflect the activities for the CFA Institute – Claritas Investment Certificate, as described in the paragraph above.

**Cost benefit analysis and compatibility statement**

3.6 Both the cost benefit analysis and compatibility statement published in CP14/8 remain valid.

**Equality and diversity issues**

3.7 We continue to believe these changes do not give rise to any discrimination. We received no comments during consultation on any equality issues that respondents could foresee.

3.8 The changes made by this instrument are listed in Chapter 2 of this Notice.

**Chapter 6 of CP 14/8, Quarterly Consultation (No 5)**


**Background**

3.9 In 2011 we introduced the new Insurance Conduct of Business sourcebook (ICOBS) rules to enable potential claimants who have contracted a work-related illness, sometimes many years after their employment ended, to locate the relevant employers’ liability insurer to make a claim.

3.10 These ICOBS rules require insurers to include all UK commercial lines employers’ liability policies, entered into or renewed on or after 1 April 2011, on an employers’ liability register (ELR). The ELR must be populated with relevant data, including the employer’s name, address, policy number and the employer’s reference number (ERN), to aid an effective search of the register. Industry agreed that, as the ERN is a unique identifier (issued by Her Majesty’s Revenue and Customs for tax purposes), it would improve the effectiveness of searches further.

3.11 To allow firms time to implement appropriate processes to collect the required information and populate their ELR, we introduced transitional provisions (TPs) that applied until April 2012.
We extended the TP for ERNs to April 2013\(^6\), and required firms to use best endeavours to obtain the information, but noted that where they were unable to obtain the information from third parties not under their control they would not be in breach of the rule. We subsequently extended this provision to 1 April 2014\(^7\), as firms said they were experiencing difficulties in collecting the ERN.

3.12 Insurers continued to experience practical difficulties in collecting ERNs. Therefore, we decided to postpone the expiration date of the TP until 1 October 2014 while we continued to work with industry to address these issues.

3.13 The Employers’ Liability Tracing Office (ELTO) carried out a survey of its members. This identified some common issues affecting members’ collection of ERN data, in particular the policyholders’ reluctance to provide the ERN and poor collection in intermediated sales. It also highlighted that many firms are not taking all of the possible measures available to them and some potential methods appear to be underused.

3.14 We recognise that some of the difficulties experienced by industry are outside their control, but the survey information suggests that some firms could be doing more to improve collection rates.

3.15 In light of this, we proposed introducing a rule similar to the current TP to provide that a firm which is unable to include ERNs on its ELR solely due to a failure by a party outside the firm’s control, will be deemed to have complied with our rules, provided that it has used and continues to use its best endeavours to obtain the ERN. In addition, we proposed providing guidance to the industry on what is meant by ‘best endeavours’ with a view to improving some firms’ collection rates.

3.16 We proposed that the inclusion of the ERN should not form part of the auditor’s assessment as to whether the firm’s ELR satisfies the requirements of ICOBS 8.4.4CR and the auditor should not provide an opinion on whether the firm has used best endeavours to obtain the ERN.

3.17 However, ICOBS 8.4.4R(1)(b) requires a written statement by a director as to whether, to the best of his knowledge or belief, the firm’s ELR is materially compliant\(^8\) and we proposed that where a firm has failed to meet the 99% threshold for materially compliant\(^9\) this director’s certificate\(^10\) must include how the firm has used and continues to use its best endeavours to collect the ERN.

**Feedback**

3.18 We received three responses to the consultation. All respondents supported the proposal to replace the TP by rules, but two suggested that the rules as proposed did not achieve the stated intentions.

3.19 One respondent suggested that the change in scope of the auditors’ report should be made by way of a change of rule, whereas we proposed guidance. Also, that it should be made clearer that consideration of ERNs is removed from the scope of the auditors’ report entirely.

3.20 A second respondent felt that the director’s certificate should address the proportion of ERNs collected and demonstrate that through best endeavours the firm is improving its collection rate year-on-year. Whereas the proposed rule sets a 99% threshold and requires the certificate

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6 PS11/4 Tracing employers’ liability insurers (February 2011)
7 CP13/5 Quarterly Consultation (No 35) (February 2013)
8 ICOBS 8.4.4R(1)(b); ICOBS 8.4.4R(1)(b)(i); ICOBS 8.4.4R(1)(b)(ii)
9 ICOBS 8.4.4R(1A)
10 ICOBS 8.4.4R(1)(b)
to opine on how and whether best endeavours have been used if non-completion rate is greater than 1%.

**Our response**

3.21 We do not agree with the respondent’s interpretation that our policy intention was to exclude consideration of the ERN entirely from the scope of the auditors’ report. Our intention was only in relation to whether a firm has used best endeavours. This might not have been completely clear, so to clarify:

- In ICOBS 8.4.4R, the auditor’s report deals with the accuracy of the transfer of underlying information to the ELR, rather than the completeness of the underlying information. This means that the auditor does not have to opine on whether the firm has used best endeavours to get the information. The guidance provision was intended to make clear what is implicit in the rule, ie that auditor’s report need not consider the best endeavours requirement in ICOBS 8 Annex 1 1.1CR.

3.22 On reflection, we have decided that the proposed guidance in ICOBS 8.4.5G(4) does not provide the clarity intended and is unnecessary. We are not proceeding with this guidance in the final instrument.

3.23 There is some merit in the suggestion to replace the 99% materially compliant test with a requirement to report on progress with improving the collection rate, to encourage continuous improvement. However, we believe it would set a lower standard than the 99% we currently require for materially compliant (ICOBS 8.4.4R(1A)(a)) in the director’s certificate. Therefore, we are proceeding with the rule as proposed.

**Cost benefit analysis and compatibility statement**

3.24 We did not receive any comments on our cost benefit analysis (CBA) in response to Chapter 6 of CP14/8. Therefore, we believe our original CBA remains valid.

3.25 We received no comments on the compatibility statement, which remains as stated in the consultation paper.

**Equality and diversity issues**

3.26 We received no comments on our statement in Chapter 6 of CP14/8 and we continue to believe that these proposals have little impact on the equality agenda and do not give rise to discrimination.

3.27 The changes made by this instrument are listed in Chapter 2 of this Notice.

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**Chapter 4 of CP14/8, Quarterly Consultation (No 5)**

**Supervision Manual (Amendment No 20) Instrument 2014 (FCA 2014/52)**

**Background**

3.28 In June 2014 we consulted in Chapter 4 of CP14/8 on making various changes to persistency, annual report and accounts and product sales data reporting. Our proposals were as follows:

- to require the submission of a firm’s’ annual report and accounts through a new FIN-A form on the GABRIEL system (Gathering Better Regulatory Information Electronically), rather than through the current manual submission process
• to require firms subject to the terms of the Immigration Act 2014 (IA) to annually self-attest their compliance through a question on the FIN-A form on the GABRIEL system

• to require the submission of persistency data electronically through the GABRIEL system through a new REP003 form, and removing the requirement on firms to provide data on contribution holidays

• to make minor amendments to PSD001 and PSD007 to allow firms to report mortgage sales and performance sales data correctly; we also consulted on adding a ‘Date of balance’ field to PSD007, and

• to clarify the CCR004 guidance for consumer credit firms to ensure that firms report the data in whole numbers.

Feedback

3.29 The consultation closed on 6 August 2014. We received six responses to our proposals. Feedback to Chapter of CP14/8 has also been received, with minimal responses, however we are unable to make this instrument until the relevant statutory instrument is passed.

Changes to annual accounts submission

3.30 Respondents were supportive of our proposals to require the submission of annual report and accounts through the GABRIEL system and the new FIN-A return. Clarification was requested by several respondents on whether the upload function required a pdf or an xml submission. We can confirm that firms will be required to upload a pdf of their annual report and accounts to the system, and that firms will not be required to enter individual fields manually.

Immigration Act compliance annual self-attestation

3.31 We did not receive any feedback to the consultation on this change. The regulations proposed by the government under the Immigration Act (IA) that will enable the FCA to make arrangements to monitor compliance with the Act have not been made. This is planned for the last quarter of this year.

3.32 Once these regulations are made we will have the necessary powers to require firms subject to the IA to self-attest annually their compliance through a question on the FIN-A form on the GABRIEL system. However, we will proceed with the changes to the FIN-A form in relation to IA compliance in advance of these regulations being made, so that we can introduce the change to this form alongside other changes to the GABRIEL system.

3.33 Firms are not required to comply with the question on the FIN-A form relating to IA compliance until such time as the FCA has directed firms to demonstrate their compliance with the IA.

Persistency data collection

3.34 Respondents agreed with the proposal to require the submission of persistency data through the GABRIEL system. However, one respondent raised concerns that the change in two of the distribution channel headings would significantly change the nature of the data reported and increase the burden on firms required to submit the return. The changes were intended to reflect post-Retail Distribution Review terminology but we agree that the initial headings were unclear. As such, we have amended the relevant headings on the proposed form to avoid any unintended change in the meaning of these headings.

Changes to product sales data items

3.35 We received no feedback on this change and will proceed with our proposals.
Amendment of CCR004 guidance

3.36 We received no feedback on this change and will proceed with our proposals unchanged.

Cost benefit analysis and compatibility statement

3.37 The cost benefit analysis and compatibility statement from Chapter 4 of CP14/8 remains unchanged.

Equality and diversity issues

3.38 We continue to believe these changes do not give rise to any equality and diversity issues. We continue to believe the changes do not give rise to unfair discrimination against protected groups.

3.39 The changes made by this instrument are listed in Chapter 2 of this notice.

Chapter 3 of CP14/8, Quarterly Consultation (No 5)

Consumer Credit (Amendment) Instrument 2014 (FCA 2014/53)

Background

3.40 Chapter 3 of CP14/8 set out some proposed amendments to our Handbook and non-Handbook guides in relation to consumer credit.

3.41 The proposed amendments were minor and technical, and were intended to clarify existing provisions or address issues raised by stakeholders following publication of the final consumer credit rules in February 2014.

Feedback

3.42 We received two responses.

3.43 One respondent agreed with the proposal to amend CONC 5.3.4R, but suggested revised wording to make clear what is meant by ‘value’ and also suggested that this should value be by reference to the concept of ‘true market value’ in the Consumer Credit Act (CCA).

3.44 We agree and have amended the wording to refer to the customer’s total financial liability being limited under the agreement to the proceeds of sale which would represent the true market value (within the meaning of section 121 of the CCA) of the article or articles pawned by the customer.

3.45 The other respondent raised a number of points in relation to the proposed changes to CONC 2.5.8R, 3.5.7R and 4.2.15R.

3.46 We have considered the points carefully, but do not believe that they undermine the rationale for the proposed changes, or that these should be further amended.

3.47 The first point concerns conduct of business standards for credit brokers, whether the proposed amendment to CONC 2.5.8R is necessary and whether it will trigger any collateral responsibilities for lenders.

3.48 The responsibility on the lender under CONC 1.2.2R(2) is merely to take reasonable steps to ensure that a person acting on its behalf complies with CONC – this could apply where the
broker is also acting for the lender, but requires only reasonable steps in line with the remainder
of CONC 2.5.8R.

3.49 The second point concerns financial promotions and whether the proposed amendment to
CONC 3.5.7R is necessary.

3.50 In our view, it is useful clarification for firms and removes doubt that an indication can be
express or implied. It reflects wording used in the Department for Business Innovation &
Skills (BIS) guidance on the regulations implementing the Consumer Credit Directive (CCD), as
referred to elsewhere in CONC.

3.51 The third point concerns pre-contractual explanations and whether the proposed amendment
to CONC 4.2.15R goes beyond the relevant OFT guidance and whether it is consistent with
the CCD.

3.52 The proposal reflects wording in the OFT’s Irresponsible Lending Guidance which referred to
the need for transparency about the circumstances in which variable rates or charges may
change (this was not limited to interest-rate variations). We do not agree that CONC 4.2.15R
is inconsistent with the CCD, as article 5(6) makes it clear that Member States may adapt the
manner in which, and the extent to which, adequate explanations are given to the particular
circumstances of the credit offer, including the type of credit (see also recital 27 of the CCD).

3.53 Furthermore, the proposed requirement is merely to explain if a non-interest charge may
increase, – it does not require an explanation of the circumstances or extent of such an increase
(although it would be open to the customer to request such further information or explanation).

Our response

3.54 We have accordingly adopted the proposed changes on which we consulted, subject to the
additional wording referred to in relation to CONC 5.3.4R.

Cost benefit analysis and compatibility statement

3.55 The cost benefit analysis and compatibility statement published in Chapter 3 of CP14/8 remains
unchanged.

Equality and diversity issues

3.56 We did not receive any feedback on our initial assessment. We continue to believe that the
changes do not pose any equality and diversity issues.
4. Additional information

Making corrections

4.1 The FCA reserves the right to make correctional or clarificatory amendments to the instruments made at the Board meeting without further consultation should this prove necessary or desirable.

Publication of Handbook material

4.2 This Notice is published on the FCA website and is available in hardcopy.

4.3 The formal legal instruments (which contain details of the changes) can be found on the FCA’s website listed by date and reference number at http://fshandbook.info/FS/InstrumentsByDate.jsp or listed by module at http://fshandbook.info/FS/InstrumentsByModule.jsp. The definitive version of the Handbook at any time is the version contained in the legal instruments.

4.4 The changes to the Handbook are incorporated in the consolidated Handbook text on the website as soon as practicable after the legal instruments are published.

4.5 The consolidated text of the Handbook can be found on the FCA’s website at http://fshandbook.info.

4.6 Copies of the FCA’s consultation papers referred to in this Notice are available on the FCA’s website or on request in hardcopy form.

Obligation to publish feedback

4.7 This Notice, and the feedback to which paragraph 1.4 refers, fulfil for the relevant text made by the Board the obligations in sections 138I(4) and (5) and similar sections of the Financial Services and Markets Act 2000 (‘the Act’). These obligations are: to publish an account of representations received in response to consultation and the FCA’s response to them; and to publish (where applicable) details of any significant differences between the provisions consulted on and the provisions made by the Board, with a cost-benefit analysis and a statement under s138K(4) of the Act if a proposed altered rule applies to authorised persons which include mutual societies.

Comments

4.8 We always welcome feedback on the way we present information in the Handbook Notice. If you have any suggestions, they should be sent to Saira Hussain or Melanie Purdie (see contact details at the front of this Notice).