

Q3 2021

Q4 2021

Q1 2022

Q2 2022

Q3 2022

Q4 2022

Q1 2023

Q1 2023

Helping consumers access investments that suit their circumstances

Reviewing the regulatory regime to enable firms to support more consumers to invest in straightforward products (consultation Q1 2022 / Policy statement Q3 2022)

Delivering the Consumer Duty (2nd consultation Q4 2021 / Policy Statement Q3 2022)

Ensuring consumers only access higher risk investments knowingly

Addressing access to high risk investments

New financial promotions regime (consultation Q4 2021 / policy statement Q2 2022)

HRI consumer campaign (website and campaign launch Q4 2021)

Addressing the firms and individuals who cause consumer harm

Preventing firms and individuals entering the perimeter (1 in 5 applications stopped in 2020/21)

Tackling out of date permissions (Q4 2021 update on number of firms who have given up or varied permissions)

Protecting consumers from scams

Regulatory oversight of the market (1,700 supervisory cases opened in 2020/21)

Acting against firms and individuals who cause consumer harm (80 live investigations in 2020/21)

Delivering our counter-fraud approach

Tackling the adverts hosted by online platforms which expose consumers to scams

Fighting fraud and exiting fraudsters who are FCA-supervised

Ensuring cost of redress is met in a fair and sustainable way

Improving the quality of advice

Addressing misuse of the AR regime through targeted supervision and consulting on cross-sector regime change (consultation Q4 2021)

Tackling poor advice through ongoing supervision and by preventing 'phoenixing'

Supporting firms to demonstrate good advice

Improving firm resilience and looking at what happens when the firm cannot pay

Reviewing capital requirements for non-MIFID adviser firms

Reviewing aspects of the compensation regime to ensure it remains appropriate and proportionate (Discussion Paper Q4 2021)