![FSA logo]

Direction

To: [Insert Firm Name] (the "firm")

Ref: [Insert Direction Reference Number]

Of: [Insert Firm Address]

Date: [Insert Date]

Handbook version as in force at the date of this Direction

Power

1.   This direction is given by the *FSA* under section 148 of the Financial Services and Markets Act 2000.

Duration

2.   (i) This direction takes effect on [Insert Date]

        (ii) This direction ends on the earlier of:

            (a) 31 July 2013; or

            (b) the date the relevant rule is amended or no longer applies to the firm (in whole or in part).

Rule modified

3.   The *FSA* directs that the *rule* below applies to the firm with the modifications shown.

Rule	*Modification*
COMP 17.2.3R (1)	A *firm* must be able to provide to the *FSCS* a *Single Customer View* for each *eligible claimant*, except to the extent that the *eligible claimant* is the beneficiary of an account held on his behalf by another *person* ~~or,~~ if the account is not active, or if the account is a credit card or charge card account which permits positive balances, within 72 hours of a request by the *FSCS*.

GLOSSARY *single customer view*	[67] (in *COMP*) a single, consistent view of an *eligible claimant's* aggregate *protected deposits* with the relevant *firm* which contains the information required by COMP 17.2.4 R, but excluding from that view those accounts where the *eligible claimant* is a beneficiary rather than the account holder or if the account is not active as defined in COMP 17.2.3 R (2) [3] <u>or if the account is a credit card or charge card account which permits positive balances.</u>

Interpretation

4. Interpretative provisions (including definitions) of the *Handbook* apply to this direction in the same way they apply to the *Handbook*.

[Insert Case Officer Name]
Waivers Team
Regulatory Transactions Department
Financial Services Authority