

**APPENDIX 1**  
**(RETAINED SCHEME RULES)**

<b>Interpretation, application and subject matter of the scheme</b>	
CONRED 5.1	CONRED 6.1
<b>Consumer redress scheme: scheme steps and identifying scheme cases</b>	
CONRED 5.2.1R	CONRED 6.2.1R
CONRED 5.2.2G	CONRED 6.2.2G
CONRED 5.2.3G(1) to (3)	CONRED 6.2.3G(1) to (3)
CONRED 5.2.4R	CONRED 6.2.4R
CONRED 5.2.5R	CONRED 6.2.5R
CONRED 5.2.6R	CONRED 6.2.6R
CONRED 5.2.9R(1)	CONRED 6.2.9R(1)
CONRED 5.2.9R(2)(a)	CONRED 6.2.9R(2)(a)
CONRED 5.2.9R(2)(b) <sup>1</sup>	CONRED 6.2.9R(2)(b) <sup>3</sup>
CONRED 5.2.9R(2)(c)	CONRED 6.2.9R(2)(c)
CONRED 5.2.9R(2)(e) <sup>2</sup>	CONRED 6.2.9R(2)(e) <sup>4</sup>
CONRED 5.2.9R(2)(f)	CONRED 6.2.9R(2)(f)
CONRED 5.2.9R(3)	CONRED 6.2.9R(3)
CONRED 5.2.11R(1)	CONRED 6.2.11R(1)
CONRED 5.2.11R(2)(a)	CONRED 6.2.11R(2)(a)

<sup>1</sup> CONRED 5.2.9R(2)(b) does not apply where a firm determines that a case is not a “scheme case” due to the expiry of the limitation period before the scheme rules were made (see also CONRED 5.1.17R(1)(g)).

<sup>2</sup> In relation to cases being assessed pursuant to CONRED 5.2.9R(1)(c), where that case involves a tied arrangement, CONRED 5.2.9R(2)(e) does not apply to cases where there is a commercial tie between the broker and lender and a firm relies on the captive lender exception to determine that there is no ‘relevant arrangement’. CONRED 5.2.9R(2)(e) applies to the other relevant arrangements, a discretionary commission and a high commission arrangement without any limitation.

<sup>3</sup> CONRED 6.2.9R(2)(b) does not apply where a firm determines that a case is not a “scheme case” due to the expiry of the limitation period before the scheme rules were made (see also CONRED 6.1.17R(1)(g)).

<sup>4</sup> In relation to cases being assessed pursuant to CONRED 6.2.9R(1)(c), where that case involves a tied arrangement, CONRED 6.2.9R(2)(e) does not apply to cases where there is a commercial tie between the broker and lender and a firm relies on the captive lender exception to determine that there is no ‘relevant arrangement’. CONRED 6.2.9R(2)(e) applies to the other relevant arrangements, a discretionary commission and a high commission arrangement without any limitation.

CONRED 5.2.11R(2)(b)	CONRED 6.2.11R(2)(b)
CONRED 5.2.13R	CONRED 6.2.13R
CONRED 5.2.16R (except for CONRED 5.2.16R(1)(b) and CONRED 5.2.16R(6))	CONRED 6.2.16R (except for CONRED 6.2.16R(1)(b) and CONRED 6.2.16R(6))
CONRED 5.2.17R (except for CONRED 5.2.17R(1)(a), CONRED 5.2.17R(2)(b), and CONRED 5.2.17R(3))	CONRED 6.2.17R (except for CONRED 6.2.17R(1)(a), CONRED 6.2.17R(2)(b), and CONRED 6.2.17R(3))
CONRED 5.2.18G to CONRED 5.2.25R	CONRED 6.2.18G to CONRED 6.2.25R
CONRED 5.2.27R to CONRED 5.2.31R	CONRED 6.2.27R to CONRED 6.2.31R
<b>Fourth and fifth steps: calculating and paying redress<sup>5</sup></b>	
CONRED 5.4.40R	CONRED 6.4.40R
CONRED 5.4.41G	CONRED 6.4.41G
<b>Supervision and delegation of scheme process by firms</b>	
CONRED 5.6	CONRED 6.6
<b>Provisions relating to communications with consumers</b>	
CONRED 5.7	CONRED 6.7
<b>Impact of complaints to the Financial Ombudsman Service on scheme deadlines</b>	
CONRED 5.8	CONRED 6.8
<b>Consumer redress scheme: information requirements</b>	
CONRED 5.9.1R	CONRED 6.9.1R
CONRED 5.9.2G	CONRED 6.9.2G
CONRED 5.9.3R	CONRED 6.9.3R

<sup>5</sup> This is only retained in order to give effect to CONRED 5.2.9R(2)(e)(i) / CONRED 6.2.9R(2)(e)(i) and CONRED 5.2.17R(4) / CONRED 6.2.17R(4)), rather than because there is any suggestion that firms need to take any steps in relation to the third step.

CONRED 5.9.4R <sup>6</sup>	CONRED 6.9.4R <sup>7</sup>
CONRED 5.9.5R	CONRED 6.9.5R
CONRED 5.9.6R (except for 5.9.6R(5)(a))	CONRED 6.9.6R (except for 6.9.6R(5)(a))
CONRED 5.9.7R (partially suspend only to the extent it relates to suspended scheme obligations)	CONRED 6.9.7R (partially suspend only to the extent it relates to suspended scheme obligations)
CONRED 5.9.21G	CONRED 6.9.21G
CONRED 5.9.22R	CONRED 6.9.22R
CONRED 5.9.23R	CONRED 6.9.23R
<b>Record-keeping requirements</b>	
CONRED 5.10R (retained as far as relates to retained provisions in CONRED 5.2 and CONRED 5.7)	CONRED 6.10R (retained as far as relates to retained provisions in CONRED 6.2 and CONRED 6.7)
<b>Publication of data</b>	
CONRED 5.11.1R (retained in force as far as related to retained provisions in CONRED 5.9)	CONRED 6.11.1R (retained in force as far as related to retained provisions in CONRED 6.9)
<b>Relevant records and information</b>	
CONRED 5 Annex 1	CONRED 6 Annex 1
CONRED 5 Annex 3	CONRED 6 Annex 3
CONRED 5 Annex 4	CONRED 6 Annex 4
CONRED 5 Annex 5	CONRED 6 Annex 5
CONRED 5 Annex 9	CONRED 6 Annex 9
CONRED 5 Annex 10	CONRED 6 Annex 10

<sup>6</sup> This is retained in order to keep CONRED 5.2.2G operational.

<sup>7</sup> This is retained in order to keep CONRED 6.2.2G operational.

CONRED 5 Annex 11

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