


# Handbook Notice No 64

March 2019

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# 1 Overview

## Legislative changes

- 1.1 On 28 February 2019, the Board of the Financial Conduct Authority made the relevant changes to the Handbook as set out in the instruments listed below.

CP	Title of instrument	Instrument No	Changes effective
<u>18/32</u>	Fees (Office for Professional Body Anti-Money Laundering Supervision) Instrument 2019	FCA 2019/9	14.3.19
<u>18/19</u>	Reporting of Information About Directory Persons (Dual-Regulated Firms) Instrument 2019	FCA 2019/11	9.9.19
<u>18/35</u>	Consumer Credit (Rent-To-Own Cost Cap) Instrument 2019	FCA 2019/13	1.4.19

- 1.2 On 28 February 2019, the FCA Board consented to the making and amendment of the scheme rules by the Financial Ombudsman Service, and approved the fixing and variation of standard terms as made by the Board of the Financial Ombudsman Service. On 6 March 2019, the Board of the Financial Ombudsman Service made the relevant changes to the Handbook in the instrument listed below, subject to the consent and approval of the FCA.

CP	Title of instrument	Instrument No	Changes effective
<u>18/31</u>	Financial Ombudsman Service (Award Limit) Instrument 2019	FOS 2019/1; FCA 2019/12	1.4.19

- 1.3 On 6 March 2019, the Board of the Financial Ombudsman Service made the relevant changes to the Handbook in the instrument listed below, subject to the consent and approval of the FCA. On 28 March 2019, the FCA Board consented to the making and amendment of the scheme rules by the Financial Ombudsman Service, and approved the fixing and variation of standard terms as made by the Board of the Financial Ombudsman Service.



CP	Title of instrument	Instrument No	Changes effective
<u>FOS strategic plans and budget for 2019/20</u>	Fees Manual (Financial Ombudsman Service Case Fees 2019/2020) Instrument 2019	FOS 2019/2	1.4.19

1.4 On 28 March 2019, the Board of the Financial Conduct Authority made the relevant changes to the Handbook and Binding Technical Standards as set out in the instruments listed below.

CP	Title of instrument	Instrument No	Changes effective
<u>19/9</u>	Financial Services Compensation Scheme (Management Expenses Levy Limit 2019/20) Instrument 2019	FCA 2019/14	1.4.19
<u>18/26</u>	Approved Persons Regime (Exclusion for Claims Management) Instrument 2019	FCA 2019/16	1.4.19
<u>18/39</u>	Consumer Credit (High Net Worth Exemption) Instrument 2019	FCA 2019/17	29.3.19
<u>18/34;</u> <u>19/1</u>	Fees (Credit Rating Agencies, Trade Repositories and Securitisation Repositories) Instrument 2019	FCA 2019/12	Exit Day (as defined in the EU Withdrawal Act 2018)
<u>18/28;</u> <u>18/29;</u> <u>18/36;</u> <u>19/2</u>	European Union Withdrawal Instruments	FCA 2019/18 - 20, 22 - 56 and 60 - 62	Exit Day (as defined in the EU Withdrawal Act 2018)
<u>N/A</u>	Small Business (Eligible Complainant) (Amendment) Instrument 2019	FCA 2019/63; FOS 2019/4	1.4.19

## Summary of changes

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



## Feedback on responses to consultations

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- 1.6 Consultation feedback is published in Chapter 3 of this Notice or in a separate Policy Statement.

## FCA Board dates

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- 1.7 The table below lists forthcoming FCA board meetings for 2019. These dates are subject to change without prior notice.

April	25
May	30
June	27
July	25
September	26
October	24
November	21
December	12

## 2 Summary of changes

- 2.1 This Handbook Notice describes the changes to the Handbook, Binding Technical Standards and other material made by the Financial Conduct Authority (FCA) Board under its legislative and other statutory powers on 28 February and 28 March 2019, and by the Board of the Financial Ombudsman Service, subject to approval by the FCA, on 6 and 27 March 2019. 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 Prudential Regulation Authority (PRA) please see <https://www.bankofengland.co.uk/news/prudential-regulation>.



### ***Fees (Office for Professional Body Anti-Money Laundering Supervision) Instrument 2019 (FCA 2019/9)***

- 2.2 Following consultation in Consultation Paper (CP) 18/32,<sup>1</sup> the FCA Board has made changes to the FCA Handbook sections listed below:

#### **FEES App 2 and App 2 Annex 2**

- 2.3 This instrument adds the following new section to the Handbook: **FEES TP 19A**.
- 2.4 In summary, this instrument makes changes to the Handbook to align as closely as possible data reporting for FCA fees to statutory reporting to the Treasury, to minimise the requirement for professional body supervisors to undertake an additional exercise.
- 2.5 This instrument came into force on **14 March 2019**. Feedback has been published in a separate Consultation Paper.<sup>2</sup>

### ***Reporting of Information About Directory Persons (Dual-Regulated Firms) Instrument 2019 (FCA 2019/11)***

- 2.6 Following consultation in Consultation Paper (CP) 18/19,<sup>3</sup> the FCA Board has made changes to the FCA Handbook sections listed below:

#### **Glossary SYSC 23, 24 and 27 SUP 12, 16 and TP 1**

- 2.7 This instrument adds the following new sections to the Handbook: **SUP 16.26, 16 Annex 47AR and 16 Annex 47BG**.
- 2.8 In summary, this instrument makes changes to the Handbook to establish a Directory to empower customers and other stakeholders to ensure they only deal with those who have been assessed by an authorised firm as fit and proper, or otherwise suitable.
- 2.9 This instrument comes into force on **9 September 2019**. Feedback has been published in a separate Policy Statement.<sup>4</sup>

### ***Consumer Credit (Rent-To-Own Cost Cap) Instrument 2019 (FCA 2019/13)***

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1 [CP18/32 'Recovering the costs of the Office for Professional Body Anti-Money-laundering Supervision \(OPBAS\): proposed fee rates for 2018/19' \(October 2018\)](#)

2 [CP19/13 'Recovering the costs of the Office for Professional Body Anti-Money-laundering Supervision \(OPBAS\): further consultation on fees structure' \(March 2019\)](#)

3 [CP18/19 'Introducing the Directory' \(July 2018\)](#)

4 [PS19/7 'Finalising the Directory' \(March 2019\)](#)



- 2.10 Following consultation in Consultation Paper (CP) 18/35,<sup>5</sup> the FCA Board has added the following new section to the Handbook: **CONC 5B**.
- 2.11 In summary, this instrument makes changes to the Handbook to introduce a price cap in the rent-to-own market to address harm from high prices paid by vulnerable consumers.
- 2.12 This instrument comes into force on **1 April 2019**. Feedback has been published in a separate Policy Statement.<sup>6</sup>

***Financial Ombudsman Service (Award Limit) Instrument 2019 (FCA 2019/12) (FOS 2019/1)***

- 2.13 Following consultation in Consultation Paper (CP) 18/31,<sup>7</sup> the FCA Board has made changes to the FCA Handbook sections listed below:

**DISP 3 and TP 1**

- 2.14 In summary, this instrument makes changes to the Handbook to increase the Financial Ombudsman Service's binding award limit to £350,000 for complaints about acts or omissions on or after 1 April 2019 and £160,000 for complaints about acts or omissions before 1 April 2019. The instrument also provides for both limits to be automatically adjusted each year in line with general price inflation.
- 2.15 This instrument comes into force on **1 April 2019**. Feedback has been published in a separate Policy Statement.<sup>8</sup>

***Fees Manual (Financial Ombudsman Service Case Fees 2019/2020) Instrument 2019 (FOS 2019/2)***

- 2.16 Following consultation in the Financial Ombudsman Service's paper on its strategic plans and budget for 2019/2020,<sup>9</sup> the FCA Board has made changes to the FCA Handbook sections listed below:

**FEES 5 Annex 2R and 5 Annex 3R**

- 2.17 In summary, this instrument makes changes to our Handbook and to the Financial Ombudsman Services' scheme rules, and approves the fixing and variation of the standard terms by the Financial Ombudsman Service.

5 [CP18/35 'Rent-to-own and alternatives to high-cost credit – feedback on CP18/12 and consultation on a price cap' \(November 2018\)](#)

6 [PS19/6 'Rent-to-own price cap – feedback on CP18/35 and final rules' \(March 2019\)](#)

7 [CP18/31 'Increasing the award limit for the Financial Ombudsman Service' \(October 2018\)](#)

8 [PS19/8 'Increasing the award limit for the Financial Ombudsman Service' \(March 2019\)](#)

9 [FOS publication: strategic plans and budget for 2019/2020](#)



- 2.18 This instrument comes into force on **1 April 2019**. Feedback has been published in a separate Financial Ombudsman Service publication.<sup>10</sup>

***Financial Services Compensation Scheme (Management Expenses Levy Limit 2019/20) Instrument 2019 (FCA 2019/14)***

- 2.19 Following a joint consultation<sup>11</sup> with the Prudential Regulation Authority (PRA), the FCA Board has made changes to the FCA Handbook section listed below:

**FEES 6 Annex 1R**

- 2.20 In summary, this instrument makes changes to the Handbook to ensure that the FSCS has sufficient funds to operate and manage the compensation scheme, and has a contingency to do so in the event of an unexpected increase in the number and value of claims against firms which are unable, or likely to be unable, to satisfy claims against them.

- 2.21 This instrument comes into force on **1 April 2019**. FCA feedback has been published in Chapter 3 of this Notice. PRA feedback has been published in a separate Policy Statement.<sup>12</sup>

***Approved Persons Regime (Exclusion for Claims Management) Instrument 2019 (FCA 2019/16)***

- 2.22 Following consultation in Consultation Paper (CP) 18/26,<sup>13</sup> the FCA Board has made changes to the FCA Handbook sections listed below:

**SYSC 4**

**SUP 6 Annex 5D, 10A and a number of forms within SUP**

- 2.23 In summary, this instrument makes changes to the Handbook to clarify how the Approved Persons Regime applies to CMCs that are also authorised for other regulated activities, amending the declaration in various VoP forms for other sectors by direction and making a new VoP form for CMCs and notes by direction.

- 2.24 This instrument comes into force on **1 April 2019**. Feedback has been published in a separate Policy Statement.<sup>14</sup>

<sup>10</sup> FOS publication: [our plans for 2019/20](#)

<sup>11</sup> CP19/9, PRA CP2/19 'Financial Services Compensation Scheme – Management Expenses Levy Limit 2019/20' (January 2019)

<sup>12</sup> PRA publication: [Financial Services Compensation Scheme – Management Expenses Levy Limit 2019/20](#)

<sup>13</sup> CP18/26 'Claims management companies: how we propose to apply the Senior Managers and Certification Regime' (September 2018)

<sup>14</sup> PS19/9 'Applying the Senior Managers and Certification Regime to Claims Management Companies' (March 2019)



### ***Consumer Credit (High Net Worth Exemption) Instrument 2019 (FCA 2019/17)***

- 2.25 Following consultation in Consultation Paper (CP) 18/39,<sup>15</sup> the FCA Board has made changes to the FCA Handbook section listed below:

#### **CONC App 1.4**

- 2.26 In summary, this instrument makes changes to the Handbook to add the Association of Accounting Technicians (AAT) to the list of bodies specified in CONC App 1.4.3R(2).
- 2.27 This instrument comes into force on **29 March 2019**. Feedback has been published in Chapter 3 of this Notice.

### ***Fees (Credit Rating Agencies, Trade Repositories and Securitisation Repositories) Instrument 2019 (FCA 2019/21)***

- 2.28 Following consultation in Consultation Papers (CPs) 18/34<sup>16</sup> and 19/01<sup>17</sup>, the FCA Board has made changes to the FCA Handbook sections listed below:

#### **FEES 3 and 4**

- 2.29 This instrument adds the following new sections to the Handbook: **FEES 3 Annex 13R, 4 Annex 16R and TP 22**.
- 2.30 In summary, this instrument makes changes to the Handbook to enable us to recover the costs of regulating in the UK firms currently regulated by ESMA.
- 2.31 This instrument comes into force on Exit Day as defined in the EU Withdrawal Act 2018. Feedback has been published in a separate Policy Statement.<sup>18</sup>

### ***European Union Withdrawal Instruments***

- 2.32 Following consultation in Consultation Papers (CPs) 18/28<sup>19</sup>, 18/29<sup>20</sup>, 18/36<sup>21</sup> and 19/2<sup>22</sup>, the FCA Board has made changes throughout the

15 [CP18/39 'Quarterly Consultation No 23' \(December 2018\)](#)

16 [CP18/34 'Regulatory fees and levies: policy proposals for 2019/20' \(November 2018\)](#)

17 [CP19/01 'Recovering the costs of regulating securitisation repositories after the UK leaves the European Union' \(January 2019\)](#)

18 [PS19/10 'Recovering the costs of regulating credit rating agencies, trade repositories and securitisation repositories after the UK leaves the European Union' \(March 2019\)](#)

19 [CP18/28 'Brexit: proposed changes to the Handbook and Binding Technical Standards – first consultation' \(October 2018\)](#)

20 [CP18/29 'Temporary permissions regime for inbound firms and funds' \(October 2018\)](#)

21 [CP18/36 'Brexit: Proposed changes to the Handbook and Binding Technical Standards – second consultation' \(November 2018\)](#)

22 [CP19/2 'Brexit and contractual continuity' \(January 2019\)](#)





FCA Handbook via the instruments listed below at paragraph 2.37. The Board has also made a number of Binding Technical Standards (BTS) instruments, with appropriate amendments to ensure the BTS operate effectively in UK law, as listed in the same table below.

- 2.33 In summary, these instruments make changes throughout our Handbook and BTS to correct deficiencies arising from the UK's withdrawal from the EU.
- 2.34 The changes ensure that a functioning regulatory framework for financial services is in place on Exit Day, with new guidance provided to stakeholders where necessary.
- 2.35 A number of the BTS near-final instruments that were published with Policy Statement (PS) 19/5<sup>23</sup> have to be made by the Prudential Regulation Authority before they can be made by the FCA Board. This is planned to take place in April, before Exit Day, and we will publish in due course.
- 2.36 These instruments come into force on Exit Day as defined in the EU Withdrawal Act 2018. Feedback has been published in PS19/5.
- 2.37 The following table lists the instruments in PS19/5 which have been made by the FCA Board on 28 March 2019.

<b><i>EU withdrawal instruments made by the March Board</i></b>
Exiting the European Union: Glossary (Amendments) Instrument 2019 (FCA 2019/19)
Exiting the European Union: High Level Standards (Amendments) Instrument 2019 (FCA 2019/20)
Exiting the European Union: Prudential Sourcebooks (Amendments) Instrument 2019 (FCA 2019/22)
Exiting the European Union: Business Standards Sourcebooks (Amendments) Instrument 2019 (FCA 2019/23)
Exiting the European Union: Regulatory Processes Sourcebooks (Amendments) Instrument 2019 (FCA 2019/24)
Exiting the European Union: Specialist Sourcebooks (Amendments) Instrument 2019 (FCA 2019/25)

23 PS19/5 'Brexit Policy Statement: Feedback on CP18/28, CP18/29, CP18/34, CP18/36 and CP19/2' (February 2019)



<b><i>EU withdrawal instruments made by the March Board</i></b>
Exiting the European Union: Listing, Prospectus and Disclosure Sourcebooks (Amendments) Instrument 2019 (FCA 2019/26)
Exiting the European Union: Regulatory Guides (Amendments) Instrument 2019 (FCA 2019/27)
Exiting the European Union: Redress Sourcebooks (Amendments) Instrument 2019 (FCA 2019/28)
Exiting the European Union: Miscellaneous (Amendments) Instrument 2019 (FCA 2019/29)
Exiting the European Union: SMCR and APR (Amendments) Instrument 2019 (FCA 2019/30)
Credit Rating Agencies (Guidance) Instrument 2019 (FCA 2019/31)
Trade Repositories (Guidance) Instrument 2019 (FCA 2019/32)
Exiting the European Union: Fees and Dispute Resolution: Complaints (Amendments) Instrument 2019 (FCA 2019/33) (FOS 2019/3)
Exiting the European Union: Gibraltar (General Rules) Instrument 2019 (FCA 2019/34)
Exiting the European Union: Temporary Permission and Financial Services Contracts Instrument 2019 (FCA 2019/36)
Technical Standards (Alternative Investment Funds Management Directive) (EU Exit) Instrument 2019 (FCA 2019/37)
Technical Standards (Benchmark Regulation) (EU Exit) Instrument 2019 (FCA 2019/38)
Technical Standards (Credit Ratings Agencies Regulation) (EU Exit) Instrument 2019 (FCA 2019/39)
Technical Standards (European Market Infrastructure Regulation) (EU Exit) (No 1) Instrument 2019 (FCA 2019/40)
Technical Standards (European Social Entrepreneurship Fund Regulation) (EU Exit) Instrument 2019 (FCA 2019/41)
Technical Standards (European Venture Capital Funds Regulation) (EU Exit) Instrument 2019 (FCA 2019/42)



<b><i>EU withdrawal instruments made by the March Board</i></b>
Technical Standards (Insurance Distribution Directive) (EU Exit) Instrument 2019 (FCA 2019/43)
Technical Standards (Long-Term Investment Fund Regulation) (EU Exit) Instrument 2019 (FCA 2019/44)
Technical Standards (Market Abuse Regulation) (EU Exit) Instrument 2019 (FCA 2019/45)
Technical Standards (Markets in Financial Instruments Directive) (EU Exit) (No 1) Instrument 2019 (FCA 2019/46)
Technical Standards (Markets in Financial Instruments Regulation) (EU Exit) (No 1) Instrument 2019 (FCA 2019/47)
Technical Standards (MiFIR Transparency) (EU Exit) Instrument 2019 (FCA 2019/48)
Technical Standards (Money Market Funds Regulation) (EU Exit) Instrument 2019 (FCA 2019/49)
Technical Standards (Packaged Retail and Insurance-Based Investment Products Regulation) (EU Exit) Instrument 2019 (FCA 2019/50)
Technical Standards (Payment Accounts Directive) (EU Exit) Instrument 2019 (FCA 2019/51)
Technical Standards (Payment Services Directive) (EU Exit) Instrument 2019 (FCA 2019/52)
Technical Standards (Prospectus Directive) (EU Exit) Instrument 2019 (FCA 2019/53)
Technical Standards (Short Selling Regulation) (EU Exit) Instrument 2019 (FCA 2019/54)
Technical Standards (Transparency Directive) (EU Exit) Instrument 2019 (FCA 2019/55)
Technical Standards (Undertakings for Collective Investment in Transferable Securities Directive) (EU Exit) Instrument 2019 (FCA 2019/56)
Technical Standards (Markets in Financial Instruments Directive) (EU Exit) (No 2) Instrument 2019 (FCA 2019/60)



<b><i>EU withdrawal instruments made by the March Board</i></b>
Technical Standards (Markets in Financial Instruments Regulation) (EU Exit) (No 2) Instrument 2019 (FCA 2019/61)
Technical Standards (European Market Infrastructure Regulation) (EU Exit) (No 2) Instrument 2019 (FCA 2019/62)

### ***Small Business (Eligible Complainant) (Amendment) Instrument 2019 (FCA 2019/63) (FOS 2019/4)***

2.39 The FCA Board has made changes to the FCA Handbook section listed below:

#### **DISP TP 1**

2.40 In summary, this instrument fixes a drafting error in the Small Business (Eligible Complainant) Instrument 2018 (FCA 2018/61). The change made expands the scope of a transitional provision in the earlier instrument, to ensure consistent treatment of charities and trusts with that of small businesses, and to avoid unfair retrospection.

2.41 This instrument comes into force on **1 April 2019**.

## **3 Consultation feedback**

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

### **CP18/39, Chapter 4: Changes to the Consumer Credit sourcebook - high net worth exemption**

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#### ***Consumer Credit (High Net Worth Exemption) Instrument 2019***

##### **Background**

3.2 Under articles 60H and 60Q of the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, credit and hire agreements with high net worth individuals are generally exempt from regulation, subject to certain conditions. One of these conditions is that a statement of the individual's income or assets must be made and signed in accordance with FCA rules.



3.3 The relevant rules are set out in Appendix 1 to CONC. CONC App 1.4.3R says that the statement must be signed by the lender or owner or by an accountant who is a member of any of the bodies listed or of a professional body for accountants established in a jurisdiction outside the United Kingdom.

3.4 In CP18/39, we consulted on adding the Association of Accounting Technicians (AAT) to the list of bodies specified in CONC App 1.4.3R(2).

#### Feedback

3.5 We received four responses, all of which agreed with our proposal to add the AAT to the list.

#### Our response

3.6 The rule amendment we proposed in CP18/39 remains unchanged.

#### Cost benefit analysis and compatibility statement

3.7 We are satisfied that this amendment is compatible with our objectives and regulatory principles. The amendment advances our operational objectives of securing an appropriate degree of consumer protection and promoting market integrity, and helps to promote effective competition in the interests of consumers. We are also satisfied that the proposed amendment either does not increase costs to firms or consumers, or that any increase will be of minimal significance.

#### Equality and diversity issues

3.8 We continue to believe that the amendment does not raise concerns regarding equality and diversity, or adversely impact any of the groups with protected characteristics under the Equality Act 2010.

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

## **CP19/9: Financial Services Compensation Scheme – Management Expenses Levy Limit 2019/20**

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### ***Financial Services Compensation Scheme (Management Expenses Levy Limit 2019/20) Instrument 2019 Background***

#### Background

3.10 In CP19/9,<sup>24</sup> we consulted on the management expenses levy limit (MELL) for the Financial Services Compensation Scheme (FSCS). The MELL is the maximum amount which the FSCS may levy for its

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24 [CP19/9 'Financial Services Compensation Scheme – Management Expenses Levy Limit 2019/20' \(January 2019\)](#)



management expenses in a year,<sup>25</sup> and is proposed to be £79,555,000 for 2019/20. This includes a management expenses budget of £74.6m and an unlevied contingency reserve of £5m. The proposed MELL limit of £79,555,000 would apply from 1 April 2019.

- 3.11 The proposed management expenses of £74.6m cover the FSCS' ongoing operating expenses and include the FSCS' IT, outsourcing, legal and claims-handling costs. This is an increase of 2.6% (£1.9m) over the 2018/19 budget and is roughly in line with inflation.
- 3.12 The proposed unlevied contingency reserve for 2019/20 is £5 million, the same as last year. The FSCS has reviewed the level required and considers that a £5 million reserve is sufficient. The contingency reserve is an important part of the FSCS' contingency planning and allows the FSCS to raise additional funds at short notice to meet costs that were not foreseen when the management expenses levy was raised. The contingency reserve can be levied without further formal consultation by the PRA or FCA.

#### Feedback

- 3.13 There were eight responses to the consultation but none of these raised any issues in respect of the MELL.

#### Our response

- 3.14 No issues were raised in the consultation responses so we are taking forward our proposals as consulted on.

#### Cost benefit analysis and compatibility statement

- 3.15 The cost benefit analysis and compatibility statement as set out in CP19/9 remains valid and unchanged.

#### Equality and diversity issues

- 3.16 The equality and diversity statement in CP19/9 remains valid and unchanged.
- 3.17 We have made rule changes to FEES on which we consulted. The final instrument does not differ in any material way from that consulted on and the changes made by this instrument are listed in Chapter 2 of this Notice.

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<sup>25</sup> The FCA and the PRA can decide to increase the MELL but a further formal consultation would be required.

## 4 Additional information

### Making corrections

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- 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

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- 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, reference number or module at [www.handbook.fca.org.uk/instrument](http://www.handbook.fca.org.uk/instrument). The definitive version of the Handbook at any time is the version contained in the legal instruments. The definitive version of the Binding Technical Standards is the EU version as in force at Exit Day, as amended by the published FCA legal instrument.
- 4.4 The changes to the Handbook and to the Technical Standards are incorporated in the consolidated Handbook and Binding Technical Standards 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 [www.handbook.fca.org.uk/](http://www.handbook.fca.org.uk/). A print version of the Handbook is available from The Stationery Office's shop at: [www.tsoshop.co.uk/Financial-Conduct-Authority-FCA/](http://www.tsoshop.co.uk/Financial-Conduct-Authority-FCA/).
- 4.6 Copies of the FCA's consultation papers referred to in this Notice are available on the FCA's website.

### Obligation to publish feedback

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- 4.7 This Notice, and the feedback to which paragraph 1.6 refers, fulfil for the relevant text made by the Board the obligations in section 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 section 138K(4) of the Act if a proposed altered rule applies to authorised persons which include mutual societies.

## Comments

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- 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 [handbookproduction@fca.org.uk](mailto:handbookproduction@fca.org.uk) (or see contact details on the back cover).



## Handbook Notice 64

This Handbook Notice describes the changes to the Handbook, Technical Standards and other material made by the Financial Conduct Authority (FCA) Board under its legislative and other statutory powers on 28 February and 28 March 2019, and by the Board of the Financial Ombudsman Service, subject to the approval of the FCA, on 6 and 27 March 2019.

It also contains information about other publications relating to the Handbook and Technical Standards 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 and Technical Standards can be addressed to:

Colin Shields

Tel: 020 7066 0671

Email: [colin.shields@fca.org.uk](mailto:colin.shields@fca.org.uk)

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

Tel: 0300 500 0597

Fax: 0207 066 0991

Email: [firm.queries@fca.org.uk](mailto:firm.queries@fca.org.uk)

Post: Contact Centre

Financial Conduct Authority

12 Endeavour Square

London E20 1JN

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