

Handbook Notice No 93

November 2021

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1 Overview

Legislative changes

- 1.1 On 21 October 2021, the Board of the Financial Conduct Authority (FCA) made the relevant changes to the Handbook as set out in the instruments listed below.

CP	Title of instrument	Instrument No	Changes effective
CP21/12	Long-Term Asset Fund Instrument 2021	FCA 2021/41	15/11/2021
CP21/20	Funeral Plans (No. 2) Instrument 2021	FCA 2021/42	29/07/2022

- 1.2 On 2 November 2021, the Board of the Financial Conduct Authority (FCA) made the relevant changes to the Handbook as set out in the instruments listed below.

CP	Title of instrument	Instrument No	Changes effective
N/A	Compensation (London Capital & Finance Compensation Scheme) Instrument 2021	FCA 2021/43	03/11/2021

- 1.3 On 25 November 2021, the Board of the Financial Conduct Authority (FCA) made the relevant changes to the Handbook as set out in the instruments listed below.

CP	Title of instrument	Instrument No	Changes effective
CP21/25	Changes to Decision Making for Statutory Notice Procedure Instrument 2021	FCA 2021/46	26/11/2021
CP21/27	Money and Pensions Service (Consequential Amendments) Instrument 2021	FCA 2021/47	26/11/2021
CP20/23	Conduct of Business Sourcebook (Communications in relation to Authorised Fund Benchmarks) (Amendment) Instrument 2021	FCA 2021/48	01/12/2021
CP21/26	Investment Firms Prudential Regime (No. 2) Instrument 2021	FCA 2021/49	01/01/2022

CP	Title of instrument	Instrument No	Changes effective
CP21/26	Investment Firms Prudential Regime (Consequential Amendments) Instrument 2021	FCA 2021/50	01/01/2022
CP21/26	Technical Standards (Financial Conglomerates Directive) (Amendment) Instrument 2021	FCA 2021/51	01/01/2022

- 1.4 On 25 November 2021, the Board of the Financial Conduct Authority (FCA) also agreed to remove forms contained in SUP and PERG from the Handbook.

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

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

FCA Board dates for 2021 and 2022

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

FCA board meetings		
December	16	2021
January	27	2022
February	24	2022
March	24	2022
April	28	2022
May	26	2022
June	23	2022
July	21	2022
September	29	2022
October	20	2022

FCA board meetings

November 24 2022

December 15 2022

2 Summary of changes

- 2.1 This Handbook Notice describes the changes to the FCA Handbook and other material made by the Financial Conduct Authority (FCA) Board under its legislative and other statutory powers on 21 October 2021, 2 November 2021 and 25 November 2021. 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/publications>.

Long-Term Asset Fund Instrument 2021

- 2.2 Following consultation in [CP21/12](#), the FCA Board has made changes to the Handbook sections listed below:

Glossary
SYSC 24.2
FEES 3 Annex 2R
COBS 4.12, 21.1, 21.3
COLL 1.2, 4.5, 5.1, 6.9, 8.2, 8.3, 14.1

- 2.3 This instrument adds the following new chapters to the Handbook:
COLL 15.1, 15.2, 15.3, 15.4, 15.5, 15.6, 15.7, 15.8, 15.9, 15.10, 15 Annex 1R, Schedule 1
- 2.4 In summary, this instrument makes changes to the FCA Handbook in order to create an environment where investment in longer-term, less liquid assets by investors who understand the risks, do not need immediate liquidity and have long-term investment horizons can flourish.
- 2.5 This instrument came into force on 15 November 2021. Feedback is published in a separate [Policy Statement](#).

Funeral Plans (No. 2) Instrument 2021

- 2.6 Following consultation in [CP21/20](#), the FCA Board has made changes to the Handbook sections listed below:

Glossary
SYSC 1 Annex 1
TC 2.1
FPCOB 2.1, 3.1, 6.5, 7.1, 7.2, 8.2, 9.3, 9 Annex 1, 9 Annex 2, 9 Annex 3, 10.1, 11.1, 14.1, 16.1, 16.2, Schedule 1, Schedule 2, Schedule 3
PROD 7.2

**COMP 3.2, 4.2
PERG 2.3**

2.7 This instrument adds the following new chapter to the Handbook:

FPCOB 3 Annex 1

2.8 This instrument will come into force on 29 July 2022. Feedback is published in a separate [Policy Statement](#).

Compensation (London Capital & Finance Compensation Scheme) Instrument 2021

2.9 The FCA Board has made changes to the Handbook sections listed below:

**Glossary
COMP Appendix 1**

2.10 In summary, this instrument makes changes to the Handbook to assist the Financial Services Compensation Scheme (FSCS) Limited in administering the government-funded compensation scheme (the HMT Scheme) for London Capital & Finance (LCF) investors. We are applying existing rules in the Compensation sourcebook (COMP) to the HMT Scheme with some changes, rather than making new rules. These are:

- rules that provide for the automatic transfer of claimants' rights to the FSCS when compensation is paid. This will enable the FSCS to pursue the failed firm or a third party where it is cost effective to do so, to try to recoup some or all of the compensation costs paid out; and
- rules to allow the FSCS to reimburse Her Majesty's Treasury (HMT) if a claimant who has received compensation from the Government scheme become eligible for the usual FSCS Scheme (established by the Financial Services and Markets Act) and the FSCS determines that compensation is payable.

2.11 This instrument came into force on 03 November 2021. Details on this instrument are set out below.

Background

2.12 HMT has appointed FSCS Limited under Part 15A of the Financial Services and Markets Act 2000 (FSMA) to act as the Scheme Manager of the government funded compensation scheme for LCF investors. FSCS Limited administers the FSCS. The Compensation (London Capital & Finance plc and Fraud Compensation Fund) Act 2021 (the act) enables HMT to compensate bondholders who are not eligible for compensation under the FSCS. Also under Part 15A of FSMA, the FCA can modify its rules to apply them to any scheme HMT establishes. In pursuance of this, the act contains provisions which switch off the

statutory requirement for the FCA to comply with the procedures in s138I of FSMA, including the requirement to consult. The FCA Board has therefore made the following rules without consultation.

Rules that provide for the automatic transfer of claimants' rights to FSCS when FSCS pays compensation under the Scheme

2.13 Under the FCA rules in COMP (which are made under Part 15 of FSMA), the FSCS can (and in some cases must) make an offer of compensation conditional on the consumer agreeing to assign their rights against a failed firm or a third party to the FSCS. The FSCS can also be subrogated automatically to the claimant's rights. Assignment or subrogation enables the FSCS to pursue recoveries against the failed firm or a third party to try to recoup some or all of the compensation costs paid out, which can benefit both levy payers and customers with uncompensated losses. If the FSCS recoups more than it has paid, the 'excess' can be paid to the customer.

2.14 HMT and the FSCS asked us to consider applying rules in COMP relating to automatic subrogation to the HMT Scheme. It is a condition of the HMT Scheme that when compensation is paid, the bondholders' rights and claims against LCF and/or any third party (except for any claim under the Part 15 of FSMA) are transferred to the FSCS. The subrogation clauses do not apply to rights and claims that the bondholder may have against the FCA.

2.15 Applying the rules on automatic subrogation to the HMT Scheme will enable the FSCS to make a determination that has the effect of transferring the bondholders' rights and claims against LCF and/or any third party to the FSCS so that the FSCS, as administrator of the HMT Scheme, can seek recoveries. This automatic subrogation could not be achieved under the HMT Scheme rules.

Rules to allow FSCS to reimburse HMT from the FSCS levy fund in the event that a claimant who has received compensation from the HMT Scheme becomes eligible for compensation under the FSCS and FSCS determines that compensation is payable

2.16 Our rules in COMP set out to whom compensation payments must be paid in various circumstances. If the FSCS determines that compensation (or any recovery) is payable to the claimant, it must pay it to the claimant, or as directed by the claimant, with some exceptions – for example, in some scenarios, the FSCS must pay any compensation or recovery amount to the trustee of an occupational pension scheme or personal pension scheme.

2.17 We have agreed to apply modified rules to the HMT Scheme enabling the FSCS to pay compensation to HMT (up to the amounts paid under the HMT Scheme) instead of the claimant in circumstances where a bondholder who has received compensation under the HMT Scheme subsequently discovers that they can be compensated for the same

loss through a claim under the 'usual' FSCS compensation scheme. For example, the FSCS could apply the modified rules in a scenario where a customer received compensation under the HMT Scheme for a bond, then subsequently discovered evidence of advising that is within scope of usual FSCS cover (under Part 15 of FSMA rather than under the HMT Scheme).

Changes to Decision Making for Statutory Notice Procedure Instrument 2021

- 2.18 Following consultation in [CP21/25](#) the FCA Board has made changes to the Handbook sections listed below:

DEPP 1.2, 2.1, 2.3, 2.5, 2 Annex 1, 2 Annex 2, 3.2, 4.1, 4.2, TP 1
EG 7.9, 8.3, 10.1, 11.1, 12.1, 13.2, 14.4, 19.6, 19.7, 19.22, 19.23, 19.27, 19.30, 19.31, 19.32, 19.33

- 2.19 This instrument deletes the following chapter:

DEPP 3.4

- 2.20 In summary, this instrument makes changes to the FCA Handbook to streamline our decision-making and governance by enabling more decisions to be taken under the FCA's Executive Procedures. This means more decisions will be taken within our Divisions with responsibility for the relevant issue. Decisions under Executive Procedures will focus on areas where we need to prevent or stop harm to consumers or the market occurring or increasing, by preventing firms from offering financial services in the first place or intervening to restrict the financial services offered to consumers.

- 2.21 The Regulatory Decisions Committee will focus on contentious enforcement cases, these cases often involve proposals to impose a sanction or disciplinary measure against a firm or individual and will often concern historical misconduct.

- 2.22 This instrument will come into force on 26 November 2021. Feedback is published in a separate [Policy Statement](#).

Money and Pensions Service (Consequential Amendments) Instrument 2021

- 2.23 Following consultation in [CP21/27](#), the FCA Board has made changes to the Handbook sections listed below:

Glossary
COBS 9 Annex 2, 13 Annex 2, 19.4, 19.9, 19.10, 19 Annex 3, TP 2,
MCOB 4.11, 5.6, 5 Annex 1R, 6.9, 9 Annex 1R, 9 Annex 2R, 13.4, 13.7, TP 4

**DISP 1.1,
CONC 3.4, 3.9, 7.3, 8.2, 8.5, TP 8
PERG 8 Annex 1**

- 2.24 In summary, this instrument makes minor, consequential amendments to the Handbook to reflect branding changes by the Money and Pensions Service (MaPS), which has introduced a new consumer-facing brand called 'MoneyHelper'.
- 2.25 It also makes minor associated changes to replace references in our rules and guidance to the 'drawdown comparator' with the 'investment pathways comparison tool' and it amends guidance in Consumer Credit sourcebook (CONC) 8.5.2G to include reference to the Standard Financial Statement (SFS).
- 2.26 Firms will have up to 12 months – that is, until 26 November 2022 – to implement the changes. Feedback has been published in Chapter 3 of this Handbook Notice.

Conduct of Business Sourcebook (Communications in relation to Authorised Fund Benchmarks) (Amendment) Instrument 2021

- 2.27 Following consultation in [CP20/23](#), the FCA Board has made changes to the Handbook sections listed below:

COBS 4.5, 13

- 2.28 In summary, this instrument makes changes to the Handbook to clarify the scope of rules requiring authorised fund managers to disclose information about a fund's benchmark in communications to investors. Purely administrative documents need not include information about a fund's benchmark in all cases. In turn, investors and potential investors in authorised funds will receive information that is more fit for purpose and fewer communications containing information about a fund's benchmark where such information may be confusing.
- 2.29 These changes come into force on 01 December 2021. Feedback has been published in Chapter 3 of this Handbook Notice.

Investment Firms Prudential Regime (No. 2) Instrument 2021

- 2.30 Following consultation in [CP21/26](#), the FCA Board has made changes to the Handbook sourcebooks and guides listed below:

**Glossary
SYSC**

**MIFIDPRU
SUP
DEPP
EG**

- 2.31 In summary, this instrument makes changes to the FCA Handbook in order to streamline and simplify the prudential requirements for Markets in Financial Instruments Directive (MiFID) investment firms that are prudentially regulated by the FCA in the UK.
- 2.32 This instrument will come into force on 01 January 2022. Feedback is published in a separate [Policy Statement](#).

***Investment Firms Prudential Regime (Consequential Amendments)
Instrument 2021***

- 2.33 Following consultation in [CP21/26](#), the FCA Board has made changes to the Handbook sourcebooks and guides listed below:

**Glossary
SYSC
COCON
GEN
FEES
GENPRU
MIFIDPRU
MAR
SUP
COLL
CONC
FUND
RCB
EMPS
OMPS
PERG
WDPG**

- 2.34 This instrument deletes the following sourcebook:
- IFPRU**
- 2.35 In summary, this instrument makes changes to the FCA Handbook in order to streamline and simplify the prudential requirements for Markets in Financial Instruments Directive (MiFID) investment firms that are prudentially regulated by the FCA in the UK.
- 2.36 This instrument will come into force on 01 January 2022. Feedback is published in a separate [Policy Statement](#).

Technical Standards (Financial Conglomerates Directive) (Amendment) Instrument 2021

- 2.37 In [CP21/26](#) we also consulted on the Technical Standards (Financial Conglomerates Directive) (Amendment) Instrument 2021. This proposes changes to certain technical standards.
- 2.38 In summary, these changes streamline and simplify the prudential requirements for Markets in Financial Instruments Directive (MiFID) investment firms that are prudentially regulated by the FCA in the UK.
- 2.39 This instrument will come into force on 01 January 2022. Feedback is published in a separate [Policy Statement](#).

Moving application forms from the Handbook

- 2.40 Following consultation in [CP21/27](#), the FCA Board has made changes to the FCA Handbook sections listed below:
- SUP 6 Annex 5D**
 - SUP 6 Annex 6D**
 - SUP 8 Annex 2D**
 - SUP 10C Annex 3D**
 - SUP 10C Annex 7D**
 - SUP 10C Annex 8D**
 - SUP 10C Annex 11D**
 - PERG 7**
- 2.41 The forms contained within these sections will be moved from the Handbook and will be hosted on [fca.gov.uk](https://www.fca.gov.uk).
- 2.42 Going forward, we will not consult on changes to these forms unless they are significant. We will consider how to keep applicants informed of the smaller changes made to the forms.
- 2.43 These changes came into force on 26 November 2021. Feedback has been published in Chapter 3 of this Handbook Notice.

3 Consultation feedback

- 3.1 This chapter provides feedback on consultations that will not have a separate policy statement published by the FCA.

Conduct of Business Sourcebook (Communications in relation to Authorised Fund Benchmarks) (Amendment) Instrument 2021

Background

- 3.2 In [CP20/23](#), we consulted on amending the Handbook to narrow the scope of the communications in which a fund's benchmark information should be disclosed. The proposed changes included:

- a new Conduct of Business sourcebook rule (COBS 4.5.11AR), which sets out how the subsequent rules for describing a fund's benchmark apply. COBS 4.5.11AR limits the requirement so that it would only apply to communications that could influence a retail client's investment decisions;
- new guidance in COBS 4.5.11BG to clarify that we would not normally expect the rules to apply to communications that are purely administrative in nature and do not refer in any way to the aims, benefits or risks of investing; and
- two minor changes to COBS 4.5.12R and COBS 4.5.13R reflecting their narrower application.

Feedback

- 3.3 We received 3 responses, 1 from a professional body and 2 from investment firms.

- 3.4 Respondents broadly agreed with our proposals, but we received mixed feedback around whether we should consider going further to clarify the scope of non-administrative communications. One respondent thought the draft rule and guidance did not give enough certainty to firms about which types of communication do not need to carry the benchmark disclosure.

- 3.5 We also received feedback from 1 firm on the inconsistent industry application of our rules in this area. The firm requested us to conduct a wider industry review of the implementation of the benchmark disclosure rules and issue further guidance to firms to ensure a consistent approach is adopted going forward.

Our response

- 3.6 We accept the feedback about the rule and guidance needing more clarity, so we have deleted the wording about communications that could influence an investor's decisions, replaced it with clearer descriptions of the categories of communication, and aligned the wording of the rule and the following guidance.

3.7 In light of concerns raised regarding the inconsistent application of our benchmark rules, we are continuing to monitor the application of the rules resulting from the Asset Management Market Study and we will consider undertaking a wider review once the changes have been more fully embedded by authorised fund managers.

Cost benefit analysis and compatibility statement

3.8 The cost benefit analysis (CBA) and compatibility statement from the consultation paper remains unchanged. All 3 respondents commented on the CBA and agreed with our assessment of the costs and benefits of the proposals.

Equality and diversity statement

3.9 We continue to believe the changes do not give rise to discrimination as stated in Chapter 4 of [CP20/23](#) and no concerns were raised during consultation.

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

CP21/27: Chapter 4 - Money and Pensions Service (Consequential Amendments) Instrument 2021

Background

3.11 Earlier this year, the Money and Pensions Service (MaPS) announced the consolidation of its legacy brands (The Money Advice Service and The Pensions Advisory Service) into 1 new consumer-facing brand called 'MoneyHelper'. MaPS will remain as the corporate brand and Pension Wise will continue to operate but as a service provided by MoneyHelper.

3.12 As a result of these changes, in Chapter 4 of [CP21/27](#), we consulted on making minor, consequential amendments to our Handbook to replace references to the legacy brands with references to the new MoneyHelper brand.

3.13 We also consulted on making the following associated minor changes:

- replacing references in our rules and guidance to the 'drawdown comparator' with the 'investment pathways comparison tool'; and
- amending our guidance in CONC 8.5.2G to include reference to the SFS.

3.14 The latter change (ie, amending our guidance in CONC 8.5.2G) recognises that lenders and debt advisers could use the SFS or could continue to use equivalent approaches (eg, the Common Financial Statement currently referred to in CONC 8.5.2G) to help build a holistic understanding of a customer's financial position, including their other debts.

Feedback

- 3.15 We received 2 responses from trade bodies, both of which agreed with our proposals. Accordingly, the changes have been made as consulted on. Firms will have up to 12 months – that is, until 25 November 2022 – to implement the changes.

Cost benefit analysis

- 3.16 We explained in [CP21/27](#) that we expect firms to incur minimal or no additional costs as a result of these changes; as such, we have not conducted a CBA, as per the exemption under section 138L(3) of FSMA.

Equality and diversity statement

- 3.17 We continue to believe that the rules we have made will not have a negative impact on any of the groups with protected characteristics under the Equality Act 2010 and no concerns were raised during consultation.
- 3.18 The changes made by this instrument are listed in Chapter 2 of this Handbook Notice.

CP 21/27: Moving application forms from the Handbook

Background

- 3.19 In the September Quarterly Consultation Paper ([CP21/27](#)) we consulted on the consultation process for our forms – both those contained in the Handbook and made through Direction.
- 3.20 We have more than 200 data capture forms that allow firms and individuals to apply to the Financial Conduct Authority (FCA) for regulatory transactions and/or to provide notifications – these make up our Authorisation forms. The content of these forms is either prescribed in legislation and set out in specific rules or it is under the FCA's power to make under a Direction and may be set out in guidance.
- 3.21 Some of these forms (the so-called 'Handbook forms') were located within the Handbook. The Handbook forms include all Authorisation forms made by rules and some that are made through Direction. In the past, we have consulted on changes to all Handbook forms even though some of them have been made through Direction; however, the Financial Services and Markets Act 2000 (FSMA) does not require us to consult on changes to these forms. We have not usually consulted on changes to non-Handbook forms made by Direction.
- 3.22 In [CP21/27](#), we proposed to remove all those forms that are made by Direction from the Handbook and not to consult on any future amendments to these forms.

Summary of proposals

- 3.23 Retaining the forms in their current position within the Handbook requires us to consult on even minor amendments. The consultation process can take a significant amount of time and resource and, while we do this to gather feedback in respect of proposed policy changes or when issuing guidance, it means that we are unable to change Handbook forms at pace; as a result, they can quite quickly become outdated.
- 3.24 We anticipate needing to make amendments to our forms as part of our Gateway Transformation project, which will incorporate future proofing our forms. As such, removing the Handbook forms from the Handbook is a necessary precursor.

Feedback

- 3.25 We received 5 responses to our consultation.
- 3.26 Two responses were supportive of our proposals. One respondent wanted to be warned of the changes we would be making in the future.
- 3.27 Three responses were in favour of us continuing with our consultation process and keeping the forms in the Handbook. They mentioned that the forms were complex – in particular, the Senior Managers Regime forms – and also highlighted that the Connect forms are not easily downloaded.
- 3.28 One response highlighted that it was important for them to be able to download a copy of the form rather than relying on Connect, as it is not possible to see the whole form before they start an application.

Our response

- 3.29 We are continuing with our proposal to remove the forms from the Handbook because this will ensure that, where we identify key issues that have the potential to drive harm in the financial services market, we can quickly adapt the data and information that we collect at the Gateway. It will also allow us to adjust our approach as consumer choices, markets, services and products evolve, and align with our operational objectives.
- 3.30 The current process – that is, to consult before making any changes to Handbook forms – impacts our ability to act quickly and proactively. This leads to a lack of transparency with applicants, as firms and individuals are not aware of all the information or questions that we may ask as part of our application process. This also means additional time and cost for the FCA and the industry, as applications are delayed as we collect additional information that has not been provided but is required to enable us to make our decision.

- 3.31 The FCA's current internal Transformation Programme includes the Gateway Transformation project, and this will help with some of the concerns raised in the responses we received. We will have forms that are easier to understand, and we will be much clearer up front on what firms need to hand in order to complete their application. This should assist the respondent who wanted to be able to download our forms in advance. As part of this work, we would like to engage with some of the respondents to do some user testing and to ask for their feedback on our forms.
- 3.32 The forms will continue to be available to download as a copy for reference from the website.
- 3.33 We want to keep applicants informed of future changes. For this reason, we will continue to consult if the proposed changes are significant. For smaller changes, we will consider what we can do to inform applicants of the changes.
- Cost benefit analysis**
- 3.34 We did not issue a cost benefit analysis as we believe the costs of compliance with the final rules will be of minimal significance and no concerns were raised during consultation.
- Equality and diversity statement**
- 3.35 We continue to believe that the rules we have made will not have a negative impact on any of the groups with protected characteristics under the Equality Act 2010 and no concerns were raised during consultation.

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, reference number or module at www.handbook.fca.org.uk/instrument. 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 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/.
- 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

- 4.7 This Notice, and the feedback to which paragraph 1.3 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 section 138K(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 handbookfeedback@fca.org.uk (or see contact details at the front of this Notice).

Handbook Notice 93

This Handbook Notice describes the changes to the Handbook and other material made by the Financial Conduct Authority (FCA) Board under its legislative and other statutory powers 21 October 2021 and 25 November 2021.

It also may contain 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:

Meghan Beller

Tel: 020 7066 2111

Email: Meghan.Beller@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 Contact Centre:

Tel: 0300 500 0597

Fax: 0207 066 0991

Email: firm.queries@fca.org.uk

Post: Contact Centre
Financial Conduct Authority
12 Endeavour Square
London E20 1JN

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