



BANK OF ENGLAND
PRUDENTIAL REGULATION
AUTHORITY

Release Handbook Summary

Release 137

This release contains pages to be inserted into your paper version of the Handbook in order to bring it up to date. These changes came into force between 7 April 2013 and 6 May 2013.

Please note that you will only receive updated pages to Handbook modules that you have subscribed to when there are changes to those modules.

Therefore, there will be some months when you may not receive any updated release pages. If you have a query regarding your modules please see the Instruments listed by module on the Handbook website, <http://fshandbook.info/FS/InstrumentsByDate.jsp>. A checklist, detailing which release number last updated pages within the Handbook hardcopy, is available. To view this, please visit <http://www.fca.org.uk/your-fca/list?ttypes=Handbook&yyear=&ssearch=>.

Please remove existing pages and insert the new pages into your Handbook as follows:

CHANGES TO SOURCEBOOK OR MANUAL		REMOVE		INSERT		BOARD DATE	EFFECTIVE DATE
		Page number	Number of sheets/ leaves	Page number	Number of sheets/ leaves		
GLOSSARY (last updated in Release 136)							
P		P19 – P36	9	P19 – P36	9	25 Apr 2013	1 May 2013
R		R7 – R34	14	R7 – R34	14	25 Apr 2013	1 May 2013

CHANGES TO SOURCEBOOK OR MANUAL		REMOVE		INSERT		BOARD DATE	EFFECTIVE DATE
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HIGH LEVEL STANDARDS							
PRIN: PRINCIPLES FOR BUSINESSES (last updated in Release 136)							
Chapter 1	1.1.1	1 – 2	1	1 – 2	1	25 Apr 2013 Minor and non-legal change	25 Apr 2013 6 May 2013
	Annex 1	Entire Ann: 1 – 2	1	Entire Ann: 1 – 2	1	Minor and non-legal change	6 May 2013
Schedule 4	†	Entire Sch: 1 – 2	1	Entire Sch: 1 – 2	1	N/A	1 Apr 2013
SYSC: SENIOR MANAGEMENT ARRANGEMENTS, SYSTEMS AND CONTROLS (last updated in Release 136)							
Chapter 1	1.1A (note); 1.1A.2	3 – 4	1	3 – 4	1	Minor and non-legal change	6 May 2013
TP 1	†	Entire TP: 1 – 2	1	Entire TP: 1 – 2	1	N/A	1 Apr 2013
TP 3		Entire TP: 1 – 2	1	Entire TP: 1 – 2	1	Minor and non-legal change	6 May 2013
Schedule 4	†	Entire Sch: 1 – 2	1	Entire Sch: 1 – 2	1	N/A	1 Apr 2013
FIT: THE FIT AND PROPER TEST FOR APPROVED PERSONS (last updated in Release 136)							
Schedule 4	†	Entire Sch: 1 – 2	1	Entire Sch: 1 – 2	1	N/A	1 Apr 2013

CHANGES TO SOURCEBOOK OR MANUAL		REMOVE		INSERT		BOARD DATE	EFFECTIVE DATE
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FINMAR: FINANCIAL STABILITY AND MARKET CONFIDENCE SOURCEBOOK (last updated in Release 136)							
Schedule 4	†	Entire Sch: 1 – 2	1	Entire Sch: 1 – 2	1	N/A	1 Apr 2013
TC: TRAINING AND COMPETENCE (last updated in Release 136)							
Appendix 4		5 – 26	11	5 – 26	11	25 Apr 2013	26 April 2013
Schedule 4	†	Entire Sch: 1 – 2	1	Entire Sch: 1 – 2	1	N/A	1 Apr 2013
GEN: GENERAL PROVISIONS (last updated in Release 136)							
Schedule 4		Entire Sch: 1 – 2	1	Entire Sch: 1 – 6	3	Minor and non- legal change	6 May 2013
FEES: FEES MANUAL (last updated in Release 136)							
Chapter 3	3.1.5	1 – 2	1	1 – 2	1	Minor and non- legal change	6 May 2013
	Annex 5	Entire Ann: 1 – 2	1	Entire Ann: 1 – 2	1	Minor and non- legal change	6 May 2013
Chapter 4	4.3.6	17 – 18	1	17 – 18	1	Minor and non- legal change	6 May 2013
Chapter 5	5.5B.6; 5.5B.13; 5.5B.18; 5.5B.25	11 – 14	2	11 – 14	2	Minor and non- legal change	6 May 2013

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	Annex 3	7 – 8	1	7 – 8	1	Minor and non-legal change	6 May 2013
Chapter 6	6.1.10-11; 6.1.16A; 6.3.3; 6.3.19-20; 6.5.2; 6.5.4; 6.5.13A	3 – 6 9 – 12 21 – 24	2 2 2	3 – 6 9 – 12 21 – 24	2 2 2	25 Apr 2013 Minor and non-legal change	25 Apr 2013 6 May 2013
Chapter 7	7.2.10	7 – 8	1	7 – 8	1	Minor and non-legal change	6 May 2013
TP 7	7.1	Entire TP: 1 – 2	1	Entire TP: 1 – 2	1	Minor and non-legal change	6 May 2013
Schedule 4	†	Entire Sch: 1 – 2	1	Entire Sch: 1 – 2	1	N/A	1 Apr 2013
PRUDENTIAL STANDARDS							
GENPRU: GENERAL PRUDENTIAL SOURCEBOOK (last updated in Release 136)							
Chapter 1	1.2.73	21 – 22	1	21 – 22	1	Minor and non-legal change	6 May 2013
TP 15	†	Entire TP: 1 – 2	1	Entire TP: 1 – 2	1	N/A	1 Apr 2013
Schedule 4	†	Entire Sch: 1 – 2	1	Entire Sch: 1 – 2	1	N/A	1 Apr 2013

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BIPRU: PRUDENTIAL SOURCEBOOK FOR BANKS, BUILDING SOCIETIES AND INVESTMENT FIRMS (last updated in Release 136)							
Chapter 1	Annex 2	Entire Ann: 1 – 2	1	Entire Ann: 1 – 2	1	Minor and non- legal change	6 May 2013
	Annex 3	Entire Ann: 1 – 2	1	Entire Ann: 1 – 2	1	Minor and non- legal change	6 May 2013
Chapter 3	3.3.9	13 – 14	1	13 – 14	1	Minor and non- legal change	6 May 2013
Chapter 7	7.11.20	145 – 146	1	145 – 146	1	25 Apr 2013	25 Apr 2013
Chapter 9	9.11.2; 9.12.11	31 – 32 39 – 40	1 1	31 – 32 39 – 40	1 1	Minor and non- legal change	6 May 2013
Chapter 10	10.2.2A; 10.3.8A; 10.3.16	3 – 4 13 – 16	1 2	3 – 4 13 – 16	1 6	Minor and non- legal change	6 May 2013
TP 3	†	Entire TP: 1 – 6	3	Entire TP: 1 – 2	1	N/A	1 Apr 2013
TP 4	†	Entire TP: 1 – 14	7	Entire TP: 1 – 2	1	N/A	1 Apr 2013
TP 5	†	Entire TP: 1 – 16	8	Entire TP: 1 – 2	1	N/A	1 Apr 2013
TP 6	†	Entire TP: 1 – 12	6	Entire TP: 1 – 2	1	N/A	1 Apr 2013

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TP 7	†	Entire TP: 1 – 4	2	Entire TP: 1 – 2	1	N/A	1 Apr 2013
TP 8	†	Entire TP: 1 – 14	7	Entire TP: 1 – 2	1	N/A	1 Apr 2013
TP 9	†	Entire TP: 1 – 16	8	Entire TP: 1 – 2	1	N/A	1 Apr 2013
TP 10	†	Entire TP: 1 – 6	3	Entire TP: 1 – 2	1	N/A	1 Apr 2013
TP 12	†	Entire TP: 1 – 6	3	Entire TP: 1 – 2	1	N/A	1 Apr 2013
TP 13	†	Entire TP: 1 – 2	1	Entire TP: 1 – 2	1	N/A	1 Apr 2013
TP 14	†	Entire TP: 1 – 2	1	Entire TP: 1 – 2	1	N/A	1 Apr 2013
TP 20	†	Entire TP: 1 – 2	1	Entire TP: 1 – 2	1	N/A	1 Apr 2013
TP 22		Entire TP: 1 – 4	2	Entire TP: 1 – 4	2	4 Apr 2013	1 Apr 2013
TP 23	†	Entire TP: 1 – 2	1	Entire TP: 1 – 2	1	N/A	1 Apr 2013
TP 24	†	Entire TP: 1 – 2	1	Entire TP: 1 – 2	1	N/A	1 Apr 2013

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TP 25	†	Entire TP: 1 – 4	2	Entire TP: 1 – 2	1	N/A	1 Apr 2013
TP 26	†	Entire TP: 1 – 2	1	Entire TP: 1 – 2	1	N/A	1 Apr 2013
TP 27	†	Entire TP: 1 – 4	2	Entire TP: 1 – 2	1	N/A	1 Apr 2013
TP 28	†	Entire TP: 1 – 2	1	Entire TP: 1 – 2	1	N/A	1 Apr 2013
TP 31	†	Entire TP: 1 – 4	2	Entire TP: 1 – 2	1	N/A	1 Apr 2013
TP 32	†	Entire TP: 1 – 2	1	Entire TP: 1 – 2	1	N/A	1 Apr 2013
TP 34	†	Entire TP: 1 – 2	1	Entire TP: 1 – 2	1	N/A	1 Apr 2013
Schedule 4	†	Entire Sch: 1 – 2	1	Entire Sch: 1 – 2	1	N/A	1 Apr 2013
INSPRU: PRUDENTIAL SOURCEBOOK FOR INSURERS (last updated in Release 136)							
Chapter 1	1.1.74-5†	21 – 30	5	21 – 30	5	N/A	1 Apr 2013
TP 1	1.2.74; 4.1-3; 5.1-3; 6.1-3 †	3 – 8	3	3 – 6	2	N/A	1 Apr 2013
Schedule 4	†	Entire Sch: 1 – 2	1	Entire Sch: 1 – 2	1	N/A	1 Apr 2013

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MIPRU: PRUDENTIAL SOURCEBOOK FOR MORTGAGE AND HOME FINANCE FIRMS, AND INSURANCE INTERMEDIARIES (last updated in Release 136)							
TP 1	†	Entire TP: 1 – 2	1	Entire TP: 1 – 2	1	N/A	1 Apr 2013
Schedule 4	†	Entire Sch: 1 – 2	1	Entire Sch: 1 – 2	1	N/A	1 Apr 2013
UPRU: PRUDENTIAL SOURCEBOOK FOR UCITS FIRM (last updated in Release 136)							
Schedule 3	†	Entire Sch: 1 – 2	1	Entire Sch: 1 – 2	1	N/A	1 Apr 2013
Schedule 4	†	Entire Sch: 1 – 2	1	Entire Sch: 1 – 2	1	N/A	1 Apr 2013
IPRU-FSOC: INTERIM PRUDENTIAL SOURCEBOOK FOR FRIENDLY SOCIETIES (last updated in Release 136)							
Annex 1		Entire Ann: 1 – 2	1	Entire Ann: 1 – 2	1	25 Apr 2013	25 Apr 2013
Annex 2	2.3; 2.5	Entire Ann: 1 – 2	1	Entire Ann: 1 – 2	1	25 Apr 2013	25 Apr 2013
Annex 3	Part I-1; Part I-5; Part I-10-12; Part I-17-19	1 – 6	3	1 – 6	3	25 Apr 2013	25 Apr 2013
BUSINESS STANDARDS							
COBS: CONDUCT OF BUSINESS SOURCEBOOK (last updated in Release 136)							
Chapter 4	4.2.5	5 – 6	1	5 – 6	1	25 Apr 2013	25 Apr 2013

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Chapter 5	5.2.2	7 – 8	1	7 – 8	1	25 Apr 2013	1 May 2013
Chapter 7	7.2.1	3 – 4	1	3 – 4	1	25 Apr 2013	1 May 2013
Schedule 4	†	Entire Sch: 1 – 2	1	Entire Sch: 1 – 2	1	N/A	1 Apr 2013
ICOB: INSURANCE: CONDUCT OF BUSINESS SOURCEBOOK (last updated in Release 136)							
Chapter 3	3.2.2; chapter title	Entire Ch: 1 – 8	4	Entire Ch: 1 – 8	4	25 Apr 2013 Minor and non- legal change	1 May 2013
	Annex 1	Entire Ann: 1 – 2	1	Entire Ann: 1 – 2	1	Minor and non- legal change	6 May 2013
	Annex 2	Entire Ann: 1 – 2	1	Entire Ann: 1 – 2	1	Minor and non- legal change	6 May 2013
	Annex 3	Entire Ann: 1 – 2	1	Entire Ann: 1 – 2	1	Minor and non- legal change	6 May 2013
Chapter 5	5.1.3C	3 – 4	1	3 – 4	1	Minor and non- legal change	6 May 2013
Schedule 4	†	Entire Sch: 1 – 2	1	Entire Sch: 1 – 2	1	N/A	1 Apr 2013
MCOB: MORTGAGES AND HOME FINANCE: CONDUCT OF BUSINESS SOURCEBOOK (last updated in Release 136)							
Chapter 2	2.7A.2	25 – 26	1	25 – 26	1	25 Apr 2013	1 May 2013

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Chapter 6	6.5.6	11 – 14	2	11 – 14	2	25 Apr 2013	1 May 2013
TP 1	Rows 17 and 18	Entire TP: 1 – 2	1	Entire TP: 1 – 2	1	Minor and non- legal change	6 May 2013
TP 2	†	Entire TP: 1 – 2	1	Entire TP: 1 – 2	1	N/A	1 Apr 2013
TP 3	†	Entire TP: 1 – 2	1	Entire TP: 1 – 2	1	N/A	1 Apr 2013
Schedule 4	†	Entire Sch: 1 – 2	1	Entire Sch: 1 – 2	1	N/A	1 Apr 2013
BCOBS: BANKING: CONDUCT OF BUSINESS SOURCEBOOK (last updated in Release 136)							
Chapter 3	3.2.2	5 – 6	1	5 – 6	1	25 Apr 2013	1 May 2013
	Annex 1	Entire Ann: 1 – 2	1	Entire Ann: 1 – 2	1	25 Apr 2013	1 May 2013
Schedule 4	†	Entire Sch: 1 – 2	1	Entire Sch: 1 – 2	1	N/A	1 Apr 2013
CASS: CLIENT ASSETS (last updated in Release 136)							
Chapter 1	1.4.9-14	7 – 10	2	7 – 12	3	Minor and non- legal change	6 May 2013
Chapter 7	7.8.2	31 – 32	1	31 – 32	1	25 Apr 2013	1 May 2013

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Schedule 4	†	Entire Sch: 1 – 2	1	Entire Sch: 1 – 2	1	N/A	1 Apr 2013
MAR: MARKET CONDUCT (last updated in Release 136)							
Schedule 4	†	Entire Sch: 1 – 2	1	Entire Sch: 1 – 2	1	N/A	1 Apr 2013
REGULATORY PROCESSES							
SUP: SUPERVISION (last updated in Release 136)							
Chapter 2	2.3.1	5 – 6	1	5 – 6	1	25 Apr 2013	25 Apr 2013
Chapter 3	3.2.3†; 3.4.6	11 – 12 17 – 18	1 1	11 – 12 17 – 18	1 1	Minor and non- legal change N/A	1 Apr 2013 6 May 2013
Chapter 6	6.4.27A	27 – 28	1	27 – 28	1	Minor and non- legal change	6 May 2013
	Annex 5**	Entire Ann: 1 – 2	1	Entire Ann: 1 – 2	1	Minor and non- legal change	6 May 2013
Chapter 8	8.2.1	3 – 4	1	3 – 4	1	Minor and non- legal change	6 May 2013
Chapter 11	11.3.7A	9 – 10	1	9 – 10	1	Minor and non- legal change	6 May 2013
Chapter 15	15.7.5A	19 – 22	2	19 – 22	2	Minor and non- legal change	6 May 2013

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Chapter 16	Annex 18A**	Entire Ann: 1 – 2	1	Entire Ann: 1 – 2	1	25 Apr 2013	1 May 2013
	Annex 18B**	Entire Ann: 1 – 2	1	Entire Ann: 1 – 2	1	25 Apr 2013	1 May 2013
Appendix 1	†	Entire App: 1 – 12	6	Entire App: 1 – 2	1	N/A	1 Apr 2013
DEPP: DECISION PROCEDURES AND PENALTIES MANUAL (last updated in Release 136)							
Chapter 2	Annex 2	1 – 2	1	1 – 2	1	Minor and non-legal change	6 May 2013
REDRESS							
DISP: DISPUTE RESOLUTION: COMPLAINTS (last updated in Release 136)							
Entire module	6 chapters (including Introduction); 3 Appendices; 1 TP; 6 Schedules	All	All	All	87	Minor and non-legal change	6 May 2013
CONRED: CONSUMER REDRESS SCHEMES (last updated in Release 136)							
Chapter 2	2.1.1(2)	1 – 2	1	1 – 2	1	Minor and non-legal change	6 May 2013
	Annex 11**	Entire Ann: 1 – 2	1	Entire Ann: 1 – 2	1	25 Apr 2013	1 May 2013
Schedule 4	†	Entire Sch: 1 – 2	1	Entire Sch: 1 – 2	1	N/A	1 Apr 2013

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COMP: COMPENSATION (last updated in Release 136)							
Chapter 1	1.2.2B	3 – 4	1	3 – 4	1	Minor and non-legal change	6 May 2013
TP 1	†	5 – 14	5	5 – 10	3	N/A	1 Apr 2013
Schedule 4	†	Entire Sch: 1 – 2	1	Entire Sch: 1 – 2	1	N/A	1 Apr 2013
SPECIALIST SOURCEBOOKS							
BSOCS: BUILDING SOCIETIES SOURCEBOOK (last updated in Release 136)							
Schedule 4	†	Entire Sch: 1 – 2	1	Entire Sch: 1 – 2	1	N/A	1 Apr 2013
Schedule 5	†	Entire Sch: 1 – 2	1	Entire Sch: 1 – 2	1	N/A	1 Apr 2013
COLL: COLLECTIVE INVESTMENT SCHEMES (last updated in Release 136)							
Chapter 5	5.2.4-5	5 – 8	2	5 – 8	2	25 Apr 2013	25 Apr 2013
Schedule 4	†	Entire Sch: 1 – 2	1	Entire Sch: 1 – 2	1	N/A	1 Apr 2013
CREDS: CREDIT UNIONS NEW SOURCEBOOK (last updated in Release 136)							
Schedule 4	†	Entire Sch: 1 – 2	1	Entire Sch: 1 – 2	1	N/A	1 Apr 2013

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PROF: PROFESSIONAL FIRMS (last updated in Release 136)							
Schedule 4	†	Entire Sch: 1 – 2	1	Entire Sch: 1 – 2	1	N/A	1 Apr 2013
RCB: REGULATED COVERED BONDS (last updated in Release 136)							
Schedule 4	†	Entire Sch: 1 – 2	1	Entire Sch: 1 – 2	1	N/A	1 Apr 2013
REC: RECOGNISED INVESTMENT EXCHANGES (last updated in Release 136)							
Chapter 1	1.1 (note), 1.1.2	1 – 2	1	1 – 2	1	Minor and non-legal change	6 May 2013
Chapter 2	2.4.3	15 – 16	1	15 – 16	1	Minor and non-legal change	6 May 2013

† These pages contain provisions which were not designated as FCA or PRA, so in effect were deleted from the Handbook. These deletions are now being formally applied to the print version.

* In addition to pages containing the Handbook paragraph changes listed, we are also issuing replacement pages for certain parts of this chapter following a change in page layout; these pages contain no further textual changes.

** *N.B: This annex consists of one or more forms. Please see the Handbook Online to view, download and/or complete the most recent version of this form: <http://fshandbook.info/FS/usefullinks/forms.jsp>*

*** *N.B: This annex/appendix consists of one or more PDFs. Please see the relevant part of the Handbook Online to view, download and/or complete the most recent version.*