

Financial Services Authority

Handbook Notice

116

Board meeting 19 January 2012
Notice published 20 January 2012



Financial Services Authority

This Handbook Notice introduces the Handbook and other material made by the Board under its legislative powers on 21 December 2011 and 19 January 2012. It also contains 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:

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

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1

Overview

Legislative changes this month

The Handbook

1.1 On 21 December 2011 the FSA Board made changes to the Handbook in two instruments which:

- introduce a protected cells regime that will enhance investor protection and market confidence in UK open-ended investment companies (OEICs) (FSA 2011/76); and
- implement the Treasury's Recognised Auction Platform Regulations 2011 on carbon emissions and give effect to the EU Commission Auction Regulation 2010 (FSA 2011/77).

1.2 On 19 January 2012 the FSA Board made changes to the Handbook in seven instruments which:

- add two further accredited bodies to the Glossary of definitions (FSA 2012/1);
- broaden the scope of who qualifies to act as a settlement decision maker in enforcement cases (FSA 2012/2);
- introduce guidance for insurance business transfers where the application fee and restructuring special project fee could both be levied and introduce an administration fee for the late or non-submission of the complaints reports required in our complaints handling rules (FSA 2012/3);
- amend the liquidity rules and guidance to allow inclusion of deposits from charities and change the treatment of collateral pre-positioned with a central bank (FSA 2012/4);

- amend rules on liens in custody agreements relating to omnibus accounts and overseas jurisdictions (FSA 2012/5);
- clarify that credit union deposits are protected under the Financial Services Compensation Scheme (FSCS) up to the £85,000 limit (FSA 2012/6); and
- establish guidance that issuers are not required to verify shareholder notifications made to it under the Disclosure Rules and Transparency Rules (DTR) as not misleading, false or deceptive (FSA 2012/7).

1.3 These instruments are all listed in Annex A.

Changes outside the Handbook

1.4 The Credit Rating Agencies Regulatory Guide (CRAG) has been taken down from the Handbook website because the FSA no longer has responsibility for the regulation and supervision of credit rating agencies, this having now passed to the European Securities and Markets Authority (ESMA).

Description of changes

1.5 The legislative changes referred to above are listed and briefly described in Chapters 2 and 3 of this Notice.

Feedback on responses to consultations

1.6 Chapter 2 contains brief references to the consultative stages of the new legislative material made by the Board this month. The material referred to in those chapters was consulted on in the following documents:

- HM Treasury and the FSA, *Consultation on introducing a protected cell regime for OEICs*, (July 2009);
- CP11/14, *Auctioning of greenhouse gas emission allowances*, (July 2011);
- CP11/15, *Client assets sourcebook: (1) Custody liens (2) Title transfer collateral arrangements*, (July 2011);
- Chapters 4, 5 and 7 of CP11/18, *Quarterly consultation (No 30)*, (September 2011);
- Chapters 7 and 9 of CP11/21, *Regulatory fees and levies: Policy Proposals for 2012/13*, (October 2011); and
- CP11/24, *RDR – Accredited Bodies*, (November 2011).

1.7 Feedback in relation to the consultations in *Consultation on introducing a protected cell regime for Open-Ended Investment Companies*, CP11/18, CP11/21 and CP11/24 is set out in Chapter 4 of this Notice. Feedback in relation to the other consultations is being published in separate policy statements.

Annexes to this Notice

1.8 The Annexes to this Handbook Notice contain:

- a list (Annex A) of the formal instruments made by the Board this month which make changes to the Handbook and to related materials;
- tables (Annex B) identifying the instruments by which each module of the Handbook has been amended;
- a table showing Guidance Notes issued by the FSA (Annex C);
- a table (Annex D) which lists, as a reminder to firms, those Handbook provisions yet to come into force; and
- a ‘What’s New?’ list (Annex E) which provides a brief description by module of the instruments made this month.

Making corrections

1.9 The FSA 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

1.10 This Notice is published on the FSA website and is available in hardcopy.

1.11 The formal legal instruments (which contain details of the changes) can be found on the FSA’s website listed by date and reference number at <http://fsahandbook.info/FSA/InstrumentsByDate.jsp> or listed by module at <http://fsahandbook.info/FSA/InstrumentsByModule.jsp>. The definitive version of the Handbook at any time is the version contained in the legal instruments.

1.12 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.

1.13 The consolidated text of the Handbook can be found on the FSA’s website at <http://fsahandbook.info/FSA/html/handbook>.

1.14 Copies of the FSA’s consultation papers referred to in this Notice are available on the FSA’s website or on request in hardcopy form.

Obligation to publish feedback

1.15 This Notice, and the feedback to which paragraph 1.8 refers, fulfil for the relevant text made by the Board the obligations in sections 155(5) and (6) 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 FSA'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.

Comments

1.16 We always welcome feedback on the way we present information in the Handbook Notice, including its Annexes. If you do have any comment, this should be sent to Nick Walker (Handbook Editor) or Melanie Purdie (see contact details at the front of this Notice).

2

Handbook changes made by the Board

Introduction

2.1 This chapter briefly describes Handbook changes made on 21 December 2011 and 19 January 2012 by the Board. Where relevant, it also refers to the development stages of that material, enabling readers to look back at developmental documents if they wish.

GLOSSARY

Collective Investment Schemes Sourcebook (ICVC Sub-Funds) Instrument 2011 (FSA 2011/76)

2.2 For changes made to the Glossary by this instrument, see paragraphs 2.33 to 2.35 of this Notice.

Recognised Auction Platforms Instrument 2011 (FSA 2011/77)

2.3 For changes made to the Glossary by this instrument, see paragraphs 2.36 to 2.39 of this Notice.

Training and Competence Sourcebook (Accredited Bodies Amendment) Instrument 2012 (FSA 2012/1)

2.4 Following consultation in CP11/24¹, the Board has made the following changes to the Handbook:

Changes to Glossary: Changes to 'accredited body'

2.5 In summary this instrument adds two accredited bodies to the Glossary of definitions:

- The Institute of Chartered Accountants in England and Wales; and
- The Pensions Management Institute.

2.6 This instrument comes into force on 20 January 2012. Feedback on this consultation is set out in Chapter 4 of this Notice.

Glossary Amendment (Definition of Settlement Decision Makers) Instrument 2012 (FSA 2012/2)

2.7 For changes made to the Glossary by this instrument, see paragraphs 2.25 to 2.27 of this Notice.

Liquidity Standards (Miscellaneous Amendments No 4) Instrument 2012 (FSA 2012/4)

2.8 For changes made to the Glossary by this instrument, see paragraphs 2.15 to 2.17 of this Notice.

HIGH LEVEL STANDARDS

Fees manual (FEES)

Recognised Auction Platforms Instrument 2011 (FSA 2011/77)

2.9 For changes made to FEES by this instrument, see paragraphs 2.36 to 2.39 of this Notice.

Fees (Miscellaneous Amendments) (No 3) Instrument 2012 (FSA 2012/3)

2.10 Following consultation in Chapters 7 and 9 of CP11/21², the Board has made the following changes to the Handbook:

Changes: Changes to FEES 3.2.7R

1 CP11/24, *RDR-Accredited Bodies*, (November 2011).

2 CP11/21, *Regulatory fees and levies: Policy proposals for 2012/3*, (October 2011).

*Addition of FEES 3 Annex 11G**Addition of DISP 1.10.6AR**Change to DISP TP 1.1R*

2.11 We introduced an insurance business transfer (IBT) application fee of £18,500 (life transfers) and £10,000 (non-life transfers) in June 2008. In June 2009, we introduced a special project fee (SPF) to recover our costs where firms undertake restricting transactions. IBTs can fall within the scope of the SPF. In Chapter 7 of CP11/21, we proposed guidance to make it clear that we will consider the circumstances of each IBT and only levy one fee using our fees relieving provisions to do so.

2.12 In Chapter 9 of CP11/21, we proposed to introduce an administrative fee for late or non-submission of the complaints reports required in our complaints handling rules.

2.13 The proposed administrative fee recovers our cost per case of pursuing firms for their outstanding complaints reports, which we do not believe should be met by the majority of firms that comply with our reporting requirements.

2.14 Part of this instrument comes into force on **1 February 2012** and the remainder comes into force on **1 March 2012**. Feedback on this consultation is set out in Chapter 4 of this Notice.

PRUDENTIAL STANDARDS

Prudential sourcebook for Banks, Building Societies and Investment Firms (BIPRU)

Liquidity Standards (Miscellaneous Amendments No 4) Instrument (FSA 2012/4)

2.15 Following consultation in Chapter 4 of CP11/18³, the Board has made the following changes to the Handbook:

Change to Glossary: *Change to 'charity'*

Changes:

Change to BIPRU 12.6.7R

Changes to BIPRU 12.7.9R

Addition of BIPRU 12.7.9AR

Change to BIPRU 12.7.10G

Changes to SUP 16 Annex 25G

³ CP11/18, *Quarterly consultation (No 30)*, (September 2011).

2.16 In summary, these changes amend the liquidity rules and guidance by including charities in BIPRU 12.6 to the definition of small and medium-sized enterprises (SME) deposits. Further, there is an amendment to the reporting guidance for FSA048 in SUP 16 Annex 25G.

2.17 This instrument comes into force on 20 January 2012. Feedback on this consultation is set out in Chapter 4 of this Notice.

BUSINESS STANDARDS

Client Assets sourcebook (CASS)

Client Assets Sourcebook (Liens Amendment) Instrument 2012 (FSA 2012/5)

2.18 Following consultation in CP11/15⁴, the Board has made the following changes to the Handbook:

Changes:

Changes to CASS 6.3.3G, 6.3.5R and 6.3.6R

Addition of CASS 6.3.7G, 6.3.8R and 6.3.9R

Changes to CASS TP 1 row 8R, row 8AR, row 8AG and row 9R

Deletion of CASS TP 1 row 9G

2.19 In CP11/15, we consulted on proposals addressing issues with rules in the Client Assets sourcebook on liens in custody agreements.

2.20 The Changes to the Handbook approved by the Board, amend the rules so that firms may grant liens over an omnibus account, in relation to charges and liabilities resulting from the assets in that account. We allow firms to grant wider liens than those that would otherwise be allowed over clients' assets when this action is necessary for that firm to gain access to a jurisdiction.

2.21 The rules also allow a firm to act on a specific instruction from a professional client to hold assets or money in a jurisdiction where a lien wider than would otherwise be allowed will be in place, provided that the client is aware of the lien.

2.22 This instrument comes into force on 1 April 2012. Transitional provisions mean that firms will have until 30 September 2012 to ensure that agreements entered into before 1 April 2012 comply, whereas the rules will apply to agreements entered into on or after 1 April 2012 from that date. Feedback on this consultation will be provided in a separate policy statement published by the FSA.

⁴ CP11/15, *Client assets sourcebook: (1) Custody liens (2) Title transfer collateral arrangements*, (July 2011).

REGULATORY PROCESSES

Supervision manual (SUP)

Recognised Auction Platforms Instrument 2011 (FSA 2011/77)

2.23 For changes made to SUP by this instrument, see paragraphs 2.36 to 2.39 of this Notice.

Liquidity Standards (Miscellaneous Amendments No 4) Instrument (FSA 2012/4)

2.24 For changes made to SUP by this instrument, see paragraphs 2.15 to 2.17 of this Notice.

Decision Procedure and Penalties manual (DEPP)

Glossary Amendment (Definition of Settlement Decision Makers) Instrument 2012 (FSA 2012/2)

2.25 Following consultation in Chapter 5 of CP11/18⁵, the Board has made the following changes to the Handbook:

Changes to Glossary: *Changes to 'settlement decision makers'*

Changes: *Changes to DEPP 5.1.1G*

Changes to EG 2.38

Changes to EG 5.5

2.26 These changes broaden the scope of who qualifies to act as a settlement decision maker in enforcement cases by permitting one of the settlement decision makers to be of at least head of department level. The other settlement decision maker will continue to be of at least director of division level (which may include an acting director) and it will continue to be the case that at least one of the settlement decision makers will not be from the Enforcement & Financial Crime Division.

2.27 This instrument comes into force on 6 February 2012. Feedback on this consultation is set out in Chapter 4 of this Notice.

⁵ CP11/18, *Quarterly consultation (No 30)*, (September 2011).

REDRESS

Dispute Resolution: Complaints sourcebook (DISP)

Fees (Miscellaneous Amendments) (No 3) Instrument 2012 (FSA 2012/3)

2.28 For changes made to DISP by this instrument, see paragraphs 2.10 to 2.14 of this Notice.

Compensation sourcebook (COMP)

Compensation Sourcebook (Deposits by Credit Unions) Instrument 2012 (FSA 2012/6)

2.29 Following consultation in 2001/2002⁶, the Board belatedly made the following changes to the Handbook:

Changes: *Changes to COMP 4.3.1R*

2.30 We have made an amendment to the definition of a person eligible to claim compensation in respect of a protected deposit or a protected dormant account under COMP.

2.31 The amendment makes clear that credit unions' deposits held with banks and building societies are protected under the Financial Services Compensation Scheme (FSCS) (up to the £85,000 limit).

2.32 This instrument comes into force on 20 January 2012.

SPECIALIST SOURCEBOOKS

Collective Investment Schemes sourcebook (COLL)

Collective Investment Schemes Sourcebook (ICVC Sub-Funds) Instrument 2011 (FSA 2011/76)

2.33 Following consultation in the joint paper from Her Majesty's Treasury (the Treasury) and the FSA, *Consultation on introducing a protected cell regime for OEICs* (2009), the Board has made the following changes to the Handbook:

Change to Glossary: *Addition of 'foreign law contract'*

Changes: *Changes to COLL 3.2.6R*

⁶ CP94, *Credit Unions: consumer complaints and consumer compensation*, (May 2001) and *Credit Unions Feedback on CP94 consultation and complaints*, (January 2002).

Changes to COLL 4.2.5R
Changes to COLL 4.5.9R
Changes to COLL 5.2.15R, 5.2.16R and 5.2.30R
Changes to COLL 5.6.11R and 5.6.24R
Changes to COLL 6.6.2R
Addition of COLL 6.6.5AR and 6.6.5BG
Changes to COLL 7.3.1G, 7.3.3G, 7.3.4R, 7.3.5R, 7.3.6R, 7.3.7R, 7.3.9R and 7.3.11R
Deletion of COLL 7.3.12R
Changes to COLL 7.3.13R
Changes to COLL 8.2.6R
Changes to COLL 8.3.4R
Addition of COLL 8.5.3AR and 8.5.3BG
Addition of COLL TP 1.1 rows 25, 26 and 27

2.34 In summary, these changes:

- introduce a Glossary definition for ‘foreign law contract’;
- provide disclosure requirements in respect of the protected cell nature of the sub-funds of an umbrella investment company with variable capital (ICVC) and the limitations around foreign law contracts;
- remove disclosure requirements in respect of the contagion risk between sub-funds;
- allow umbrella sub-funds to invest in other sub-funds of the same umbrella;
- provide clarity around authorised corporate director (ACD) responsibilities in respect of foreign law contracts which may have become inconsistent with the principle of limited recourse;
- clarify related matters concerning winding-up and termination; and
- provide transitional measures.

2.35 This instrument came into force on 21 December 2011. Feedback on this consultation is set out in Chapter 4 of this Notice.

Recognised Investment Exchanges and Recognised Clearing House sourcebook (REC)

Recognised Auction Platforms Instrument 2011 (FSA 2011/77)

2.36 Following consultation in CP11/14⁷, the Board has made the following changes to the Handbook:

⁷ CP 11/14, *Auctioning of greenhouse gas emission allowances*, (July 2011).

Changes to Glossary: *Addition of 'auction platform', 'auction products', 'auction regulation', 'RAP', 'RAP recognition requirements', 'RAP regulations', 'recognised auction platform' and 'recognised body requirements'*
Changes to 'complaints investigator', 'facilities', 'greenhouse gas emission allowance', 'notification rule', 'recognised body', 'recognition order', 'regulatory function', 'relevant information' and 'UK recognised body'

Changes: *Changes to FEES 3.2.7R*
Changes to FEES 3 Annex 3R
Changes to FEES 4.2.11R
Changes to FEES 4 Annex 6R

Change to SUP 13.4.2DG

Changes to REC 1.1.1G, 1.1.2G and 1.1.3G
Changes to REC 1.2.1G, 1.2.2G and 1.2.3G
Changes to REC 2.1.1G
Addition of REC 2.1.1AG
Addition of REC 2A
Addition of REC 3.1.3AG
Change to REC 3.4.4R
Changes to REC 3.13.1G and 3.13.2R
Change to REC 3.14.11R
Addition of REC 3.14A.6G
Changes to REC 3.15.1G
Addition of REC 3.15.8R and 3.15.9G
Changes to REC 3.18.1G, 3.18.2R and 3.18.3R
Change to REC 3.19.1R
Addition of REC 3.22.2R
Changes to REC 3.23.1R
Change to REC 3.24.1R
Changes to REC 3.25.1R
Changes to REC 3.26.1G, 3.26.6G, 3.26.7R, 3.26.8G and 3.26.9G
Changes to REC 4.1.2G and 4.1.3G
Changes to REC 4.2.1G, 4.2.2G, 4.2.3G and 4.2.4G
Changes to REC 4.2A.1G and 4.2A.2G
Changes to REC 4.2B.1G
Change to REC 4.2C.2G
Changes to REC 4.2E.1G
Change to REC 4.4.1G
Changes to REC 4.6.1G, 4.6.2G, 4.6.3G and 4.6.4G
Change to REC 4.7.1G
Addition of REC 4.7.2AG

Changes to REC 4.7.3G and 4.7.4G
*Changes to REC 4.8.1G, 4.8.3G, 4.8.5G, 4.8.6G, 4.8.7G,
 4.8.8G and 4.8.9G*
Addition of REC 5.1.1AG
Changes to REC 5.1.3G and 5.1.4G
Changes to REC 5.2.1G and 5.2.3G
Addition of REC 5.2.5AG
*Changes to REC 5.2.6G, 5.2.6AG, 5.2.7G, 5.2.9G, 5.2.10G, 5.2.11G,
 5.2.12G, 5.2.13G and 5.2.14G*
Addition of REC 6A.1.4G
Addition of REC 6A.2.7G
Changes to REC Schedules 1 and 2

Change to PERG 2.10.6G
Change to PERG 8.12.12G

2.37 In CP11/14, we consulted on measures to complement the Treasury's implementation of a new regulatory regime applicable to platforms that will conduct auctions in emission allowances. The new regime is being put in place ahead of the start of European Union (EU) procurement processes to select both a common EU auction platform and a number of national auction platforms. Emission auction platforms are set to play a core role in the emissions trading market following an upcoming requirement for Member States to auction the major part of their emission allowance allocations.

2.38 In summary, these changes set out the FSA's approach to the recognition and supervision of a recognised auction platform (RAP). It is primarily an adaptation of the regime currently applicable to recognised investment exchanges and so most of the notification rules applicable to RIEs as well as the guidance on the FSA's approach to the recognition and supervision of RIEs has been applied to RAPs. The changes to FEES set out the fee structure for RAPs and the changes to SUP and PERG update guidance to explain that RAPs will be exempt from the need for authorisation in relation to their activities as an auction platform.

2.39 This instrument came into force on 22 December 2011. Feedback on the consultation paper was provided in a separate policy statement.⁸

⁸ PS12/1, *Auctioning of greenhouse gas emission allowance: Feedback to CP11/14*, (January 2012).

LISTING, PROSPECTUS AND DISCLOSURE

Disclosure Rules and Transparency Rules (DTR)

*Disclosure Rules and Transparency Rules Sourcebook (Amendment No 5)
Instrument 2012 (FSA 2012/7)*

2.40 Following consultation in Chapter 7 of CP11/18⁹, the Board has made the following changes to the Handbook:

Changes: *Addition of DTR 1A.3.2.AR*

2.41 These changes have been drafted because the information to which DTR 5.8.12R relates is prepared by investors and not the issuer itself, so subjecting issuers to the DTR 1A.3.2R standards in this context would be disproportionate.

2.42 In summary, the changes add guidance clarifying that DTR 1A.3.2R (the requirement that all information notified to an RIS, ie published, is not misleading, false or deceptive) does not apply to disclosures made by issuers under DTR 5.8.12R.

2.43 This instrument comes into force on **1 February 2012**. Feedback on this consultation is set out in Chapter 4 of this Notice.

⁹ CP11/18, *Quarterly consultation (No 30)*, (September 2011).

3

Changes outside the Handbook

REGULATORY GUIDES

Credit Ratings Agencies Guide (CRAG)

3.1 The Credit Rating Agencies Regulatory Guide (CRAG) has been taken down from the Handbook website because the FSA no longer has responsibility for the regulation and supervision of credit rating agencies, this having now passed to the European Securities and Markets Authority (ESMA). As a consequence, firms should now refer to ESMA for guidance on matters related to the use of credit ratings. Should the FSA feel at a later stage that further industry guidance is warranted, we will aim to coordinate our efforts with ESMA.

Enforcement Guide (EG)

Glossary Amendment (Definition of Settlement Decision Makers) Instrument 2012 (FSA 2012/2)

3.2 For changes made to EG by this instrument, see paragraphs 2.25 to 2.27 of this Notice.

Perimeter Guidance manual (PERG)

Recognised Auction Platforms Instrument 2011 (FSA 2011/77)

3.3 For changes made to PERG by this instrument, see paragraphs 2.36 to 2.39 of this Notice.

4

Feedback on responses to consultation

4.1 This chapter provides feedback on the following consultation:

- HM Treasury and FSA, *Consultation on introducing a protected cell regime for OEICs*, (July 2009);
- Chapters 4, 5 and 7 of CP11/18, *Quarterly consultation (No 30)*, (September 2011);
- Chapter 7 and 9 of CP11/21, *Regulatory fees and levies: Policy Proposals for 2012/13*, (October 2011); and
- CP11/24, *RDR – Accredited Bodies*, (November 2011).

HM Treasury and FSA 'Consultation on introducing a protected cell regime for OEICs' (July 2009)

Collective Investment Schemes Sourcebook (ICVC Sub-Funds) Instrument 2011 (FSA 2011/76)

Glossary of definitions

Collective Investment Schemes sourcebook (COLL)

4.2 In July 2009, we jointly consulted with Her Majesty's Treasury (the Treasury) on the introduction of a protected cells regime for open-ended investment company (OEIC) umbrella sub-funds. These proposals necessitate amendments by the Treasury to the Open-Ended Investment Companies Regulations 2001 (the OEIC Regulations) and amendments by the FSA to the Collective Investment Schemes sourcebook (COLL) and the Glossary of definitions.

4.3 The proposals put forward by the Treasury and the FSA included the following measures:

- ring-fencing in respect of the assets of each individual sub-fund;
- segregation of liability in respect of individual sub-funds;
- allowing umbrella company assets and liabilities to be allocated between sub-funds;
- allowing a sub-fund to be wound up as if it were an unregistered company, and clarifying options and requirements for a solvent sub-fund termination;
- clarity around authorised corporate director (ACD) responsibilities in respect of contracts which become inconsistent with the principle of limited recourse;
- disclosures around the protected cell nature of sub-funds in the instrument incorporating the scheme and prospectus;
- disclosures around the limitations in respect of foreign law contracts;
- permission (subject to certain limits) for umbrella sub-funds to invest in other sub-funds of the same umbrella;
- a requirement to certify to the FSA that all agreements are on a segregated liability basis when updating scheme documentation to reflect the protected cell regime; and
- general transitional provisions.

Responses to consultation

4.4 There were a total of 19 questions posed in the consultation, within which questions 8 to 19 directly related to proposals around FSA rules. It is the responses to these questions on which we provide feedback below.

4.5 We received 14 responses to the consultation in total from trade associations, professional and representative bodies, an executive agency, asset managers, law firms, third-party administrators, consultancies, banks, insurers and financial advisers. We have summarised their feedback below under each question, together with our response.

4.6 We asked:

Q8: Do you agree with the proposed disclosure requirements?

4.7 The disclosure requirements to which this question relates are two-fold:

- those referring to the segregated nature of the sub-funds; and
- those which explicitly outline the potential limitations with respect to foreign law contracts (which are set out in paragraph 4.10, below).

4.8 The majority of respondents to this question supported the proposals around disclosure. Two respondents considered the disclosure in the authorised fund manager's ongoing annual and half-yearly reports to be unnecessary, given the similar disclosures in the instrument incorporating the scheme and, in particular, the prospectus.

4.9 Two further respondents raised the potential for the disclosures in the prospectus which warn of the limitations in respect of foreign law contracts to be submitted as evidence in any case involving a foreign court. The resulting risk is that this warning may actively invite the foreign court to make a judgment which does not uphold the principle of limited recourse.

4.10 Comments provided by four respondents in relation to this question are broader in nature and centre around the proposed approach to foreign law contracts, rather than the disclosures themselves, so we cover these alongside responses to question 14 below.

Our response

We recognise the view that the relevant disclosures are adequately provided for in the prospectus. Therefore, the proposed disclosure requirements in respect of the authorised fund manager's annual and half-yearly reports have been deleted.

Regarding the disclosures relating to foreign law contracts, unitholders must be informed of the potential limitations. We note our proposed disclosures are similar to those adopted in other 'protected cell' jurisdictions and so we propose to maintain these requirements.

4.11 We asked:

Q9: Is this sufficient notification for unitholders?

4.12 The proposed rules to support the protected cell regime required changes to the instrument incorporating the scheme and, therefore, triggered the approval and notification requirements in COLL 4.3. The consultation paper noted that, while the level of scheme change was a question for the authorised fund manager, the FSA envisaged that many would comply via the 'notifiable change' category and, on that basis, unitholders could be notified after the event.

4.13 All respondents agreed that this constituted sufficient notification for unitholders.

4.14 We asked:

Q10: Do you agree that the FSA transitionals as drafted help provide that updating documentation and FSA approval costs are kept to a minimum?

4.15 Most respondents agreed, but three respondents disagreed. Two of these parties did not consider that transitional provisions should apply at all. They considered that protected cell status should be applied to all umbrella OEICs as a matter of law, without any transitional provisions applying. The third did not consider the specific removal of the requirement for a solicitor's letter would have any material impact on overall costs, given that firms will be likely to involve lawyers in the conversions in any event. In fact they considered this may represent a risk, citing the solicitor's review as a 'safety check'. One respondent requested further clarity around the form of the certification that would be required by the FSA to state that agreements are on a segregated liability basis.

Our response

The decisions to apply the protected cell regime as a matter of law without transitional provisions and to dispense with the requirement for a solicitor's letter are included within the remit of the statutory instrument rather than the FSA rules. However, we believe that the provision of transitional arrangements will allow ICVCs (investment companies with variable capital, the term used in our rules to describe a body incorporated under the OEIC Regulations) to move into compliance in a controlled manner and mitigate some of the costs involved.

We have clarified the form of the certification required. It is a simple notification based on the wording in the statutory instrument (see COLL TP 1.1 row 26).

4.16 We asked:

Q11: Do you agree all the proposed rule changes to COLL 7.3 are merely consequential or clarification and therefore do not represent an increased burden to firms? If not, please detail?

4.17 All respondents to this question agreed that these changes were consequential or clarification. One respondent questioned the thinking behind the removal of COLL 7.3.7R(11)–(15).

Our response

The reason for the deletion of COLL 7.3.7R(11)–(15) is that the rules have been designed so that there will be equivalent regimes for the winding-up of an ICVC and the termination of a sub-fund. Consequently, it is no longer necessary to have a series of detailed requirements applicable only to the termination of a sub-fund (and not to the winding-up of an ICVC) and COLL 7.3.7R(11)–(15) have, accordingly, been deleted.

4.18 We asked:

Q12: Do you agree that our proposed changes to COLL 7.3 award the same options for solvent wind-up to a sub-fund as for an ICVC? If not, why?

4.19 All respondents agreed.

4.20 We asked:

Q13: Do you have any comments on the draft rules regarding cross sub-fund investment, specifically are there any unintended consequences or problems that should be addressed?

4.21 No respondents disagreed in principle with the premise of cross sub-fund investment but there were a number of comments around the draft rules. One respondent highlighted that we could simplify our drafting and achieve the same result by simply removing COLL 5.2.30R(2) which states 'A sub-fund must not invest in another sub-fund of the same umbrella.' and that instead of including the proposed rule COLL 5.2.30AR, the application of COLL 5.2.16R to sub-funds would be simpler.

4.22 A further point was made questioning the need for the requirements in COLL 5.2.30R(2)(a) and (b) (as set out in the consultation paper), when there are no equivalent rules in similar situations, such as sub-funds of different umbrellas operated by the same manager investing in each other. COLL 5.2.30R(2)(a) relates to a prohibition on the second sub-fund (in which the first is invested) from holding units in any other sub-fund of the same umbrella. COLL 5.2.30R(2)(b) relates to no payment being permitted over and above that due in relation to services provided to the second sub-fund.

4.23 Conversely, one respondent considered that the introduction of the protected cell regime did not fully remove the potential for circularity of investment since there was still scope for significant levels of investment between sub-funds. They considered that while they would accept the removal of the prohibition of cross-sub fund investment, they would recommend more robust restrictions within COLL to place a limit on the extent to which this was possible.

4.24 Comments from two further respondents highlighted the common law position that a company is not permitted to hold shares in itself. They said that, in effect, one sub-fund investing in the shares of another in the same umbrella does precisely this. Therefore, statutory authority was required to enable sub-funds to adopt such a position. These respondents also pointed out that some potential conflicts, for example on merger or winding up, were not covered within the rules.

Our response

To achieve the desired policy with greater clarity, we have redrafted some of the rules in COLL 5.2 (and COLL 5.6).

At this time we are leaving COLL 5.2.30R(2)(a) (and the equivalent rule for non-UCITS retail schemes, COLL 5.6.24R(2)(a)) as consulted on. We understand this is a different position from when two separate schemes are involved, but we would like to be able to see how product structures evolve given the new freedom to make cross sub-fund investments before potentially changing this restriction. Even under the current drafting, structures such as a fund-of-funds within an umbrella are possible. In this context, we note the comment made about circularity.

We have removed the requirement in COLL 5.2.30R(2)(b) (and COLL 5.6.24R(2)(b)), to ensure consistency with our existing rules relating to investment in associated schemes. We take on board the point that the restriction in COLL 5.2.30R(2)(b) was not in line with equivalent rules for situations such as where a sub-fund in one umbrella invests in the sub-fund of another umbrella operated by the same manager. We address this point in the cost benefit analysis.

The question of the common law position in respect of a company owning shares in itself has been addressed by the Treasury by the insertion of regulation 11B into the OEIC Regulations.

Regarding conflicts, we believe our existing rules around conflicts of interest help to mitigate these risks.

Since the original consultation in 2009, the revised UCITS Directive (UCITS IV) has allowed master/feeder structures to be created. We have not yet considered whether it is appropriate to allow master/feeder structures to be created within the same umbrella and so have added a requirement in COLL 5.2.30R(2)(c) to prevent this, maintaining the position that existed pre-UCITS IV. As some non-UCITS retail schemes can also currently be feeders¹⁰, we have added a provision at COLL 5.6.24R(2)(c) to prevent more than 35% of one sub-fund's assets being invested in the second sub-fund (the same as the current limit for cross-scheme investment for non-UCITS retail schemes). We will review these restrictions at a later date.

4.25 We asked:

Q14: Do you agree with the proposed approach modifying the obligation of ACDs in the case of negotiation of foreign law contracts? If not, please explain.

4.26 We received a mixed response to these proposals. However, only two respondents disagreed with the concept of an ACD duty in respect of foreign law contracts. The points made by

¹⁰ Please note we are consulting in CP11/27, *Quarterly consultation* (No 31), (December 2011) on creating a general regime for the use of master/feeder structures by non-UCITS retail schemes.

these two respondents go beyond the concept of the ACD duty and centre around a fundamental disagreement that foreign law contracts justify any alternative treatment in the rules at all. Both argued that the general principle of conflicts of law should apply (ie that the status of an entity and the legal incidents which attach to it are matters for the country of incorporation).

4.27 These two respondents commented upon practical difficulties surrounding the fact that protected cell status may not have been tested in the courts. This may lead to heavily inconclusive legal advice and a potential divergence in advice from different lawyers in the same jurisdiction. So, this could result in a scenario where some ACDs may choose to enter into a foreign law contract within a jurisdiction based on legal advice and some may not.

4.28 One of these respondents was disappointed that legal advice had not been taken by the FSA in jurisdictions other than the UK to confirm whether a protected cell regime would be upheld.

4.29 Relating specifically back to the obligation placed on the ACD, one respondent considered that the extent of this duty was not made clear enough in the rules.

4.30 Several respondents commented that the definition of 'foreign law contract' was too wide and captures contracts which may not be at risk of a foreign court's action in practice. A respondent suggested that, as some agreements do not select an exclusive jurisdiction, the definition should not include contracts where, despite this, it could reasonably be expected that the parties would in practice expect UK courts to take jurisdiction.

4.31 One respondent suggested strengthening the disclosures to unitholders where significant foreign law contracts are entered into, by disclosing both the fact that there are significant foreign law contracts along with a description of those contracts in the scheme's prospectus.

Our response

We have considered the comments made by respondents and amended our approach as follows. In our view, where uncertainty exists regarding segregation, proper disclosure should occur. This is consistent with the approach other jurisdictions have taken.

It would neither be practicable or an efficient use of FSA resources to obtain legal advice (which may become outdated) for different jurisdictions that ACDs want to sign contracts in.

Regarding the specific provisions, we have reviewed and revised our approach, and have removed COLL 6.6.14AR (and its quantitative impact study equivalent, COLL 8.5.3AR). The duty upon the ACD that was contained in part (1) of those rules is already adequately provided for through the combined impact of regulation 4(1) of the statutory instrument and COLL 6.6.3R(1)(d).

We have replaced part (2) of those rules with a revised rule (COLL 6.6.5AR/COLL 8.5.3AR) which places a duty on an ACD, where reasonable grounds exist for it

to consider that a foreign law contract may have become inconsistent with the principle of limited recourse (for example, as a result of a court judgment), to promptly investigate and then, where the inconsistency still appears to exist, take appropriate steps. We have added non-exhaustive guidance on the possible steps the ACD could take.

We remain of the view that the definition of foreign law contract is appropriate. Since a key aim of these rules is to provide an appropriate degree of consumer protection, construing the definition on a wider basis better achieves that aim. It does not seem appropriate to limit this definition based on the expectations of the parties; such expectations may not be maintained at the point where large sums of money may be in question between the parties.

With respect to the proposal around disclosing significant foreign law contracts in the prospectus, while we acknowledge the potential disclosure benefits, overall we consider this impractical and unduly burdensome for the ACD in keeping the prospectus up to date.

4.32 We asked:

Q15: Do you agree with the estimated costs and benefits for the industry? What is the breakdown of your estimated cost of conversion?

4.33 None of the respondents disagreed with the estimated costs. One respondent commented that it was not clear who was expected to bear the costs; the investor or the firm.

Our response

We comment further in cost benefit analysis.

4.34 We asked:

Q16: Are there any unintended consequences for industry not covered here or in chapters 2 and 3?

4.35 None of the respondents raised any unintended consequences.

4.36 We asked:

Q17: Do you agree with our assumption that this regime is good for all consumers invested in sub-funds of OEIC umbrellas? Are there any detrimental effects for consumers not identified?

4.37 All respondents agreed the regime would be beneficial.

4.38 We asked:

Q18: Do you agree that the SI [statutory instrument] and proposed FSA Rules changes achieve what is set out in this consultation document? If not, what improvements would you suggest?

4.39 For items relevant to the FSA rules, respondents either agreed or referred us back to previous comments under questions 8 to 17.

4.40 We asked:

Q19: We would be grateful for any further comments.

4.41 Additional comments raised by respondents included the following.

- Two respondents highlighted the support that the protected cell regime provides to the argument that it should be permissible to define property in which the ICVC is able to invest by reference to COLL (ie the kind of investments and assets permitted under COLL). This has the practical impact that when COLL permits a new type of investment there is no longer a need to seek the approval of all shareholders of the ICVC. With a protected cell regime the contagion risk between sub-funds is limited. So such a change should no longer require the approval of all shareholders in the umbrella.
- A request for further consideration to be given to whether aggregate accounts provide useful information for ICVCs and ultimately a review of COLL 4.5.7R.
- A suggestion that the FSA takes steps to explain the differences between authorised unit trusts (AUTs) and ICVCs to consumers.

Our response

At present, we do not plan to take forward any of these points, the first of which would appear to require a change in the OEIC Regulations rather than FSA rules. We have made some other minor changes to the instrument consulted on, which include taking out some proposed changes which removed references relevant to Northern Ireland OEICs (as these were taken forward separately since the consultation was issued) and further clarifying a number of rules relating to the winding-up and termination of sub-funds in COLL 7.3.

4.42 We have sent a communication out to ACDs summarising the action they need to take as a result of the new rules coming into force.

Compatibility statement

4.43 Since the original consultation was issued in 2009, the Financial Services Act 2010 has amended our statutory objectives. Although the compatibility statement in the consultation paper remains valid, our 'public understanding' objective has been removed and a 'financial stability' objective added. We do not consider that the proposals have a significant effect on financial stability.

Cost benefit analysis

4.44 The original consultation contained a detailed impact assessment setting out the costs and benefits of the proposal. We do not consider that the changes we have made to our rules from those consulted on significantly change the costs or benefits involved.

4.45 However, one change we have made from the consultation (mentioned in the responses to question 13, above) will allow firms to charge annual (but not subscription or redemption) fees at both the level of the investing and investee sub-funds where there is cross sub-fund investment within the same umbrella.

4.46 This is consistent with our current rules for investment by one scheme investing in another scheme managed by the same firm, and reflects the role of the manager in making investment decisions in both sub-funds. For example, in a fund-of-funds product, whether within the same umbrella or run as separate schemes managed by the same firm, decisions are being made at the level of the investing sub-fund/'top' scheme level as to how much to invest in each of the other sub-funds/underlying schemes at any particular time. In the other sub-funds/underlying schemes decisions are being made about what property should be invested in using the sub-fund's/scheme's assets (including those invested by the investing sub-fund/'top' scheme).

4.47 To the extent that managers choose to make such charges, returns to investors will be reduced commensurately. Equally, it makes it more attractive for managers to offer such products, which may have lower total charges than arrangements which involve completely separate schemes. Our rules require disclosure that cross sub-fund investment will occur and information about charges must appear in a scheme's prospectus and its key investor information document/simplified prospectus.

4.48 The changes made by this instrument are listed and described in paragraphs 2.33 to 2.35 of this Notice.

Chapter 4 of CP11/18, Quarterly consultation (No 30)

Liquidity Standards (Miscellaneous Amendments No 4) Instrument 2012 (FSA 2012/4)

Glossary of definitions

Prudential sourcebook for Banks, Building Societies and Investment Firms (BIPRU)

Supervision manual (SUP)

4.49 In CP11/18 we consulted on rule amendments to BIPRU 12 and SUP 16.12 Annex 25G.

4.50 The proposals comprised of:

- an amendment to the definition of small and medium-sized enterprise (SME) deposits in BIPRU 12.6 to include charities;
- a change to the treatment of collateral held with a central bank in excess of requirements; and
- an amendment to the SUP 16 Annex 25G reporting guidance for FSA048.

4.51 We received three responses to the consultation. We have summarised the feedback below, together with our responses.

Responses

Amendment to the definition of an ‘SME deposit’

4.52 The amendment to the definition of SME deposits to include charities will result in deposits from charities being included in the retail and SME deposit component of the simplified buffer calculation which attracts a 20% weighting.

4.53 We asked:

Q13: Do you agree with our proposals to amend BIPRU 12.6.7R to include charities?

4.54 Most respondents supported the proposal. One stated that not all charities would operate in the same way as SMEs, especially smaller charities where the deposits fall within the Financial Services Compensation Scheme (FSCS) limit. They suggested that these deposits are more likely to behave in a similar way to ‘normal’ retail deposits. The respondent also highlighted that we would need to define what is meant by a charity as the proposed wording ignores the different legal statuses of charities.

Our response

We have italicised 'charity' to link it to the current FSA glossary definition of the term and added to the definition of charity 'which would be an SME if it were a company'. This resolves the issue regarding the legal status of charities.

We consider that deposits from charities will generally behave in a similar fashion to deposits from SMEs. In relation to the suggestion that deposits from small charities will behave in the same way as 'normal' retail deposits, we suggest that such deposits are more likely to behave as type A retail, ie they will have a higher than average likelihood of withdrawal. Retail type A deposits attract the same 20% weighting in the simplified buffer calculation as SME deposits, so the effect on a firm's simplified buffer requirement is neutral.

Additionally, requiring firms to classify different types of charity deposit into different elements of the simplified buffer calculation will introduce an additional and unnecessary burden on firms. Therefore, we intend to proceed with the proposed amendment to the definition of a SME deposit with the amendments indicated above.

Amendment to BIPRU 12.7.9R and 12.7.10G, assets that the FSA regard as unencumbered

4.55 The amendments to BIPRU 12.9R and BIPRU 12.7.10G will mean that assets held at a central bank in excess of the minimum amount of collateral required, and which can be withdrawn by a firm without restriction, can be recognised as unencumbered. This will allow firms to include these assets in their liquid asset buffer in order to meet the overall liquidity adequacy rule and individual liquidity guidance. It should remove any disincentive to the pre-positioning of collateral with central banks which might otherwise have existed because of the rule.

4.56 We asked:

Q14: Do you agree with our proposal to amend BIPRU 12.7.9R and 12.7.10G?

4.57 Two of the three respondents commented on this question. Both supported the proposal.

4.58 Following further internal consideration, we have amended some of the wording around these rules and guidance which we believe makes the intention clearer. We intend to proceed with the proposal to amend BIPRU 12.7.9R and BIPRU 12.7.10G.

Amendment to the guidance in SUP 16 Annex 25G in relation to securities issued by group entities

4.59 SUP 16 Annex 25G sets out the guidance for completing FSA data items, including the liquidity data items. We proposed to amend this guidance in relation to line 12 of FSA048.

4.60 The guidance for line 12 instructs firms to report certain items in line 9. Line 12 guidance is not consistent with the guidance for line 9 to which it is pointing. The amendment brings the line 12 guidance into line with the line 9 guidance by making it clear that the securities should only be reporting in line 9 if they are own-name covered bonds or asset-backed securities.

4.61 We asked:

Q16: Do you agree with our proposal to amend SUP 16 Annex 25G to clarify reporting requirements under FSA048?

4.62 Two of the three respondents commented on this question. Both supported the proposal. Therefore, we decided to proceed with the proposal to amend SUP 16 Annex 25G in relation to line 12 of FSA048.

Cost benefit analysis and compatibility statement

4.63 In CP11/18, we set out the outcomes of our cost benefit analysis (CBA) and our consideration of the proposals in the context of our statutory objectives and principles of good regulation. The cost benefit analysis and compatibility statement for these changes to the Handbook remain unchanged from those published in CP11/18.

4.64 We asked:

Q17: Do you agree with the cost benefit analysis?

4.65 Two of the three respondents commented on this question. Both agreed that the costs of the proposals are minimal.

4.66 The changes made by this instrument are listed and described in paragraphs 2.15 to 2.17 of this Notice.

Chapter 5 of CP11/18, Quarterly consultation (No 30)

Glossary Amendment (Definition of Settlement Decision Makers) Instrument 2012 (FSA 2012/2)

Glossary of definitions

Decision Procedure and Penalties manual (DEPP)

Enforcement Guide (EG)

4.67 In Chapter 5 of CP11/18 we consulted on amendments to the identity of ‘settlement decision makers’ as defined in the Glossary of definitions and in Chapter 5 of DEPP. These amendments aimed to broaden the scope of who qualifies as a settlement decision maker in order to improve the efficiency of the settlement process.

4.68 Our current approach is for the settlement decision makers to be two members of the FSA’s executive of at least director of division level (which may include an acting director). We consulted on changing our approach to allow one of the settlement decision makers to be of at least head of department level, with the other settlement decision maker continuing to be of at least director of division level (which may include an acting director). Further, we proposed to make it clear that at least one of the settlement decision makers would not be from the Enforcement and Financial Crime Division.

4.69 We asked:

Q18: Do you have any comments on our proposed changes to the identity of the settlement decision makers?

4.70 We received one response to the consultation. The respondent did not agree with our proposals.

4.71 The respondent did not think it would be appropriate for a head of department to be a settlement decision maker in every case. In particular, they did not think that a head of department should act as a decision maker for complex issues or for cases involving firms that are relationship managed.

4.72 The respondent was concerned that heads of department may not have the appropriate experience and knowledge. They thought there was a risk that heads of department might not fully understand complex matters or be able to provide effective input into the decision. They were concerned that, as a result, a head of department may follow the decision of the more senior director, which would negate the protection of having two individual settlement decision makers.

4.73 Therefore, they suggested that we should have a sliding scale of settlement decision makers to match the size, severity and materiality of any settlement decision. Alternatively, they suggested that a head of department should only be able to act as a settlement decision maker in cases where the likely penalty, before any settlement discount is taken into account, is below £50,000.

Our response

We have taken into account the points raised by the respondent but have decided to implement the proposal as set out in CP11/18.

We consider that the concern that the change could result in a settlement decision maker without the appropriate experience and knowledge is unjustified. We will continue our practice of choosing the most appropriate senior members of FSA staff available to act as settlement decision makers, having regard to the nature and significance of the case. Our view is that heads of department of relevant areas will have the experience and expertise to be able to make these decisions. However, we will still have the option of appointing two directors if we consider that is appropriate in the circumstances of the case. As mentioned in CP11/18, in very significant cases it may be considered appropriate for the FSA's Chief Executive Officer or a managing director to act as a settlement decision maker.

We do not believe there is a risk that a head of department may just follow the decision of a director. We consider that all heads of department will be of sufficient seniority to have the confidence to provide independent views and to challenge a director's position if they are of a different opinion.

Cost benefit analysis and compatibility statement

4.74 In CP11/18 we set out the outcomes of our cost benefit analysis (CBA) and our consideration of the proposals in the context of our statutory objectives and principles of good regulation.

4.75 We have no evidence to suggest that heads of department are likely to be less able to maintain a position independent of a director also acting as a settlement decision maker, or that the quality of decisions made is likely to suffer as a result. Therefore, the CBA and compatibility statement remain unchanged from those published in CP11/18.

4.76 The changes made by this instrument are listed and described in paragraphs 2.27 to 2.29 of this Notice.

Chapter 7 of CP11/18, Quarterly consultation (No 30)

*Disclosure Rules and Transparency Rules Sourcebook (Amendment No 5)
Instrument 2012 (FSA 2012/7)*

Disclosure Rules and Transparency Rules (DTR)

4.77 In Chapter 7 of CP11/18 we proposed to make changes to DTR 1A.3.2R so that it would no longer apply to information which issuers are required to publish under DTR 5.8.12R.

4.78 Our proposed approach addresses concerns about issuers' ability to verify the information contained in investor notifications for the purposes of DTR 1A.3.2R while at the same time ensuring there will be no diminution in transparency. Investors are required to ensure that their notifications made to issuers and, where applicable, filed with the FSA are accurate. The FSA is empowered to take enforcement action against investors where necessary for failure to fulfil their DTR obligations.

Q19: Do you agree with the proposed amendment?

4.79 We received six responses. Five of the respondents agreed there was a need to address concerns about issuers' obligations to verify the information contained in investor notifications for the purposes of DTR 1A.3.2R and supported the proposed amendments. The sixth respondent raised some questions about the proposed amendment but did not object to it.

Our response

We will maintain our position as set out in CP11/18.

Having considered the responses we are confident that our proposal provides the best approach for addressing issuers' concerns in respect to DTR 1A.3.2R while at the same time ensuring there will be no diminution in transparency.

Cost benefit analysis and compatibility statement

4.80 In CP11/18, we set out the outcomes of our cost benefit analysis (CBA) and our consideration of the proposals in the context of our statutory objectives and principles of good regulation. The CBA and compatibility statement for the proposal remain unchanged from those published in CP11/18.

4.81 The changes made by this instrument are listed and described in paragraphs 2.40 to 2.43 of this Notice.

Chapters 7 and Chapter 9 of CP11/21, Regulatory fees and levies: Policy Proposals for 2012/13

Fees (Miscellaneous Amendments) (No 3) Instrument 2012 (FSA 2012/3)

Fees Manual (FEES)

Dispute Resolution: Complaints sourcebook (DISP)

Changes to FEES

4.82 In June 2008, we introduced an insurance business transfer (IBT) application fee of £18,500 (life transfers) and £10,000 (non-life transfers). In June 2009, we introduced a special project fee (SPF) to recover our costs, both internal and external, where firms undertake restructuring transactions. IBTs can fall within the scope of the SPF because insurance transfers are frequently used as a means of effecting mergers and group restructurings.

4.83 In Chapter 7 of CP11/21 we proposed guidance in relation to IBTs where the application fee and restructuring SPF could both be levied. The proposed guidance stated that, where such a situation arises, we will use our fees relieving provisions to address this as appropriate in each case. This approach will enable us to ensure that the firm that requires the greater amount of our involvement in their transfer pays, rather than these amounts being recovered through periodic fees from all insurers.

4.84 The question we consulted on was:

Q20: Do you have any comments on the proposed guidance in Appendix 1?

4.85 We received one response from a trade association that agreed with the proposed guidance and highlighted that firms should only be charged for the costs actually incurred by the FSA. They highlighted that where a restructuring is driven by changes in our regulatory approach rather than by commercial reasons, and the impact of such changes is widespread across the industry, consideration should be given not to charge firms individually.

Our response

We are proceeding to implement the guidance. We emphasise that IBT fees (both flat and SPF) will only recover the related costs, both internal and external, incurred by us. Application fees and restructuring SPFs are generally aimed at targeting the recovery of our costs to the firms that give rise to them on the basis that such costs are not being incurred for all firms in the relevant fee-block. Any regulatory costs that arise across the board will be recovered through the periodic fees from all firms in the fee-block.

Changes to DISP

4.86 In Chapter 9 of CP11/21 we asked for comments on our proposal to introduce an administrative fee for late or non-submission of the complaints reports required in our complaints handling rules.

4.87 We asked:

Q21: Do you have any comments on the proposed administrative fee for pursuing non or late regulatory reporting?

4.88 We received five responses to this question. Four respondents supported the proposal and the other respondent had no comments.

4.89 One respondent stated that the proposed fee seems reasonable. Another respondent recognised that collecting an administrative fee of £250 is much more proportionate and efficient than enforcement followed by a fine. Another respondent supported the FSA's non-application of the fee in specific circumstances where the firm has notified the FSA.

Our response

We are implementing our proposal as set out in CP11/21, effective from 1 March 2012. The amendment will apply to the late or non-submission of complaints reports relating to reporting periods ending on or after 1 March 2012.

Cost benefit analysis and compatibility statement

4.90 Section 155(9) of the Financial Services and Markets Act 2000 (FSMA) exempts us from having to carry out a cost benefit analysis on policy proposals for FSA fees. Section 155(2)(c) of FSMA does require us to explain why we believe our proposals are compatible with our general duties under section 2 of FSMA. A compatibility statement was included in CP11/21 (Annex 1).

4.91 The instrument's provisions do not differ from those proposed in CP11/21. Therefore, the compatibility statement for the proposal remains unchanged from that published in the consultation paper.

4.92 The changes made by this instrument are listed and described in paragraphs 2.10 to 2.14 of this Notice.

CP11/24, RDR – Accredited Bodies

Training and Competence Sourcebook (Accredited Bodies Amendment) Instrument 2012 (FSA 2012/1)

Glossary of definitions

4.93 In Chapter 2 of PS11/1¹¹ we confirmed our intention to supervise and enforce professional standards for individual advisers under the Retail Distribution Review (RDR). We enhanced the role for the bodies we accredit and we set out how bodies could apply to us for accredited status.

¹¹ PS11/1, *Distribution of retail investments: Delivering the RDR – professionalism*, (January 2011).

4.94 In CP11/18¹² we said we would consult on applications to be recognised as an accredited body using a standalone consultation. We said that we would consult for one month each time.

4.95 In CP11/24, we consulted on the addition of two accredited bodies to the Glossary of definitions. Those accredited bodies are:

- The Institute of Chartered Accountants in England and Wales; and
- The Pensions Management Institute.

4.96 We received no responses to the consultation.

4.97 We have designated these bodies as accredited bodies and added their names to the Glossary definition of 'accredited body'.

Cost benefit analysis and compatibility statement

4.98 In CP11/24, we set out the outcomes of our cost benefit analysis (CBA) and our consideration of the proposals in the context of our statutory objectives and principles of good regulation.

4.99 The CBA and compatibility statement for the proposal remain unchanged from those published in CP11/24.

4.100 The changes made by this instrument are listed and described in paragraphs 2.4 to 2.6 of this Notice.

¹² CP11/18, *Quarterly consultation* (No 30), (September 2011).

Annex A

List of new instruments and addenda

(See also descriptions within Annex E)

Instruments made or approved by the Board on 21 December 2011 and 19 January 2012

Title of instrument	CP	Modules affected	No. of instrument	Changes effective
Collective Investment Schemes Sourcebook (ICVC Sub-Funds) Instrument 2011	HM Treasury & FSA, <i>Consulting on introducing a protected cell regime for OEICs</i> , (July 2009)	Glossary, COLL	FSA 2011/76	21.12.11
Recognised Auction Platforms Instrument 2011	11/14	Glossary, FEES , SUP , REC , PERG	FSA 2011/77	22.12.11
Training and Competence Sourcebook (Accredited Bodies Amendment) Instrument 2012	11/24	Glossary	FSA 2012/1	20.1.12
Glossary Amendment (Definition of Settlement Decision Makers) Instrument 2012	11/18 (Ch 5)	Glossary, DEPP , EG	FSA 2012/2	6.2.12
Fees (Miscellaneous Amendments) (No 3) Instrument 2012	11/21 (App 1)	FEES , DISP	FSA 2012/3	1.2.12 1.3.12
Liquidity Standards (Miscellaneous Amendments No 4) Instrument 2012	11/18 (Ch 4)	Glossary, BIPRU , SUP	FSA 2012/4	20.1.12
Client Assets Sourcebook (Liens Amendment) Instrument 2012	11/15 (App 2)	CASS	FSA 2012/5	1.4.12
Compensation Sourcebook (Deposits by Credit Unions) Instrument 2012	N/a	COMP	FSA 2012/6	20.1.12
Disclosure Rules and Transparency Rules Sourcebook (Amendment No 5) Instrument 2012	11/18 (Ch 7)	DTR	FSA 2012/7	1.2.12

Column 2 ("CP") shows the number of the corresponding consultation paper, where relevant.

Where the acronym of a module in Column 3 appears in **bold**, that module is the main one affected by the instrument shown, and changes made by that instrument are described in Chapter 2 or 3 under that module heading.

Table of Handbook modules showing amending instruments

1. The first of the tables in this Annex lists the modules which make up the Handbook and the instruments by which they were made or amended, together with the date (in italics) on which each module was first commenced (in whole or in part), the date of each instrument which amended it and the number of the Handbook Notice which described the making or amendment. The subsequent tables list instruments making material which lies outside the Handbook.
2. For detailed information on dates in force, see the legal instruments by which the text was made or amended. The date on which each paragraph of the Handbook (or, where relevant, its latest amendment) came into force appears in the consolidated text of the Handbook in the margin of the text beneath the status letter for the paragraph.
3. An asterisk * in this table beside the reference code for a module (or the heading of a table, for provisions outside the Handbook) shows that the Board made a change to that module at its last meeting.
4. The three columns on the right-hand side of this table show the FSA instrument number, the date the instrument was made and the number of the Handbook Notice ("HN") in which details of the instrument were first published.
5. This Annex reference only shows instruments made from 1 January 2008 onwards. We can however supply by email lists, for each Handbook module, of all instruments made *before* 31 December 2007. Requests, which should specify the relevant module(s), should be sent by email to nick.walker@fsa.gov.uk or mel.purdie@fsa.gov.uk and copied to roslyn.anderson@fsa.gov.uk

Handbook instruments made after 1 January 2008

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	HN

*GLOSSARY

<i>First brought into force</i>		-	21.6.01	-
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08	72
Collective Investment Schemes Sourcebook (UCITS Eligible Assets Directive and Other Amendments) Instrument 2008		2008/5	28.2.08	73
Regulated Covered Bonds Sourcebook Instrument 2008		2008/7	6.3.08	74
Regulated Covered Bonds (Related Amendments) Instrument 2008		2008/8	6.3.08	74
General Prudential Sourcebook (Adequacy of Financial Resources) (Amendment) Instrument 2008		2008/12	27.3.08	75
Permitted Links (Amendment No 2) Instrument 2008		2008/16	27.3.08	75
Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations) Instrument 2008		2008/17	27.3.08	75
Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 (<i>made jointly with FOS as FOS 2008/3</i>)		2008/18	27.3.08	75
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08	76
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08	77
Connected Travel Insurance Instrument 2008		2008/24	22.5.08	77
Market Conduct Sourcebook (Amendment No 9) Instrument 2008		2008/25	22.5.08	77
Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2008 (REVOKED: July 2008)		2008/27	22.5.08	77
Collective Investment Schemes Sourcebook (Property Authorised Investment Funds) Instrument 2008		2008/28	22.5.08	77
Short Selling Instrument 2008		2008/30	12.6.08	78
Disclosure Rules and Transparency Rules Sourcebook (Corporate Governance Rules) Instrument 2008		2008/32	26.6.08	78
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08	79
Glossary Amendment (Biofuels and Biomass) Instrument 2008		2008/34	24.7.08	79
Disclosure Documents (Amendment) Instrument 2008		2008/35	24.7.08	79
Supervision Manual (Controlled Functions) (Amendment) Instrument 2008		2008/37	24.7.08	79
Short Selling (No 2) Instrument 2008		2008/50	18.9.08	81
Short Selling (No 3) Instrument 2008		2008/51	23.9.08	81
Companies Act 2006 (Consequential Handbook Amendments No 2) Instrument 2008		2008/41	25.9.08	81
Client Assets Sourcebook (Common Platform Provisions) Instrument 2008		2008/45	25.9.08	81
Handbook Administration (No 11) Instrument 2008		2008/55	29.10.08	82
Glossary Amendment (Definition of Preference Share) Instrument 2008		2008/56	29.10.08	82
Financial Services Compensation Scheme (Amendment of Tariff Measures and Other Levy Rules) Instrument 2008		2008/57	29.10.08	82
Prudential Categories (Amendment) Instrument 2008		2008/65	4.12.08	83
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008		2008/66	4.12.08	83
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment) Instrument 2008		2008/68	4.12.08	83
Listing Rules (Sponsors) (Amendment) Instrument 2008		2008/70	4.12.08	83
Short Selling (No 5) Instrument 2009		2009/1	14.1.09	84
Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2009		2009/5	22.1.09	84
Supervision Manual (Passporting and Reinsurance) (Amendment) Instrument 2009		2009/9	26.2.09	85
Trading Plan Instrument 2009		2009/12	26.2.09	85
Payment Services Instrument 2009		2009/14	26.3.09	86
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09	86
Supervision Manual (Controllers) (Amendment) Instrument 2009		2009/20	26.3.09	86
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09	87
Fees (Payment Services) Instrument 2009		2009/23	23.4.09	87
Banking: Conduct of Business Sourcebook Instrument 2009		2009/24	23.4.09	87
Periodic Fees (2009/2010) and Other Fees Instrument 2009		2009/27	28.5.09	88
Fees (Payment Services) (No 2) Instrument 2009		2009/28	28.5.09	88
Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) Instrument 2009		2009/29	28.5.09	88
Recognised Investment Exchanges and Recognised Clearing Houses Sourcebook (Amendments to		2009/30	28.5.09	88

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	HN
Recognition Requirements) Instrument 2009				
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)		2009/36	1.7.09	90
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09	90
Dormant Bank and Building Society Accounts Instrument 2009		2009/38	23.7.09	90
Supervision Manual (Controlled Functions) (Amendment No 2) Instrument 2009		2009/42	23.7.09	90
Collective Investment Schemes Sourcebook (Single Sub-fund Umbrellas) Instrument 2009		2009/44	23.7.09	90
Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009		2009/47	23.7.09	90
Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009		2009/48	11.8.09	91
Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 (<i>instrument made by FOS</i>)		FOS 2009/4	16.9.09	92
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09	92
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009		2009/52	24.9.09	92
Listing Rules Sourcebook (Amendment No 3) Instrument 2009		2009/54	24.9.09	92
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009		2009/55	30.9.09	93
Supervision Manual (Integrated Regulatory Reporting of Liquidity for Banks, Building Societies and Investment Firms) Instrument 2009		2009/56	30.9.09	93
Payment Services (Gibraltar-based Firms) Instrument 2009 (<i>instrument made jointly with FOS as FOS 2009/5</i>)		2009/57	5.11.09	94
Approved Reinsurance to Close Instrument 2009		2009/61	5.11.09	94
Capital Resources and Professional Indemnity Insurance Requirements for Personal Investment Firms Instrument 2009		2009/62	5.11.09	94
Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009		2009/66	5.11.09	94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009		2009/68	27.11.09	95
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09	95
Prudential Requirements (Stress Testing) Instrument 2009		2009/72	10.12.09	95
Sale and Rent Back Instrument 2010		2010/1	28.1.10	96
Dispute Resolution: Complaints (Publication of Complaints Data) Instrument 2010		2010/2	28.1.10	96
Collective Investment Schemes Sourcebook (Accounting Amendments) Instrument 2010		2010/3	28.1.10	96
Funds of Alternative Investment Funds Instrument 2010		2010/5	25.2.10	97
Alternative Finance Investment Bonds Instrument 2010		2010/6	25.2.10	97
Listing Rules Sourcebook (Amendment No 4) Instrument 2010		2010/7	25.2.10	97
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10	98
Building Societies Sourcebook Instrument 2010		2010/11	25.3.10	98
Retail Distribution Review (Adviser Charging) Instrument 2010		2010/12	25.3.10	98
Periodic Fees (2010/2011) and Other Fees Instrument 2010		2010/15	27.5.10	100
Fees (CFEB Levy) Instrument 2010		2010/16	27.5.10	100
Handbook Administration (No 18) Instrument 2010		2010/19	24.6.10	101
Retail Distribution Review (Corporate Pensions) Instrument 2010		2010/21	24.6.10	101
Financial Stability and Market Confidence Sourcebook Instrument 2010		2010/25	22.7.10	102
Enforcement Powers (Financial Services Act 2010) Instrument 2010		2010/26	22.7.10	102
Financial Services Compensation Scheme (Financial Services Act 2010) Instrument 2010		2010/27	22.7.10	102
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10	102
Capital Requirements Directive (Handbook Amendments) Instrument 2010		2010/29	22.7.10	102
UK Corporate Governance Code (Handbook Amendments) Instrument 2010		2010/39	22.7.10	102
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10	103
Capital Requirements Directive (Large Exposures) Instrument 2010		2010/41	23.9.10	103
Prudential Requirements (Capital Planning Buffer) Instrument 2010		2010/42	23.9.10	103
Liquidity Standards (Miscellaneous Amendments) Instrument 2010		2010/43	23.9.10	103
Financial Services Compensation Scheme (Financial Services Act 2010) (No 2) Instrument 2010		2010/45	23.9.10	103

Ref Code	Sourcebook or manual	No of Inst	Date of Inst	HN
Name of Instrument				
Retail Distribution Review (Pure Protection) Instrument 2010	2010/46	23.9.10	103	
Controlled Functions (Amendment) Instrument 2010	2010/48	23.9.10	103	
Disclosure Rules and Transparency Rules Sourcebook (Amendment No 4) Instrument 2010	2010/51	23.9.10	103	
Client Assets Sourcebook (Enhancement) Instrument 2010	2010/52	13.10.10	104	
Public Awareness Objective (Financial Services Act 2010) Instrument 2010	2010/53	10.11.10	104	
Conduct of Business Sourcebook (Abolition of Contracting Out for Defined Contribution Schemes) Instrument 2010	2010/58	10.11.10	104	
Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105	
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 (<i>made jointly with FOS as FOS 2010/3</i>)	2010/63	16.12.10	105	
Retail Distribution Review (Training and Competence) Instrument 2011	2011/5	19.1.11	106	
Fees (Electronic Money Application Fees) Instrument 2011	2011/6	9.2.11	107	
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11	107	
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment No 2) Instrument 2011	2011/10	24.2.11	107	
Banking: Conduct of Business Sourcebook (Amendment No 2) Instrument 2011	2011/13	24.2.11	107	
Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108	
Controlled Functions (Amendment No 2) Instrument 2011	2011/15	24.3.11	108	
Liquidity Standards (Miscellaneous Amendments No 2) Instrument 2011	2011/18	24.3.11	108	
Pensions (Annuitisation and Income Withdrawals Rules) (Amendment) Instrument 2011	2011/19	24.3.11	108	
Child Trust Funds (Amendment) Instrument 2011	2011/20	24.3.11	108	
Supervision Manual (Auditor's Client Assets Report) (Amendment) Instrument 2011	2011/21	24.3.11	108	
Permitted Links (Amendment No 3) Instrument 2011	2011/24	28.4.11	109	
Periodic Fees (2011/2012) and Other Fees Instrument 2011	2011/28	26.5.11	110	
Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011	2011/30	26.5.11	110	
Listing Rules Sourcebook (Amendment No 7) Instrument 2011	2011/32	26.5.11	110	
Dispute Resolution: Complaints (Amendment No 3) Instrument 2011 (<i>made jointly with FOS as FOS 2011/3</i>)	2011/33	26.5.11	110	
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) (No 2) Instrument 2011 (<i>made jointly with FOS as FOS 2011/4</i>)	2011/36	23.6.11	111	
Retail Distribution Review (Holloway Sickness Policies) Instrument 2011	2011/37	23.6.11	111	
Money Market Funds Instrument 2011	2011/38	23.6.11	111	
UCITS IV Directive Instrument 2011	2011/39	28.7.11	112	
Glossary Amendment (Definition of Holloway Sickness Policy) Instrument 2011	2011/40	28.7.11	112	
Consumer Redress Schemes Instrument 2011 (<i>made jointly with FOS as FOS 2011/5</i>)	2011/46	28.7.11	112	
Retail Distribution Review (Platforms) Instrument 2011	2011/47	28.7.11	112	
Handbook Administration (No 23) Instrument 2011	2011/48	22.9.11	113	
Training and Competence Sourcebook (Accredited Bodies and Qualifications Amendments No 2) Instrument 2011	2011/50	22.9.11	113	
Liquidity Standards (Miscellaneous Amendments No 3) Instrument 2011	2011/52	22.9.11	113	
Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 4) Instrument 2011	2011/62	2.11.11	114	
Capital Instruments (Notification) Instrument 2011	2011/63	2.11.11	114	
Capital Requirements Directive (Handbook Amendments No 4) Instrument 2011	2011/66	2.11.11	114	
Retail Distribution Review (Key Features Illustrations) Instrument 2011	2011/55	22.9.11	115	
Retail Distribution Review (Retail Mediation Activities Return & Complaints Data) Instrument 2011	2011/58	22.9.11	115	
Handbook Administration (No 24) Instrument 2011	2011/67	8.12.11	115	
Professional Firms (Amendment) instrument 2011	2011/70	8.12.11	115	
Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011	2011/72	8.12.11	115	
Regulated Covered Bond Sourcebook (Amendment No 2) Instrument 2011	2011/73	8.12.11	115	
Financial Crime Guide Instrument 2011	2011/74	8.12.11	115	
Collective Investment Schemes Sourcebook (ICVC Sub-Funds) Instrument 2011	2011/76	21.12.11	116	
Recognised Auction Platforms Instrument 2011	2011/77	21.12.11	116	
Training and Competence Sourcebook (Accredited Bodies Amendment) Instrument 2012	2012/1	19.1.12	116	
Glossary Amendment (Definition of Settlement Decision Makers) Instrument 2012	2012/2	19.1.12	116	

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	
		Date of Inst	
		HN	

Liquidity Standards (Miscellaneous Amendments No 4) Instrument 2012	2012/4	19.1.12	116
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HIGH LEVEL STANDARDS

PRIN	The Principles for Businesses			
<i>First brought into force</i>		-	1.12.01	-
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82	
Payment Services Instrument 2009	2009/14	26.3.09	86	
Banking: Conduct of Business Sourcebook Instrument 2009	2009/24	23.4.09	87	
Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90	
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92	
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95	
Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10	102	
Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105	
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11	107	

SYSC	Senior Management Arrangements, Systems and Controls			
<i>First brought into force</i>		-	1.12.01	-
Conduct of Business Sourcebook (Recording of Telephone Conversations and Electronic Communications) Instrument 2008	2008/6	28.2.08	73	
Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79	
Supervision Manual (Controlled Functions) (Amendment) Instrument 2008	2008/37	24.7.08	79	
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81	
Senior Management Arrangements, Systems and Controls (Amendment No 2) Instrument 2009	2009/7	26.2.09	85	
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86	
Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87	
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)	2009/36	1.7.09	90	
Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90	
Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90	
Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009	2009/48	11.8.09	91	
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92	
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009	2009/55	30.9.09	93	
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95	
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09	95	
Prudential Requirements (Stress Testing) Instrument 2009	2009/72	10.12.09	95	
Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10	102	
UK Corporate Governance Code (Handbook Amendments) Instrument 2010	2010/39	22.7.10	102	
Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103	
Liquidity Standards (Miscellaneous Amendments) Instrument 2010	2010/43	23.9.10	103	
Controlled Functions (Amendment) Instrument 2010	2010/48	23.9.10	103	
Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105	
Senior Management Arrangements, Systems and Controls (Reverse Stress Testing) (Amendment) Instrument 2010	2010/64	16.12.10	105	
Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010	2010/65	16.12.10	105	
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11	107	
Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108	
Controlled Functions (Amendment No 2) Instrument 2011	2011/15	24.3.11	108	
Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 3) Instrument 2011	2011/35	23.6.11	111	

Ref Code	Sourcebook or manual	No of Inst	Date of Inst	HN
Name of Instrument				

UCITS IV Directive Instrument 2011	2011/39	28.7.11	112
Capital Requirements Directive (Handbook Amendments No 3) Instrument 2011	2011/43	28.7.11	112
Senior Management Arrangements, Systems and Controls (Amendment No 3) Instrument 2011	2011/49	22.9.11	113
Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 4) Instrument 2011	2011/62	2.11.11	114
Senior Management Arrangements, Systems and Controls (Financial Conglomerates) (Amendment) Instrument 2011	2011/68	8.12.11	115
Training and Competence Sourcebook (Qualifications Amendments No 3) Instrument 2011	2011/69	8.12.11	115

COND	Threshold Conditions			
<i>First brought into force</i>		-	3.9.01	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72	
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82	
Threshold Conditions (Banking Act 2009) Instrument 2009	2009/39	23.7.09	90	
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92	
Close Links Reporting Instrument 2009	2009/63	5.11.09	94	
Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10	98	
Financial Stability and Market Confidence Sourcebook Instrument 2010	2010/25	22.7.10	102	
Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10	102	
Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103	
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11	107	

APER	Statements of Principle and Code of Practice for Approved Persons			
<i>First brought into force</i>		-	1.12.01	-
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81	
Supervision Manual (Controlled Functions) (Amendment No 2) Instrument 2009	2009/42	23.7.09	90	
Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10	101	
UK Corporate Governance Code (Handbook Amendments) Instrument 2010	2010/39	22.7.10	102	
Controlled Functions (Amendment) Instrument 2010	2010/48	23.9.10	103	
Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010	2010/65	16.12.10	105	
Controlled Functions (Amendment No 2) Instrument 2011	2011/15	24.3.11	108	

FIT	The Fit and Proper test for Approved Persons			
<i>First brought into force</i>		-	3.9.01	-
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81	
Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84	
Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87	
Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103	
Controlled Functions (Amendment) Instrument 2010	2010/48	23.9.10	103	
Controlled Functions (Amendment No 2) Instrument 2011	2011/15	24.3.11	108	

FINMAR	Financial Stability and Market Confidence sourcebook			
<i>First brought into force</i>		-	6.8.10	-
Financial Stability and Market Confidence Sourcebook Instrument 2010	2010/25	22.7.10	102	
Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105	
Handbook Administration (No 23) Instrument 2011	2011/48	22.9.11	113	

TC	Training and Competence			
<i>First brought into force</i>		-	1.12.01	-

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	HN
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08	72
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)		2009/36	1.7.09	90
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10	105
Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010		2010/65	16.12.10	105
Retail Distribution Review (Training and Competence) Instrument 2011		2011/5	19.1.11	106
Training and Competence Sourcebook (Qualifications Amendments) Instrument 2011		2011/16	24.3.11	108
Retail Distribution Review (Holloway Sickness Policies) Instrument 2011		2011/37	23.6.11	111
Training and Competence Sourcebook (Accredited Bodies and Qualifications Amendments No 2) Instrument 2011		2011/50	22.9.11	113
Training and Competence Sourcebook (Qualifications Amendments No 3) Instrument 2011		2011/69	8.12.11	115

GEN	General Provisions			
	<i>First brought into force</i>	-	21.6.01	-
	Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
	Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008	2008/2	24.1.08	72
	Companies Act 2006 (Transitional Provisions) Instrument 2008	2008/9	27.3.08	75
	Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77
	Disclosure Documents (Amendment) Instrument 2008	2008/35	24.7.08	79
	FSA Logo Licence (Amendment) Instrument 2008	2008/39	20.8.08	80
	Status Disclosure and FSA Logo Instrument 2008	2008/42	25.9.08	81
	Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
	Payment Services Instrument 2009	2009/14	26.3.09	86
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
	Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009	2009/52	24.9.09	92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
	Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
	Sale and Rent Back Instrument 2010	2010/1	28.1.10	96
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103
	Public Awareness Objective (Financial Services Act 2010) Instrument 2010	2010/53	10.11.10	104
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
	Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11	107
	Decision Procedure and Penalties Manual and Enforcement Guide (Amendment No 2) Instrument 2011	2011/10	24.2.11	107
	Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108
	UCITS IV Directive Instrument 2011	2011/39	28.7.11	112

*FEES	Fees			
<i>First brought into force</i>		-	<i>1.1.06</i>	-
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08	72
Fees Provisions (2008/2009) Instrument 2008		2008/10	27.3.08	75
Financial Services Compensation Scheme (Amendment of Fees Provisions) Instrument 2008		2008/11	27.3.08	75
Fees Manual (Financial Ombudsman Service Case Fees 2008/2009) Instrument 2008		FOS 2008/2	5.3.08	75
Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 <i>(made jointly with FOS as FOS 2008/3)</i>		2008/18	27.3.08	75
Periodic Fees (2008/2009) and Other Fees Instrument 2008		2008/23	22.5.08	77
Connected Travel Insurance Instrument 2008		2008/24	22.5.08	77
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08	79

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
				HN
Periodic Fees (Solvency 2) Instrument 2008		2008/43	25.9.08	81
Fees (Transaction Reporting) (Amendment) Instrument 2008		2008/49	25.9.08	81
Financial Services Compensation Scheme (Amendment of Fees Provisions (No 2)) Instrument 2008		2008/52	29.9.08	82
Financial Services Compensation Scheme (Amendment of Fees Provisions (No 3)) Instrument 2008		2008/54	7.10.08	82
Handbook Administration (No 11) Instrument 2008		2008/55	29.10.08	82
Financial Services Compensation Scheme (Amendment of Tariff Measures and Other Levy Rules) Instrument 2008		2008/57	29.10.08	82
Financial Services Compensation Scheme (Amendment of Fees Provisions (No 4)) Instrument 2008		2008/63	29.10.08	82
Fees Manual (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009		FOS 2009/2	13.3.09	86
Fees Provisions (2009/2010) Instrument 2009		2009/15	26.3.09	86
Fees (Miscellaneous Amendments) Instrument 2009		2009/16	26.3.09	86
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09	86
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09	87
Fees (Payment Services) Instrument 2009		2009/23	23.4.09	87
Periodic Fees (2009/2010) and Other Fees Instrument 2009		2009/27	28.5.09	88
Fees (Payment Services) (No 2) Instrument 2009		2009/28	28.5.09	88
Fees (Electronic Payments) Instrument 2009		2009/32	25.6.09	89
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)		2009/36	1.7.09	90
Dormant Bank and Building Society Accounts Instrument 2009		2009/38	23.7.09	90
Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009		2009/47	23.7.09	90
Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 (<i>instrument made by FOS</i>)		FOS 2009/4	16.9.09	92
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009		2009/66	5.11.09	94
Fees (Miscellaneous Amendments) (No 2) Instrument 2009		2009/70	10.12.09	95
Fees (Building Societies) Instrument 2009		2009/71	10.12.09	95
Sale and Rent Back Instrument 2010		2010/1	28.1.10	96
Fees Manual (Financial Ombudsman Service Case Fees 2010/2011) Instrument 2010		FOS 2010/1	10.3.10	98
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10	98
Fees Provisions (2010/2011) Instrument 2010		2010/9	25.3.10	98
Fees Provisions (Amendment No 2) Instrument 2010		2010/10	25.3.10	98
Periodic Fees (2010/2011) and Other Fees Instrument 2010		2010/15	27.5.10	100
Fees (CFEB Levy) Instrument 2010		2010/16	27.5.10	100
Fees (Special Project Fee for Restructuring) (Amendment) Instrument 2010		2010/20	24.6.10	101
Financial Services Compensation Scheme (Financial Services Act 2010) Instrument 2010		2010/27	22.7.10	102
Financial Services Compensation Scheme (Financial Services Act 2010) (No 2) Instrument 2010		2010/45	23.9.10	103
Financial Services Compensation Scheme (Deposit Tariff Base Amendment) Instrument 2010		2010/54	10.11.10	104
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10	105
Fees Provisions (Amendment No 3) Instrument 2010		2010/62	16.12.10	105
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 (<i>made jointly with FOS as FOS 2010/3</i>)		2010/63	16.12.10	105
Retail Distribution Review (Training and Competence) Instrument 2011		2011/5	19.1.11	106
Fees (Electronic Money Application Fees) Instrument 2011		2011/6	9.2.11	107
Fees Manual (Financial Ombudsman Service Case Fees 2011/2012) Instrument 2011 (<i>instrument made by FOS</i>)		FOS 2011/2	16.3.11	108
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11	108
Fees Provisions (2011/2012) Instrument 2011		2011/17	24.3.11	108
Periodic Fees (2011/2012) and Other Fees Instrument 2011		2011/28	26.5.11	110
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) (No 2) Instrument 2011 (<i>made jointly with FOS as FOS 2011/4</i>)		2011/36	23.6.11	111
Financial Services Compensation Scheme (Payment of Levies) (Amendment) Instrument 2011		2011/41	28.7.11	112
Recognised Auction Platforms Instrument 2011		2011/77	21.12.11	116

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	HN
	Fees (Miscellaneous Amendments) (No 3) Instrument 2012	2012/3	19.1.12	116

PRUDENTIAL STANDARDS

GENPRU	General Prudential sourcebook			
	<i>First brought into force (in part)</i>		31.12.06	
	General Prudential Sourcebook (Capital Resources Amendment) Instrument 2008	2008/3	24.1.08	72
	General Prudential Sourcebook (Adequacy of Financial Resources) (Amendment) Instrument 2008	2008/12	27.3.08	75
	Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77
	General Prudential Sourcebook (Capital Adequacy Calculations for Financial Conglomerates) (Amendment) Instrument 2008	2008/31	26.6.08	78
	Prudential Requirements for Insurers (Amendment No 3) Instrument 2008	2008/66	4.12.08	83
	General Prudential Sourcebook (Notification of Redemption or Repayment) Instrument 2009	2009/8	26.2.09	85
	Reclassification of Available-For-Sale Debt Instrument 2009	2009/40	23.7.09	90
	Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009	2009/48	11.8.09	91
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
	Prudential Requirements for Insurers (Amendment No 4) Instrument 2009	2009/60	5.11.09	94
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09	95
	Prudential Requirements (Stress Testing) Instrument 2009	2009/72	10.12.09	95
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10	98
	Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10	101
	Capital Requirements Directive (Handbook Amendments) Instrument 2010	2010/29	22.7.10	102
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103
	Capital Requirements Directive (Large Exposures) Instrument 2010	2010/41	23.9.10	103
	Prudential Requirements (Capital Planning Buffer) Instrument 2010	2010/42	23.9.10	103
	Capital Requirements Directive (Handbook Amendments No 2) Instrument 2010	2010/66	16.12.10	105
	Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11	107
	UCITS IV Directive Instrument 2011	2011/39	28.7.11	112
	Venture Capital Investments Instrument 2011	2011/42	28.7.11	112
	Capital Instruments (Notification) Instrument 2011	2011/63	2.11.11	114
	Capital Requirements Directive (Handbook Amendment No 4) Instrument 2011	2011/66	2.11.11	114

*BIPRU	Prudential sourcebook for Banks, Building Societies and Investment Firms			
	<i>First brought into force (in part)</i>		1.1.07	
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Lifetime Mortgages) Instrument 2008	2008/4	28.2.08	73
	Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Credit Derivatives Specific Risk) Instrument 2008	2008/58	29.10.08	82
	Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009	2009/55	30.9.09	93
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Capital Floors) Instrument 2009	2009/58	5.11.09	94
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Large Exposures Transitional Provisions) (Amendment) Instrument 2009	2009/59	5.11.09	94
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09	95
	Prudential Requirements (Stress Testing) Instrument 2009	2009/72	10.12.09	95
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Short-Term Trade)	2009/73	10.12.09	95

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	HN
Finance Transactions) Instrument 2009				
Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10	102	
Capital Requirements Directive (Handbook Amendments) Instrument 2010	2010/29	22.7.10	102	
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Amendment) Instrument 2010	2010/30	22.7.10	102	
Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103	
Capital Requirements Directive (Large Exposures) Instrument 2010	2010/41	23.9.10	103	
Prudential Requirements (Capital Planning Buffer) Instrument 2010	2010/42	23.9.10	103	
Liquidity Standards (Miscellaneous Amendments) Instrument 2010	2010/43	23.9.10	103	
Capital Requirements Directive (Handbook Amendments No 2) Instrument 2010	2010/66	16.12.10	105	
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Remuneration Disclosures) Instrument 2010	2010/73	16.12.10	105	
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11	107	
Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108	
Liquidity Standards (Miscellaneous Amendments No 2) Instrument 2011	2011/18	24.3.11	108	
Handbook Administration (No 22) Instrument 2011	2011/34	23.6.11	111	
Venture Capital Investments Instrument 2011	2011/42	28.7.11	112	
Capital Requirements Directive (Handbook Amendments No 3) Instrument 2011	2011/43	28.7.11	112	
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Group Risk Consolidation) Instrument 2011	2011/51	22.9.11	113	
Liquidity Standards (Miscellaneous Amendments No 3) Instrument 2011	2011/52	22.9.11	113	
Capital Instruments (Notification) Instrument 2011	2011/63	2.11.11	114	
Capital Requirements Directive (Handbook Amendments No 4) Instrument 2011	2011/66	2.11.11	114	
Liquidity Standards (Miscellaneous Amendments No 4) Instrument 2012	2012/4	19.1.12	116	

INSPRU	Prudential sourcebook for Insurers		
<i>First brought into force</i>		31.12.06	
Regulated Covered Bonds (Related Amendments) Instrument 2008	2008/8	6.3.08	74
Prudential Sourcebook for Insurers (Amendment) Instrument 2008	2008/13	27.3.08	75
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008	2008/66	4.12.08	83
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Prudential Requirements for Insurers (Amendment No 4) Instrument 2009	2009/60	5.11.09	94
Approved Reinsurance to Close Instrument 2009	2009/61	5.11.09	94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Prudential Requirements (Stress Testing) Instrument 2009	2009/72	10.12.09	95
Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10	102
Prudential Requirements for Insurers (Amendment No 5) Instrument 2010	2010/44	23.9.10	103
Prudential Sourcebook for Insurers (Amendment No 2) Instrument 2011	2011/8	24.2.11	107
Capital Instruments (Notification) Instrument 2011	2011/63	2.11.11	114

MIPRU	Prudential sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries		
<i>First brought into force</i>		1.1.07	
Prudential Sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries (Use of Intermediaries) Instrument 2008	2008/14	27.3.08	75
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77
Connected Travel Insurance Instrument 2008	2008/24	22.5.08	77
Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
Professional Indemnity Insurance (Limits of Indemnity) Instrument 2009	2009/4	22.1.09	84
Reclassification of Available-For-Sale Debt Instrument 2009	2009/40	23.7.09	90
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	HN

Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Sale and Rent Back Instrument 2010	2010/1	28.1.10	96
Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108
Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011	2011/72	8.12.11	115

UPRU	Prudential sourcebook for UCITS Firms			
<i>First brought into force</i>		<i>1.1.07</i>		
Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations) Instrument 2008	2008/17	27.3.08	75	
Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87	
Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10	102	
UCITS IV Directive Instrument 2011	2011/39	28.7.11	112	

IPRU (BANK)	Interim Prudential sourcebook: Banks			
<i>First brought into force</i>		<i>-</i>	<i>1.12.01</i>	<i>-</i>
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09	95	

IPRU (BSOC)	Interim Prudential sourcebook: Building Societies			
<i>First brought into force</i>		<i>-</i>	<i>1.12.01</i>	<i>-</i>
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81	
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09	95	
Building Societies Sourcebook Instrument 2010	2010/11	25.3.10	98	

IPRU (FSOC)	Interim Prudential sourcebook: Friendly Societies			
<i>First brought into force</i>		<i>-</i>	<i>1.12.01</i>	<i>-</i>
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72	
Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76	
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77	
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008	2008/66	4.12.08	83	
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92	
Prudential Requirements for Insurers (Amendment No 4) Instrument 2009	2009/60	5.11.09	94	
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95	

IPRU (INS)	Interim Prudential sourcebook: Insurers			
<i>First brought into force</i>		<i>-</i>	<i>1.12.01</i>	<i>-</i>
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72	
Interim Prudential sourcebook for Insurers (Marine Mutuals Reporting) (Amendment) Instrument 2008	2008/15	27.3.08	75	
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77	
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008	2008/66	4.12.08	83	
Interim Prudential Sourcebook for Insurers (Other EEA States Insurance Statistics Amendment) Instrument 2009	2009/33	25.6.09	89	
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92	
Prudential Requirements for Insurers (Amendment No 4) Instrument 2009	2009/60	5.11.09	94	

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN

IPRU (INV)	Interim Prudential sourcebook: Investment Businesses			
<i>First brought into force</i>		-	1.12.01	-
Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations) Instrument 2008		2008/17	27.3.08	75
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08	77
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08	81
Companies Act 2006 (Consequential Handbook Amendments No 2) Instrument 2008		2008/41	25.9.08	81
Handbook Administration (No 11) Instrument 2008		2008/55	29.10.08	82
Professional Indemnity Insurance (Limits of Indemnity) Instrument 2009		2009/4	22.1.09	84
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09	92
Capital Resources and Professional Indemnity Insurance Requirements for Personal Investment Firms Instrument 2009		2009/62	5.11.09	94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09	95
Handbook Administration (No 18) Instrument 2010		2010/19	24.6.10	101
Capital Resources Requirements for Personal Investment Firms (Amendment) Instrument 2011		2011/44	28.7.11	112
Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011		2011/72	8.12.11	115

BUSINESS STANDARDS

COBS	Conduct of Business			
<i>First brought into force</i>		-	1.11.07	-
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08	72
Conduct of Business Sourcebook (Recording of Telephone Conversations and Electronic Communications) Instrument 2008		2008/6	28.2.08	73
Permitted Links (Amendment No 2) Instrument 2008		2008/16	27.3.08	75
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08	76
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08	79
Disclosure Documents (Amendment) Instrument 2008		2008/35	24.7.08	79
Conduct of Business Sourcebook (Amendment) Instrument 2008		2008/36	24.7.08	79
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08	81
Self-Invested Personal Pensions (Contracting Out) Instrument 2008		2008/44	25.9.08	81
Client Assets Sourcebook (Common Platform Provisions) Instrument 2008		2008/45	25.9.08	81
Handbook Administration (No 11) Instrument 2008		2008/55	29.10.08	82
Conduct of Business Sourcebook (Record Keeping for Inducements) Instrument 2008		2008/59	29.10.08	82
Conduct of Business Sourcebook (Product Information for Variation of Personal Pension Schemes) Instrument 2008		2008/67	4.12.08	83
Handbook Administration (No 12) Instrument 2009		2009/3	22.1.09	84
Payment Services Instrument 2009		2009/14	26.3.09	86
Financial Services Compensation Scheme (Limits Amendment) Instrument 2009		2009/25	23.4.09	87
With-Profits Funds: Payments of Compensation and Redress Instrument 2009		2009/41	23.7.09	90
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009		2009/52	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Retail Distribution Review (Adviser Charging) Instrument 2010		2010/12	25.3.10	98
Handbook Administration (No 18) Instrument 2010		2010/19	24.6.10	101
Retail Distribution Review (Corporate Pensions) Instrument 2010		2010/21	24.6.10	101
Financial Promotions (Amendment) Instrument 2010		2010/31	22.7.10	102
Retail Distribution Review (Pure Protection) Instrument 2010		2010/46	23.9.10	103

Ref Code	Sourcebook or manual	No of Inst	Date of Inst	HN
	Name of Instrument			
	Conduct of Business Sourcebook (Recording of Telephone Conversations and Electronic Communications) (No 2) Instrument 2010	2010/56	10.11.10	104
	Conduct of Business Sourcebook (Stewardship Code) Instrument 2010	2010/57	10.11.10	104
	Conduct of Business Sourcebook (Abolition of Contracting Out for Defined Contribution Schemes) Instrument 2010	2010/58	10.11.10	104
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
	Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11	107
	Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108
	Pensions (Annuitisation and Income Withdrawals Rules) (Amendment) Instrument 2011	2011/19	24.3.11	108
	Child Trust Funds (Amendment) Instrument 2011	2011/20	24.3.11	108
	Retail Distribution Review (Adviser Charging No 2) Instrument 2011	2011/23	28.4.11	109
	Permitted Links (Amendment No 3) Instrument 2011	2011/24	28.4.11	109
	Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011	2011/30	26.5.11	110
	Retail Distribution Review (Holloway Sickness Policies) Instrument 2011	2011/37	23.6.11	111
	Money Market Funds Instrument 2011	2011/38	23.6.11	111
	UCITS IV Directive Instrument 2011	2011/39	28.7.11	112
	Retail Distribution Review (Platforms) Instrument 2011	2011/47	28.7.11	112
	Financial Promotions Guidance (Amendment) Instrument 2011	2011/53	22.9.11	113
	Retail Distribution Review (Adviser Charging No 3) Instrument 2011	2011/54	22.9.11	114
	Retail Distribution Review (Key Features Illustrations) Instrument 2011	2011/55	22.9.11	114

ICOBS	Insurance: Conduct of Business			
<i>Comes into force</i>		-	6.1.08	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72	
Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76	
Connected Travel Insurance Instrument 2008	2008/24	22.5.08	77	
Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79	
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81	
Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87	
Financial Services Compensation Scheme (Limits Amendment) Instrument 2009	2009/25	23.4.09	87	
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95	
Retail Distribution Review (Pure Protection) Instrument 2010	2010/46	23.9.10	103	
Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105	
Employers' Liability Insurance: Disclosure by Insurers Instrument 2011	2011/12	24.2.11	107	
Handbook Administration (No 23) Instrument 2011	2011/48	22.9.11	113	

MCOB	Mortgages and Home Finance: Conduct of Business			
<i>First brought into force</i>		-	31.10.04	-
Disclosure Documents (Amendment) Instrument 2008	2008/35	24.7.08	79	
Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84	
Mortgages and Home Finance: Conduct of Business Sourcebook (Deferred Interest Forbearance Amendments) Instrument 2009	2009/17	26.3.09	86	
Financial Services Compensation Scheme (Limits Amendment) Instrument 2009	2009/25	23.4.09	87	
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)	2009/36	1.7.09	90	
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92	
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92	
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95	
Sale and Rent Back Instrument 2010	2010/1	28.1.10	96	
Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10	101	
Mortgage Arrears Instrument 2010	2010/22	24.6.10	101	
Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103	
Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105	

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN

Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108
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BCOBS	Banking: Conduct of Business			
<i>First brought into force</i>		-	1.11.09	
Banking: Conduct of Business Sourcebook Instrument 2009		2009/24	23.4.09	87
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009		2009/52	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Banking: Conduct of Business Sourcebook (Amendment No 2) Instrument 2011		2011/13	24.2.11	107
Banking: Conduct of Business Sourcebook (Amendment No 3) Instrument 2011		2011/25	28.4.11	109
Financial Promotions Guidance (Amendment) Instrument 2011		2011/53	22.9.11	113

*CASS	Client Assets			
<i>First brought into force</i>		-	1.1.04	-
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08	76
Client Assets Sourcebook (Common Platform Provisions) Instrument 2008		2008/45	25.9.08	81
Handbook Administration (No 12) Instrument 2009		2009/3	22.1.09	84
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10	98
Client Assets Sourcebook (Amendment No 3) Instrument 2010		2010/32	22.7.10	102
Retail Distribution Review (Pure Protection) Instrument 2010		2010/46	23.9.10	103
Client Assets Sourcebook (Enhancement) Instrument 2010		2010/52	13.10.10	104
Client Assets Sourcebook (Title Transfer) (Amendment) Instrument 2010		2010/59	10.11.10	104
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10	105
Client Assets Reporting (Amendment) Instrument 2011		2011/26	28.4.11	109
Client Assets Reporting (Amendment No 2) Instrument 2011		2011/31	26.5.11	110
Client Assets Sourcebook (Collateral Transfer and Liens Amendment) Instrument 2011		2011/56	22.9.11	113
Professional Firms (Amendment) Instrument 2011		2011/70	8.12.11	115
Client Assets Sourcebook (Liens Amendment) Instrument 2012		2012/5	19.1.12	116

MAR	Market Conduct			
<i>Chapters 1 to 3 first brought into force</i>		-	1.12.01	-
<i>Chapter 4 first brought into force</i>		-	20.9.01	-
Market Conduct Sourcebook (Amendment No 9) Instrument 2008		2008/25	22.5.08	77
Short Selling Instrument 2008		2008/30	12.6.08	78
Short Selling (No 2) Instrument 2008		2008/51	18.9.08	81
Short Selling (No 4) Instrument 2008		2008/60	29.10.08	82
Short Selling (No 5) Instrument 2009		2009/1	14.1.09	84
Handbook Administration (No 12) Instrument 2009		2009/3	22.1.09	84
Short Selling (No 6) Instrument 2009		2009/35	25.4.09	89
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Financial Stability and Market Confidence Sourcebook Instrument 2010		2010/25	22.7.10	102
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10	105
Market Conduct Sourcebook (Amendment No 10) Instrument 2011		2011/9	24.2.11	107
Handbook Administration (No 24) Instrument 2011		2011/67	8.12.11	115

REGULATORY PROCESSES

*SUP	Supervision			
<i>Chapter 9 first brought into force</i>		-	21.6.01	-
<i>Chapters 6, 7, 8 and 10 first brought into force</i>		-	3.9.01	-

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	HN
<i>Rest of SUP first brought into force</i>		-	1.12.01	-
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08	72
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008		2008/2	24.1.08	72
Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations) Instrument 2008		2008/17	27.3.08	75
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08	76
Integrated Regulatory Reporting (Amendment No 4) Instrument 2008		2008/20	24.4.08	76
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08	77
Connected Travel Insurance Instrument 2008		2008/24	22.5.08	77
Supervision Manual (Controlled Functions) (Amendment) Instrument 2008		2008/37	24.7.08	79
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08	81
Status Disclosure and FSA Logo Instrument 2008		2008/42	25.9.08	81
Supervision Manual (Amendment No 14) Instrument 2008		2008/46	25.9.08	81
Handbook Administration (No 11) Instrument 2008		2008/55	29.10.08	82
Prudential Categories (Amendment) Instrument 2008		2008/65	4.12.08	83
Handbook Administration (No 12) Instrument 2009		2009/3	22.1.09	84
Supervision Manual (Passporting and Reinsurance) (Amendment) Instrument 2009		2009/9	26.2.09	85
Supervision Manual (Amendment No 15) Instrument 2009		2009/10	26.2.09	85
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09	86
Supervision Manual (Controllers) (Amendment) Instrument 2009		2009/20	26.3.09	86
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09	87
Integrated Regulatory Reporting (Amendment No 5) Instrument 2009		2009/34	25.4.09	89
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)		2009/36	1.7.09	90
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09	90
Dormant Bank and Building Society Accounts Instrument 2009		2009/38	23.7.09	90
Supervision Manual (Controlled Functions) (Amendment No 2) Instrument 2009		2009/42	23.7.09	90
Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009		2009/48	11.8.09	91
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09	92
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009		2009/55	30.9.09	93
Close Links Reporting Instrument 2009		2009/63	5.11.09	94
Supervision Manual (Amendment No 16) Instrument 2009		2009/64	5.11.09	94
Supervision Manual (Retail Mediation Activities Return) (Amendment) Instrument 2009		2009/65	5.11.09	94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009		2009/68	27.11.09	95
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09	95
Sale and Rent Back Instrument 2010		2010/1	28.1.10	96
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10	98
Handbook Administration (No 18) Instrument 2010		2010/19	24.6.10	101
Sale and Rent Back (Regulatory Reporting) Instrument 2010		2010/23	24.6.10	101
Online Submission and Mandatory Forms (No 2) Instrument 2010		2010/24	24.6.10	101
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10	102
Capital Requirements Directive (Handbook Amendments) Instrument 2010		2010/29	22.7.10	102
Supervision Manual (Controlled Functions) (Amendment No 3) Instrument 2010		2010/33	22.7.10	102
Supervision Manual (Payment Services) (Reporting) Instrument 2010		2010/34	22.7.10	102
Integrated Regulatory Reporting (Amendment No 6) Instrument 2010		2010/35	22.7.10	102
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10	103
Capital Requirements Directive (Large Exposures) Instrument 2010		2010/41	23.9.10	103
Liquidity Standards (Miscellaneous Amendments) Instrument 2010		2010/43	23.9.10	103
Controlled Functions (Amendment) Instrument 2010		2010/48	23.9.10	103
Integrated Regulatory Reporting (Amendment No 7) Instrument 2010		2010/49	23.9.10	103

Ref Code	Sourcebook or manual	No of Inst	Date of Inst	HN
Name of Instrument				
Integrated Regulatory Reporting (Amendment No 8) Instrument 2010	2010/50	23.9.10	103	
Client Assets Sourcebook (Enhancement) Instrument 2010	2010/52	13.10.10	104	
Public Awareness Objective (Financial Services Act 2010) Instrument 2010	2010/53	10.11.10	104	
Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105	
Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010	2010/65	16.12.10	105	
Integrated Regulatory Reporting (Amendment No 9) Instrument 2010	2010/68	16.12.10	105	
Supervision Manual (Retail Mediation Activities Return) (Amendment No 2) Instrument 2010	2010/69	16.12.10	105	
Supervision Manual (Retail Mediation Activities Return) (Amendment No 3) Instrument 2010	2010/70	16.12.10	105	
Change of Control (Aggregation of Holdings) Instrument 2011	2011/2	19.1.11	106	
Integrated Regulatory Reporting (Amendment No 10) Instrument 2011	2011/3	19.1.11	106	
Supervision Manual (Amendment No 17) Instrument 2011	2011/4	19.1.11	106	
Retail Distribution Review (Training and Competence) Instrument 2011	2011/5	19.1.11	106	
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11	107	
Employers' Liability Insurance: Disclosure by Insurers Instrument 2011	2011/12	24.2.11	107	
Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108	
Controlled Functions (Amendment No 2) Instrument 2011	2011/15	24.3.11	108	
Supervision Manual (Auditor's Client Assets Report) (Amendment) Instrument 2011	2011/21	24.3.11	108	
Integrated Regulatory Reporting (Amendment No 11) Instrument 2011	2011/22	24.3.11	108	
Client Assets Reporting (Amendment) Instrument 2011	2011/26	28.4.11	109	
Supervision Manual (Core Information) (Amendment) Instrument 2011	2011/27	28.4.11	109	
Client Assets Reporting (Amendment No 2) Instrument 2011	2011/31	26.5.11	110	
Handbook Administration (No 22) Instrument 2011	2011/34	23.6.11	111	
UCITS IV Directive Instrument 2011	2011/39	28.7.11	112	
Liquidity Reporting (Miscellaneous Amendments) Instrument 2011	2011/45	28.7.11	112	
Handbook Administration (No 23) Instrument 2011	2011/48	22.9.11	113	
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Group Risk Consolidation) Instrument 2011	2011/51	22.9.11	113	
Liquidity Standards (Miscellaneous Amendments No 3) Instrument 2011	2011/52	22.9.11	113	
Supervision Manual (Amendment No 18) Instrument 2011	2011/57	22.9.11	113	
Integrated Regulatory Reporting (Amendment No 12) Instrument 2011	2011/59	22.9.11	113	
Supervision Manual (Retail Mediation Activities Return) (Amendment No 4) Instrument 2011	2011/64	2.11.11	114	
Capital Requirements Directive (Handbook Amendments No 4) Instrument 2011	2011/66	2.11.11	114	
Handbook Administration (No 24) Instrument 2011	2011/67	8.12.11	115	
Professional Firms (Amendment) Instrument 2011	2011/70	8.12.11	115	
Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011	2011/72	8.12.11	115	
Recognised Auction Platforms Instrument 2011	2011/77	21.12.11	116	
Liquidity Standards (Miscellaneous Amendments No 4) Instrument 2012	2012/4	19.1.12	116	

*DEPP	Decision Procedure and Penalties			
<i>First brought into force</i>		-	28.8.07	-
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008	2008/2	24.1.08	72	
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment) Instrument 2008	2008/68	4.12.08	83	
Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84	
Payment Services Instrument 2009	2009/14	26.3.09	86	
Supervision Manual (Controllers) (Amendment) Instrument 2009	2009/20	26.3.09	86	
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95	
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95	
Decision Procedure and Penalties Manual (Financial Penalties) Instrument 2010	2010/4	25.2.10	97	
Enforcement Powers (Financial Services Act 2010) Instrument 2010	2010/26	22.7.10	102	
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11	107	
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment No 2) Instrument 2011	2011/10	24.2.11	107	

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
				HN
Handbook Administration (No 22) Instrument 2011		2011/34	23.6.11	111
UCITS IV Directive Instrument 2011		2011/39	28.7.11	112
Consumer Redress Schemes Instrument 2011 (<i>made jointly with FOS as FOS 2011/5</i>)		2011/46	28.7.11	112
Retail Distribution Review (Retail Mediation Activities Return & Complaints Data) Instrument 2011		2011/58	22.9.11	114
Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011		2011/72	8.12.11	115
Glossary Amendment (Definition of Settlement Decision Makers) Instrument 2012		2012/2	19.1.12	116

REDRESS

*DISP	Dispute Resolution: Complaints			
<i>First brought into force</i>		-	1.12.01	-
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08	72
Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 (<i>made jointly with FOS as FOS 2008/3</i>)		2008/18	27.3.08	75
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08	76
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08	79
Dispute Resolution: Complaints (Amendment No 2) Instrument 2008 (<i>made jointly with FOS as FOS 2008/4</i>)		2008/47	25.9.08	81
Handbook Administration (No 11) Instrument 2008 (<i>made jointly with FOS as FOS 2008/5</i>)		2008/55	29.10.08	82
Payment Services Instrument 2009 (<i>made jointly with FOS as FOS 2009/1</i>)		2009/14	26.3.09	86
Periodic Fees (2009/2010) and Other Fees Instrument 2009		2009/27	28.5.09	88
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)		2009/36	1.7.09	90
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09	90
Dormant Bank and Building Society Accounts Instrument 2009		2009/38	23.7.09	90
Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 (<i>instrument made by FOS</i>)		FOS 2009/4	16.9.09	92
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Payment Services (Transitioning Firms) Instrument 2009		2009/53	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09	95
Dispute Resolution (Voluntary Jurisdiction and Sale and Rent Back Amendments) Instrument 2009 (<i>instrument made by FOS</i>)		FOS 2009/6	17.12.09	96
Dispute Resolution: Complaints (Publication of Complaints Data) Instrument 2010		2010/2	28.1.10	96
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10	98
Dispute Resolution: Complaints (Payment Protection Insurance Complaints: Referral to Ombudsman) Instrument 2010		2010/18	27.5.10	100
Sale and Rent Back (Regulatory Reporting) Instrument 2010		2010/23	24.6.10	101
Dispute Resolution: Complaints (Payment Protection Insurance) Instrument 2010		2010/36	22.7.10	103
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10	103
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10	105
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 (<i>made jointly with FOS as FOS 2010/3</i>)		2010/63	16.12.10	105
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)		2011/7	9.2.11	107
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11	108
Dispute Resolution: Complaints (Amendment No 3) Instrument 2011		2011/33	26.5.11	110
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) (No 2) Instrument 2011 (<i>made jointly with FOS as FOS 2011/4</i>)		2011/36	23.6.11	111
UCITS IV Directive Instrument 2011		2011/39	28.7.11	112
Consumer Redress Schemes Instrument 2011 (<i>made jointly with FOS as FOS 2011/5</i>)		2011/46	28.7.11	112
Dispute Resolution: Complaints (Amendment No 4) Instrument 2011 (<i>made jointly with FOS as FOS 2011/6</i>)		2011/65	2.11.11	114
Retail Distribution Review (Retain Mediation Activities Return & Complaints Data) Instrument 2011		2011/58	22.9.11	115
Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011		2011/72	8.12.11	115
Fees (Miscellaneous Amendments) (No 3) Instrument 2012		2012/3	19.1.12	116

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	HN

*COMP	Compensation			
<i>Chapter 4 first brought into force</i>		-	15.11.01	-
<i>Rest of COMP brought into force</i>		-	1.12.01	-
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08	79
Compensation Sourcebook (Protected Contracts of Insurance) (Scope Amendment No 3) Instrument 2008		2008/38	24.7.08	79
Compensation Sourcebook (Amendment No 8) Instrument 2008		2008/53	2.10.08	82
Financial Services Compensation Scheme (Amendment of Fees Provisions (No 3)) Instrument 2008		2008/54	7.10.08	82
Handbook Administration (No 11) Instrument 2008		2008/55	29.10.08	82
Compensation Sourcebook (Accelerated Compensation for Depositors) Instrument 2008		2008/62	29.10.08	82
Compensation Sourcebook (Building Society Mergers) Instrument 2008		2008/64	26.11.08	83
Compensation Sourcebook (Building Societies and other Mutual Society Mergers) Instrument 2009		2009/2	15.1.09	84
Handbook Administration (No 12) Instrument 2009		2009/3	22.1.09	84
Compensation Sourcebook (Protected Deposit Transfers under the Special Resolution Regime) Instrument 2009		2009/21	29.3.09	86
Financial Services Compensation Scheme (Limits Amendment) Instrument 2009		2009/25	23.4.09	87
Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) Instrument 2009		2009/29	28.5.09	88
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09	90
Dormant Bank and Building Society Accounts Instrument 2009		2009/38	23.7.09	90
Compensation Sourcebook (Mutual Society Mergers and Protected Deposit Transfers under the Special Resolution Regime) (Amendment) Instrument 2009		2009/43	23.7.09	90
Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009		2009/47	23.7.09	90
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009		2009/66	5.11.09	94
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09	95
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10	98
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10	102
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10	105
Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) (No 2) Instrument 2010		2010/71	16.12.10	105
UCITS IV Directive Instrument 2011		2011/39	28.7.11	112
Consumer Redress Schemes Instrument 2011 (<i>made jointly with FOS as FOS 2011/5</i>)		2011/46	28.7.11	112
Compensation Sourcebook (Occupational Pension Scheme Trustees) Instrument 2011		2011/61	1.10.11	113
Professional Firms (Amendment) Instrument 2011		2011/70	8.12.11	115
Compensation Sourcebook (Deposits by Credit Unions) Instrument 2012		2012/6	19.1.12	116

COAF	Complaints against the FSA			
<i>First brought into force</i>		-	3.9.01	-
Complaints against the FSA Scheme (Amendment No 5) Instrument 2008		2008/26	22.5.08	77
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09	87
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92

SPECIALIST SOURCEBOOKS

BSOCS	Building Societies			
<i>First brought into force</i>		-	1.4.10	-
Building Societies Sourcebook Instrument 2010		2010/11	25.3.10	98
Handbook Administration (No 18) Instrument 2010		2010/19	24.6.10	101

*COLL	Collective Investment Schemes			
<i>First brought into force</i>		-	1.4.04	-

Ref Code	Sourcebook or manual	No of Inst	Date of Inst	HN
Name of Instrument				
Collective Investment Schemes Sourcebook (UCITS Eligible Assets Directive and Other Amendments) Instrument 2008	2008/5	28.2.08	73	
Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76	
Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2008 (REVOKED: July 2008)	2008/27	22.5.08	77	
Collective Investment Schemes Sourcebook (Property Authorised Investment Funds) Instrument 2008	2008/28	22.5.08	77	
Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79	
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81	
Collective Investment Schemes Sourcebook (Immovables Valuation) Instrument 2008	2008/48	25.9.08	81	
Collective Investment Schemes Sourcebook (Simplified Prospectus) (Amendment) Instrument 2008	2008/61	29.10.08	82	
Collective Investment Schemes Sourcebook (Suspension of Dealings) Instrument 2008	2008/69	4.12.08	83	
Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2009	2009/5	22.1.09	84	
Collective Investment Schemes Sourcebook (Amendment No 4) Instrument 2009	2009/11	26.2.09	85	
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86	
Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90	
Collective Investment Schemes Sourcebook (Single Sub-fund Umbrellas) Instrument 2009	2009/44	23.7.09	90	
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92	
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92	
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95	
Collective Investment Schemes Sourcebook (Amendment No 5) Instrument	2009/74	10.12.09	95	
Collective Investment Schemes Sourcebook (Accounting Amendments) Instrument 2010	2010/3	28.1.10	96	
Funds of Alternative Investment Funds Instrument 2010	2010/5	25.2.10	97	
Alternative Finance Investment Bonds Instrument 2010	2010/6	25.2.10	97	
Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10	98	
Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103	
Collective Investment Schemes Sourcebook (Winding Up and Sub-fund Termination and Miscellaneous Amendments) Instrument 2011	2011/11	24.2.11	107	
Money Market Funds Instrument 2011	2011/38	23.6.11	111	
UCITS IV Directive Instrument 2011	2011/39	28.7.11	112	
Retail Distribution Review (Platforms) Instrument 2011	2011/47	28.7.11	112	
Handbook Administration (No 23) Instrument 2011	2011/48	22.9.11	113	
Collective Investment Schemes Sourcebook (ICVC Sub-Funds) Instrument 2011	2011/76	21.12.11	116	

CRED	Credit Unions			
<i>First brought into force</i>		-	1.7.02	-
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008	2008/2	24.1.08	72	
Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 <i>(made jointly with FOS as FOS 2008/3)</i>	2008/18	27.3.08	75	
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77	
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81	
Companies Act 2006 (Consequential Handbook Amendments No 2) Instrument 2008	2008/41	25.9.08	81	
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86	
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92	
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92	
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009	2009/52	24.9.09	92	
Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10	102	
Controlled Functions (Amendment) Instrument 2010	2010/48	23.9.10	103	
Public Awareness Objective (Financial Services Act 2010) Instrument 2010	2010/53	10.11.10	104	
Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108	
Controlled Functions (Amendment No 2) Instrument 2011	2011/15	24.3.11	108	

Ref Code	Sourcebook or manual	No of Inst	Date of Inst	HN
Name of Instrument				

Credit Unions New Sourcebook Instrument 2011	2011/71	8.12.11	115
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CREDS	Credit Unions			
Name of Instrument				
Credit Unions New Sourcebook Instrument 2011	2011/71	8.12.11	115	

ELM	Electronic Money			
Name of Instrument				
First brought into force	-	18.4.02	-	
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72	
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77	
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81	
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86	
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009	2009/52	24.9.09	92	
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95	
Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10	102	
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11	107	

PROF	Professional Firms			
Name of Instrument				
First brought into force	-	1.12.01	-	
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72	
Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 (<i>made jointly with FOS as FOS 2008/3</i>)	2008/18	27.3.08	75	
Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90	
Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10	102	
Public Awareness Objective (Financial Services Act 2010) Instrument 2010	2010/53	10.11.10	104	
Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105	
Professional Firms (Amendment) Instrument 2011	2011/71	8.12.11	115	

RCB	Regulated Covered Bonds			
Name of Instrument				
First brought into force	-	6.3.08	-	
Regulated Covered Bonds Sourcebook Instrument 2008	2008/07	6.3.08	74	
Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76	
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment) Instrument 2008	2008/68	4.12.08	83	
Regulated Covered Bonds Sourcebook (Amendment) Instrument 2008	2008/72	2.12.08	83	
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92	
Decision Procedure and Penalties Manual (Financial Penalties) Instrument 2010	2010/4	25.2.10	97	
UCITS IV Directive Instrument 2011	2011/39	28.7.11	112	
Regulated Covered Bond Sourcebook (Amendment No 2) Instrument 2011	2011/73	8.12.11	115	

*REC	Recognised Investment Exchanges and Recognised Clearing Houses			
Name of Instrument				
First brought into force for some applications and part of Chapter 7	-	3.9.01	-	
Rest of REC brought into force	-	1.12.01	-	
Supervision Manual (Controllers) (Amendment) Instrument 2009	2009/20	26.3.09	86	
Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87	
Recognised Investment Exchanges and Recognised Clearing Houses Sourcebook (Amendments to Recognition Requirements) Instrument 2009	2009/30	28.5.09	88	
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92	
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95	
Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10	102	
Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108	
Recognised Auction Platforms Instrument 2011	2011/77	21.12.11	116	

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN

LISTING, PROSPECTUS AND DISCLOSURE

LR	Listing Rules			
	<i>First brought into force</i>	-	1.7.05	-
	Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
	Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008	2008/2	24.1.08	72
	Listing Rules Sourcebook (Amendment No 2) Instrument 2008	2008/21	24.4.08	76
	Disclosure Rules and Transparency Rules Sourcebook (Corporate Governance Rules) Instrument 2008	2008/32	26.6.08	78
	Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
	Listing Rules (Sponsors) (Amendment) Instrument 2008	2008/70	4.12.08	83
	Listing Rules Sourcebook (Rights Issue Subscription Period) Instrument 2009	2009/6	9.2.09	85
	Trading Plan Instrument 2009	2009/12	26.2.09	85
	Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
	Listing Rules Sourcebook (Amendment No 3) Instrument 2009	2009/54	24.9.09	92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
	Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
	Alternative Finance Investment Bonds Instrument 2010	2010/6	25.2.10	97
	Listing Rules Sourcebook (Amendment No 4) Instrument 2010	2010/7	25.2.10	97
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10	98
	Listing Rules Sourcebook (Amendment No 5) Instrument 2010	2010/13	22.4.10	99
	Listing Rules Sourcebook (Amendment No 6) Instrument 2010	2010/37	22.7.10	102
	UK Corporate Governance Code (Handbook Amendments) Instrument 2010	2010/39	22.7.10	102
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
	Listing Rules Sourcebook (Amendment No 7) Instrument 2011	2011/32	26.5.11	110

PR	Prospectus Rules			
	<i>First brought into force</i>	-	1.7.05	-
	Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
	Handbook Administration (No 23) Instrument 2011	2011/51	22.9.11	113

*DTR	Disclosure Rules and Transparency Rules			
	<i>First brought into force</i>	-	1.7.05	-
	Disclosure Rules and Transparency Rules Sourcebook (Corporate Governance Rules) Instrument 2008	2008/32	26.6.08	78
	Disclosure Rules and Transparency Rules Sourcebook (Amendment) Instrument 2008	2008/71	4.12.08	83
	Trading Plan Instrument 2009	2009/12	26.2.09	85
	Disclosure and Transparency Rules (Disclosure of Contracts for Differences) Instrument 2009	2009/13	26.2.09	85
	Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
	Disclosure Rules and Transparency Rules Sourcebook (Amendment No 2) Instrument 2010	2010/14	22.4.10	99
	Disclosure Rules and Transparency Rules Sourcebook (Amendment No 3) Instrument 2010	2010/38	22.7.10	102
	UK Corporate Governance Code (Handbook Amendments) Instrument 2010	2010/39	22.7.10	102

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	HN
Disclosure Rules and Transparency Rules Sourcebook (Amendment No 4) Instrument 2010		2010/51	23.9.10	103
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10	105
UCITS IV Directive Instrument 2011		2011/39	28.7.11	112
Disclosure Rules and Transparency Rules Sourcebook (Amendment No 5) Instrument 2012		2012/7	19.1.12	116

Instruments outside the Handbook made after 1 January 2008

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
			HN	

Interim Permitted Persons

Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)	2009/36	1.7.09	90
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Unauthorised Mutual Societies

<i>Unauthorised mutuals registration fees rules brought into force</i>	-	17.1.02	-
Periodic Fees (Unauthorised Mutual Societies Registration)(2008/2009) Instrument 2008	2008/29	22.5.08	77
Periodic Fees (Unauthorised Mutual Societies Registration)(2009/2010) Instrument 2009	2009/31	28.5.09	88
Periodic Fees (Unauthorised Mutual Societies Registration)(2010/2011) Instrument 2010	2010/17	27.5.10	100
Periodic Fees (Unauthorised Mutual Societies Registration) (2011/2012) Instrument 2011	2011/29	26.5.11	110

*PERG Perimeter Guidance manual

<i>Regulatory Guide brought into force</i>	-	1.7.05	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
Connected Travel Insurance Instrument 2008	2008/24	22.5.08	77
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
Perimeter Guidance (Payment Services Scope) Instrument 2009	2009/19	26.3.09	86
Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90
Perimeter Guidance (Amendment No 2) Instrument 2009	2009/46	23.7.09	90
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Sale and Rent Back Instrument 2010	2010/1	28.1.10	96
Alternative Finance Investment Bonds Instrument 2010	2010/6	25.2.10	97
Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11	107
Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108
UCITS IV Directive Instrument 2011	2011/39	28.7.11	112
Perimeter Covered Bond Sourcebook (Amendment No 2) Instrument 2011	2011/74	8.12.11	115
Recognised Auction Platforms Instrument 2011	2011/77	21.12.11	116

PERG is made and amended by instrument.

BSOG Building Societies Regulatory Guide

<i>Regulatory Guide brought into force</i>	-	1.7.07	-
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Building Societies Sourcebook Instrument 2010	2010/11	25.3.10	98
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11	107

BSOG is made and amended by instrument

RPPD Providers and Distributors Regulatory Guide

<i>Regulatory Guide brought into force</i>	-	16.7.07	-
RPPD is made and amended by instrument			

*EG Enforcement Regulatory Guide

<i>Regulatory Guide brought into force</i>	-	28.8.07	-
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Decision Procedure and Penalties Manual and Enforcement Guide (Amendment) Instrument 2008	2008/68	4.12.08	83
Payment Services Instrument 2009	2009/14	26.3.09	86
Enforcement Guide (Use of Firm-Commissioned Reports) Instrument 2009	2009/26	23.4.09	87
Decision Procedure and Penalties Manual (Financial Penalties) Instrument 2010	2010/4	25.2.10	97
Enforcement Powers (Financial Services Act 2010) Instrument 2010	2010/26	22.7.10	102
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11	107
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment No 2) Instrument 2011	2011/10	24.2.11	107
Handbook Administration (No 2) Instrument 2011	2011/34	23.6.11	111
Consumer Redress Schemes Instrument 2011 (<i>made jointly with FOS as FOS 2011/5</i>)	2011/46	28.7.11	112
Glossary Amendment (Definition of Settlement Decision Makers) Instrument 2012	2012/2	19.1.12	116

EG is made and amended by instrument

UNFCOG	Unfair Contract Terms Regulatory Guide			
<i>Regulatory Guide brought into force</i>		-	28.8.07	-
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95

UNFCOG is made and amended by instrument

FC	Financial Crime Guide			
Financial Crime Guide Instruments 2011		2011/75	8.12.11	115

Guidance Notes issued by the FSA

Number	Title	Made	Dates in force	Handbook Notice	
No 1	Frequently asked questions on the code of market conduct	29.11.01	1.12.01-30.6.02	HN 7, HN 12	Expired
No 2	COB Transitional arrangements for pre-N2 firms	27.3.02	10.4.02-30.6.02	HN 10	Expired
No 3	Reproduction of the FSA logo by authorised firms	24.5.02	29.5.02-30.4.03	HN 12	Expired
No 4	Resilience test for insurers	28.6.02	From 28.6.02 ¹	HN 13, HN 22	Expired
No 5	Grandfathered concessions and waivers applications	22.7.02	1.8.02-30.11.02	HN 14	Expired
No 6	Waivers applications: Introduction of a standard form	22.7.02	1.8.02-31.1.03	HN 14	Expired
No 7	Precipice bonds	11.2.03	19.3.03-18.3.04 (including guidance on periodic statements, in force 19.5.03-18.3.04)	HN 19	Expired
No 8	The Credit Union Common Bond	19.6.03	1.7.03-31.12.04	HN 23	Expired ²
No 9	Guidance for Social Housing Providers	19.4.10	23.4.10	HN 99	Current
No 10	Consumer Redress Schemes	22.7.10	23.7.10	HN 102	Current

¹ The expiry date of GN 4 is deferred until the implementation of the Integrated Prudential sourcebook (see Chapter 5 of HN 22).

² The text of GN 8 has been incorporated into the Handbook.

Handbook provisions not yet in force

This Table lists previous instruments containing Handbook provisions which have yet to come into force, as a reminder to firms. This table should be read in conjunction with Annex E ("What's New").

Listed by effective date within modules

Module	Change	Instrument	When effective	Described in
Glossary	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 Mar 2011 (paras 2.48 – 2.55)
	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 Mar 2011 (paras 2.48 – 2.55)
	Amendments to the one-month notification requirement to capital instruments	Capital Instruments (Notification) Instrument 2011 [FSA 2011/63]	1.2.12	HN114 Nov 2011 (paras 2.8 – 2.11)
	Minor administrative corrections to the Handbook	Handbook Administration (No 4) Instrument 2011 [FSA 2011/67]	31.12.13 (part)	HN 115 Dec 2011 (paras 2.4 – 2.6)
	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	1.10.14 (part)	HN 115 Dec 2011 (paras 2.8 – 2.10)
	New requirements arising out of Electronic Money Regulations	Electronic Money and Payment Services Instrument 2011 [FSA 2011/7]	30.4.12 (part)	HN107 Feb 2011 (paras 2.3 – 2.8)
	Introduction of automatic enrolment for pensions and related amendments to the opt-out process	Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011 [FSA 2011/30]	1.10.12	HN110 May 2011 (paras 2.12 – 2.15)
	Minor changes to key features illustrations for individual pensions	Retail Distribution Review (Key Features Illustrations) Instrument 2011 [FSA 2011/55]	1.10.12 (part) 31.12.12	HN 115 Dec 2011 (paras 2.25 – 2.27)
	Amended provisions for advised sales of investments to retail clients	Retail Distribution Review (Adviser Charging) Instrument 2010 [FSA 2010/12]	31.12.12	HN98 Mar 2010 (paras 2.29 – 2.34)
	Introduction of 'consultancy charging' in group pensions market	Retail Distribution Review (Corporate Pensions) Instrument 2010 [FSA 2010/21]	31.12.12	HN101 June 2010 (paras 2.24 – 2.28)

Module	Change	Instrument	When effective	Described in
	New and amended commission disclosure requirements	Retail Distribution Review (Pure Protection) Instrument 2010 [FSA 2010/46]	31.12.12	HN103 Sep 2010 (paras 2.54 – 2.59)
	Qualification standards etc for retail investment advisers	Retail Distribution Review (Training and Competence) Instrument 2011 [FSA 2011/5]	31.12.12 (part)	HN106 Jan 2011 (paras 2.3 – 2.15)
	Clarify the relevant conditions that apply for exemption from the Retail Distribution Review rules	Retail Distribution Review (Holloway Sickness Policies) Instrument 2011 [FSA 2011/37]	31.12.12	HN111 Jun 2011 (paras 2.20 – 2.25)
	Change rules and introduce new obligations for firms using platforms	Retail Distribution Review (Platforms) Instrument 2011 [FSA 2011/47]	31.12.12	HN112 Jul 2011 (paras 2.28 – 2.30)
	Introduce rules for data reporting requirements on adviser charging, consultancy charging and professionalism	Retail Distribution Review (Retail Mediation Activities Return & Complaints Data) Instrument 2011 [FSA 2011/58]	31.12.12	HN 115 Dec 2011 (paras 2.29 – 2.32)
	Amendments to rules for asset pool monitors and reporting requirements	Regulated Covered Bond Sourcebook (Amendment No 2) Instrument 2011 [FSA 2011/73]	1.1.13	HN 115 Dec 2011 (paras 2.47 – 2.49)
SYSC	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 Mar 2011 (paras 2.48 – 2.55)
APER	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 Mar 2011 (paras 2.48 – 2.55)
FIT	Qualification standards etc for retail investment advisers	Retail Distribution Review (Training and Competence) Instrument 2011 [FSA 2011/5]	31.12.12 (part)	HN106 Jan 2011 (paras 2.3 – 2.15)
TC	New requirements arising out of Electronic Money Regulations	Electronic Money and Payment Services Instrument 2011 [FSA 2011/7]	30.4.12 (part)	HN107 Feb 2011 (paras 2.3 – 2.8)
	Clarify the relevant conditions that apply for exemption from the Retail Distribution Review rules	Retail Distribution Review (Holloway Sickness Policies) Instrument 2011 [FSA 2011/37]	31.12.12	HN111 Jun 2011 (paras 2.20 – 2.25)
GENPRU	Amendments to the one-month notification requirement to capital instruments	Capital Instruments (Notification) Instrument 2011 [FSA 2011/63]	1.2.12	HN114 Nov 2011 (paras 2.8 – 2.11)

Module	Change	Instrument	When effective	Described in
BIPRU	Implementation of changes to the CRD Directive, known as CRD3	Capital Requirements Directive (Handbook Amendments No 4) Instrument 2011 [FSA 2011/66]	31.12.11	HN114 Nov 2011 (paras 2.14 – 2.18)
	Amendments to the one-month notification requirement to capital instruments	Capital Instruments (Notification) Instrument 2011 [FSA 2011/63]	1.2.12	HN114 Nov 2011 (paras 2.8 – 2.11)
INSPRU	Amendments to the one-month notification requirement to capital instruments	Capital Instruments (Notification) Instrument 2011 [FSA 2011/63]	1.2.12	HN114 Nov 2011 (paras 2.8 – 2.11)
	Minor administrative corrections to the Handbook	Handbook Administration (No 4) Instrument 2011 [FSA 2011/67]	31.12.13 (part)	HN115 Dec 2011 (paras 2.4 -2.6)
MIPRU	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	1.10.14 (part)	HN115 Dec 2011 (paras 2.8 – 2.10)
IPRU(INV)	Deferring the implementation of new capital rules and connected reporting rules for personal investment firms	Capital Resources Requirements for Personal Investment Firms (Amendment) Instrument 2011 [FSA 2011/44]	31.12.13 (part)	HN112 Jul 2011 (paras 2.23 – 2.26)
	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	1.10.14 (part)	HN115 Dec 2011 (paras 2.8 – 2.10)
COBS	Introduces guidance to ensure that terms used in financial promotions are fair, clear and not misleading	Financial Promotions Guidance (Amendment) Instrument 2011 [FSA 2011/53]	22.3.12	HN113 Sep 2011 (paras 2.31 - 2.33)
	Introduction of 'automatic enrolment scheme' for pensions	Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011 [FSA 2011/30]	1.10.12	HN110 May 2011 (paras 2.12 – 2.15)
	Minor changes to key features illustrations for individual pensions	Retail Distribution Review (Key Features Illustrations) Instrument 2011 [FSA 2011/55]	1.10.12 (part) 1.12.12	HN115 Dec 2011 (paras 2.25 – 2.27)
	Amended provisions for advised sales of investments to retail clients	Retail Distribution Review (Adviser Charging) Instrument 2010 [FSA 2010/12]	31.12.12	HN98 Mar 2010 (paras 2.29 – 2.34)
	Introduction of 'consultancy charging' in group pensions market	Retail Distribution Review (Corporate Pensions) Instrument 2010 [FSA 2010/21]	31.12.12	HN101 June 2010 (paras 2.24 – 2.28)

Module	Change	Instrument	When effective	Described in
	New and amended commission disclosure requirements	Retail Distribution Review (Pure Protection) Instrument 2010 [FSA 2010/46]	31.12.12	HN103 Sep 2010 (paras 2.54 – 2.59)
	Clarification of and changes to the provisions in relation to adviser charging and 'restricted advice'	Retail Distribution Review (Adviser Charging No 2) Instrument 2011 [FSA 2011/23]	31.12.12	HN109 Apr 2011 (paras 2.5 – 2.7)
	Clarify the relevant conditions that apply for exemption from the Retail Distribution Review rules	Retail Distribution Review (Holloway Sickness Policies) Instrument 2011 [FSA 2011/37]	31.12.12	HN111 Jun 2011 (paras 2.20 – 2.25)
	New and amended commission disclosure requirements	Retail Distribution Review (Pure Protection) Instrument 2010 [FSA 2010/46]	31.12.12	HN103 Sep 2010 (paras 2.54 – 2.59)
	Change rules and introduce new obligations for firms using platforms	Retail Distribution Review (Platforms) Instrument 2011 [FSA 2011/47]	31.12.12	HN112 Jul 2010 (paras 2.28 – 2.30)
	Amendments to rules on adviser and consultancy charging	Retail Distribution Review (Adviser Charging No 3) Instrument 2011 [FSA 2011/54]	31.12.12	HN115 Dec 2011 (paras 2.21 – 2.24)
MAR	Minor administrative corrections to the Handbook	Handbook Administration (No 4) Instrument 2011 [FSA 2011/67]	31.12.13	HN115 Dec 2011 (paras 2.4 -2.6)
SUP	Changes to the prescribed complaints process for firms and the maximum compensation award	Dispute Resolution: Complaints (Amendment No 3) Instrument 2011 [FSA 2011/33; FOS 2011/3]	1.7.12	HN110 May 2011 (paras 2.21 – 2.24)
	Qualification standards etc for retail investment advisers	Retail Distribution Review (Training and Competence) Instrument 2011 [FSA 2011/5]	31.12.12	HN106 Jan 2011 (paras 2.3 – 2.15)
	Introduce rules for data reporting requirements on adviser charging, consultancy charging and professionalism	Retail Distribution Review (Retail Mediation Activities Return & Complaints Data) Instrument 2011 [FSA 2011/58]	31.12.12	HN115 Dec 2011 (paras 2.29 – 2.31)
	Minor administrative corrections to the Handbook	Handbook Administration (No 4) Instrument 2011 [FSA 2011/67]	31.12.13	HN115 Dec 2011 (paras 2.4 -2.6)
	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	1.10.14 (part)	HN115 Dec 2011 (paras 2.8 – 2.10)
	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 Mar 2011 (paras 2.48 – 2.55)

Module	Change	Instrument	When effective	Described in
DEPP	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	1.10.14 (part)	HN115 Dec 2011 (paras 2.8 – 2.10)
DISP	Introduce rules for data reporting requirements on adviser charging, consultancy charging and professionalism	Retail Distribution Review (Retail Mediation Activities Return & Complaints Data) Instrument 2011 [FSA 2011/58]	31.12.12	HN115 Dec 2011 (paras 2.29 – 2.31)
	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	1.10.14 (part)	HN115 Dec 2011 (paras 2.8 – 2.10)
	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 Mar 2011 (paras 2.48 – 2.55)
COMP	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	1.10.14 (part)	HN115 Dec 2011 (paras 2.8 – 2.10)
COLL	Change rules and introduce new obligations for firms using platforms	Retail Distribution Review (Platforms) Instrument 2011 [FSA 2011/47]	31.12.12	HN112 Jul 2011 (paras 2.28 – 2.30)
CRED	New requirements arising out of Electronic Money Regulations	Electronic Money and Payment Services Instrument 2011 [FSA 2011/7]	30.4.12	HN107 Feb 2011 (paras 2.3 – 2.8)
RCB	Amendments to rules for asset pool monitors and reporting requirements	Regulated Covered Bond Sourcebook (Amendment No 2) Instrument 2011 [FSA 2011/73]	1.1.13	HN115 Dec 2011 (paras 2.47 – 2.49)

+ Part of this instrument comes into force on a date to be notified.

Annex E

What's New?

listed by effective date within modules

Module	Change	Instrument	When effective	Described in paragraphs
GLOSSARY	Implements protected cells regime for UK open-ended investment companies	Collective Investment Schemes Sourcebook (ICVC Sub-Funds) Instrument 2011 [FSA 2011/76]	21.12.11	2.33 – 2.35
	Amendments to bring into effect EU Regulations and secondary legislation	Recognised Auction Platforms Instrument 2011 [FSA 2011/77]	22.12.11	2.36 – 2.39
	Introduces two further accredited bodies to the Glossary definition	Training and Competence Sourcebook (Accredited Bodies Amendment) Instrument 2012 [FSA 2012/1]	20.1.12	2.4 – 2.6
	Amendments to liquidity rules for deposits from charities	Liquidity Standards (Miscellaneous Amendments No 4) Instrument 2012 [FSA 2012/4]	20.1.12	2.15 – 2.17
	Minor amends to qualifications for settlement decision markers	Glossary Amendment (Definition of Settlement Decision Makers) Instrument 2012 [FSA 2012/2]	6.2.12	2.25 – 2.27
FEES	Amendments to bring into effect EU Regulations and secondary legislation	Recognised Auction Platforms Instrument 2011 [FSA 2011/77]	22.12.11	2.36 – 2.39
	Introduces guidance on fees for insurance business transfers	Fees (Miscellaneous Amendments) (No 3) Instrument 2012 [FSA 2012/3]	1.2.12 (part) 1.3.12	2.12 – 2.16
BIPRU	Amendments to liquidity rules for deposits from charities	Liquidity Standards (Miscellaneous Amendments No 4) Instrument 2012 [FSA 2012/4]	20.1.12	2.15 – 2.17
CASS	Minor amendments to firms with omnibus accounts	Client Assets Sourcebook (Liens Amendment) Instrument 2012 [FSA 2012/5]	1.4.12	2.18 – 2.22
SUP	Amendments to bring into effect EU Regulations and secondary legislation	Recognised Auction Platforms Instrument 2011 [FSA 2011/77]	22.12.11	2.36 – 2.39
	Amendments to liquidity rules for deposits from charities	Liquidity Standards (Miscellaneous Amendments No 4) Instrument 2012 [FSA 2012/4]	20.1.12	2.15 – 2.17

Module	Change	Instrument	When effective	Described in paragraphs
DEPP	Minor amends to qualifications for settlement decision markers	Glossary Amendment (Definition of Settlement Decision Makers) Instrument 2012 [FSA 2012/2]	6.2.12	2.25 – 2.27
DISP	Introduces guidance on fees for insurance business transfers	Fees (Miscellaneous Amendments) (No 3) Instrument 2012 [FSA 2012/3]	1.2.12 (part) 1.3.12	2.10 – 2.14
COMP	Amendments to the limits of compensation for credit union deposits	Compensation Sourcebook (Deposits by Credit Unions) Instrument 2012 [FSA 2012/6]	20.1.12	2.29 – 2.32
COLL	Implements protected cells regime for UK open-ended investment companies	Collective Investment Schemes Sourcebook (ICVC Sub-Funds) Instrument 2011 [FSA 2011/76]	21.12.11	2.33 – 2.35
REC	Amendments to bring into effect EU Regulations and secondary legislation	Recognised Auction Platforms Instrument 2011 [FSA 2011/77]	22.12.11	2.36 – 2.39
DTR	Implements guidance for disclosures made by issuers	Disclosure Rules and Transparency Rules Sourcebook (Amendment No 5) Instrument 2012 [FSA 2012/7]	1.2.12	2.40 – 2.43
PERG	Amendments to bring into effect EU Regulations and secondary legislation	Recognised Auction Platforms Instrument 2011 [FSA 2011/77]	22.12.11	2.36 – 2.39
EG	Minor amends to qualifications for settlement decision markers	Glossary Amendment (Definition of Settlement Decision Makers) Instrument 2012 [FSA 2012/2]	6.2.12	2.25 – 2.27

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