

Handbook Notice

117

Board meeting: 23 February 2012
Notice published: 27 February 2012

This Handbook Notice introduces the Handbook and other material made by the Board under its legislative powers on 23 February 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 Firm Contact Centre:

Tel: 0845 606 9966
Fax: 020 7066 0991
Email: fcc@fsa.gov.uk
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1

Overview

Legislative changes this month

The Handbook

- 1.1 On 23 February 2012 the FSA Board made changes to the Handbook in two instruments which:
- amend the appropriate qualifications list for activities which advisers conduct under the Retail Distribution Review (RDR) (FSA 2012/8); and
 - provide guidance on the treatment of legacy assets under the RDR adviser charging rules (FSA 2012/9).
- 1.2 These instruments are all listed in Annex A.

Changes outside the Handbook

- 1.3 The Perimeter Guidance manual (PERG) has been amended by addition of a new section setting out typical recommendations and whether these will be regulated as advising on investments under article 53 of the Regulated Activities Order.

Description of changes

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

Feedback on responses to consultations

- 1.5 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:
- CP11/26, *Distribution of retail investments: RDR Adviser Charging-treatment of legacy assets*, (November 2011); and

- Chapter 9 of CP11/27, *Quarterly consultation (No 31)*, (December 2011).

1.6 Feedback in relation to the other consultations is being published in separate policy statements.

Annexes to this Notice

1.7 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

1.8 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

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

1.10 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.

1.11 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.

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

1.13 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

- 1.14** This Notice, and the feedback to which paragraphs 1.5 and 1.6 refer, 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

- 1.15** 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 23 February 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.

HIGH LEVEL STANDARDS

Training and Competence sourcebook (TC)

Training and Competence Sourcebook (Qualifications Amendments No 4) Instrument 2012 (FSA 2012/8)

- 2.2 Following consultation in Chapter 9 of CP11/27¹, the Board has made the following changes to the Handbook:

Changes: *Changes to TC Appendix 4E*

- 2.3 In summary, this instrument adds new qualifications to the qualifications lists in the Training and Competence sourcebook.
- 2.4 This instrument comes into force on **24 February 2012**. Feedback on this consultation is set out in Chapter 4 of this Notice.

¹ Chapter 9 of CP11/27, *Quarterly consultation (No 31)*, (December 2011).

BUSINESS STANDARDS

Conduct of Business sourcebook (COBS)

Retail Distribution Review (Adviser Charging No 4) Instrument 2012 (FSA 2012/9)

- 2.5 Following consultation in CP11/26², the Board has made the following changes to the Handbook:

Changes:

- Addition of COBS 6.1A.1AG and 6.1A.4AAG***
- Addition of COBS 6.1B.1AG and 6.1B.5BG***
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- Addition of PERG 8.29.7G***

- 2.6 In summary, this instrument adds guidance to COBS 6 on the interaction between trail commission on pre-RDR investments and the payment of adviser charges for post-RDR advice. It also contains a new section in PERG setting out typical recommendations and whether these amount to advising on investments under article 53 of the Regulated Activities Order.
- 2.7 This instrument comes into force on **31 December 2012**. Feedback on this consultation is provided in a separate policy statement published by the FSA.

² CP11/26, *Distribution of retail investments: RDR Adviser Charging-treatment of legacy assets*, (November 2011).

3

Changes outside the Handbook

REGULATORY GUIDES

Perimeter Guidance manual (PERG)

Retail Distribution Review (Adviser Charging No 4) Instrument 2012 (FSA 2012/9)

- 3.1** For changes made to PERG by this instrument, see paragraphs 2.5 to 2.7 of this Notice.

4

Feedback on responses to consultation

4.1 This chapter provides feedback on the following consultation:

- Chapter 9 of CP11/27, Quarterly consultation (No 31), December 2011.

Chapter 9 of CP11/27, Quarterly consultation (No 31)

Training and Competence Sourcebook (Qualifications Amendments No 4) Instrument 2012 (FSA 2012/8)

Training and Competence sourcebook (TC)

4.2 As part of the Retail Distribution Review (RDR) we have committed to regularly updating our appropriate qualifications list, to ensure it is kept up to date.

4.3 In Chapter 2 of PS11/1³ and Chapter 3 of PS10/18⁴ we confirmed that we would publish an appropriate qualifications list in our Training and Competence sourcebook (TC). We also said that we would consult for one month each time we proposed that a new qualification should be added or removed from the appropriate qualification list.

Appropriate qualifications

4.4 In CP11/27 we proposed the following changes to the Handbook.

- For the TC activity of ‘Advising on (but not dealing in) *securities* (which are not *stakeholder pension schemes, personal pension schemes or broker funds*)’ – Activity 2:

³ PS11/1, *Distribution of retail investments: Delivering the RDR – professionalism, Feedback to CP10/14 and CP10/22 and final rules*, (January 2011).

⁴ PS10/18, *Competence and ethics: Feedback to CP10/12 and final rules*, (December 2010).

- adding the Association of Certified International Investment Analysts (ACIIA) CIIA qualification (provided it is accompanied by appropriate qualifications modules covering regulation and ethics; investment principles and risk and personal taxation);
- adding the CASS Business School Msc in Banking and International Finance (provided it is accompanied by appropriate qualifications modules covering regulation and ethics, investment principles, and risk and personal taxation); and
- updating the status of the ACI Diploma as meeting RDR requirements.
- For the TC activity of ‘Advising on (but not dealing in) *Derivatives*’ – Activity 3:
 - adding the CASS Business School Msc in Banking and International Finance (provided it is accompanied by appropriate qualifications modules covering regulation and ethics, investment principles, and risk and personal taxation); and
 - updating the Investment Advice Diploma (The Chartered Institute of Securities and Investment) to clarify that that derivatives module must be obtained.
- For the TC activity of ‘Advising on *Packaged Products* (which are not *broker funds*) and *Friendly Society* tax-exempt policies’ – Activities 4 and 6, clarifying the number of units required for the Investment Advice Diploma and that the Private Client Advice unit must be obtained for such purposes.
- For the TC activity of ‘Advising on, and dealing in, *securities* (which are not *stakeholder pension schemes or broker funds*)’ – Activity 12’:
 - adding the Association of Certified International Investment Analysts (ACIIA) CIIA qualification (provided it is accompanied by appropriate qualifications modules covering regulation and ethics, investment principles, and risk and personal taxation);
 - adding the CASS Business School Msc in Banking and International Finance (provided it is accompanied by appropriate qualifications modules covering regulation and ethics; investment principles, and risk and personal taxation);
 - updating the status of the ACI Diploma as meeting RDR requirements; and
 - changing the status of the SFA Securities and Financial Derivatives Representative Examination (The Chartered Institute for Securities and Investment). This change is to reflect that this qualification is not appropriate to meet RDR requirements and will be removed from the list on 31 December 2012. The change was not consulted on in CP11/27 but should have been confirmed following consultation CP11/11.⁵ We are not aware of any individual that has been relying on this qualification for RDR purposes.

⁵ Chapter 3 of CP11/11, *Quarterly consultation (No 29)*, (June 2011).

- For the TC activity of ‘Advising on and dealing with or for clients in *Derivatives*’ – Activity 13:
 - adding the CASS Business School Msc in Banking and International Finance (provided it is accompanied by appropriate qualifications modules covering regulation and ethics, investment principles, and risk and personal taxation);
 - updating the Investment Management Certificate (Level 4 certificate) (post-2010 examination standards), plus other qualifications that meet specialist standards where those specialist standards cover derivatives;
 - updating the Investment Advice Diploma (The Chartered Institute of Securities and Investment) to clarify that that derivatives module must be obtained;
 - Changing the status for the following qualifications:
 - Masters in Wealth Management (based on post-2010 examination standards) to confirm it meets RDR requirements;
 - SFA Futures and Options Representative Examination;
 - SFA Securities and Financial Derivatives Representative Examination;
 - Financial Derivatives paper of Diploma;
 - SFA Securities Representative Examination plus Financial Derivatives Module;
 - Financial Futures and Options paper of the Diploma;
 - TSA Registered Representative Examination; and
 - International Capital Markets Qualification (ICMQ) including pass in Futures, Options and other Derivatives Products.
 - These qualifications have been changed to reflect they are not appropriate to meet RDR requirements and will be removed from the list on 31 December 2012. This is the basis on which we consulted in CP11/11 but the qualifications were not appropriately amended subsequently. We are not aware of any individuals that have been relying on these qualifications for RDR purposes.
- For the TC activity of ‘Managing *investments* or Acting as a *Broker fund adviser*’ – Activities 10 and 14:
 - adding Chartered Insurance Institute (CII) Diploma of Financial Planning (must include J10: Discretionary Investment Management); and
 - adding Chartered Insurance Institute (CII) Diploma in Regulated Financial Planning plus J10: Discretionary Investment Management).

- For the TC activity of ‘Overseeing on a day to day basis operating a *collective investment scheme* or undertaking activities of a *trustee or a depositary* of a *collective investment scheme*’ – Activity 15:
 - adding the ACI Operations Certificate when combined with the Chartered Institute of Securities and Investments (CISI) Introduction to Securities and Investments and one of the Regulatory units of the Investment Operations Certificate (IOC); and
 - adding the ACI Dealing Certificate when combined with the Chartered Institute of Securities and Investments (CISI) Introduction to Securities and Investments and one of the Regulatory units of the Investment Operations Certificate (IOC).
 - for the activity of ‘Overseeing on a day to day basis safeguarding and administering investments or holding *client money*’ – Activity 16:
 - adding the Chartered Institute of Securities and Investments (CISI) Investment Administration Qualification (IAQ) – ISA and PEP Administration Module 6.
 - for the activity of ‘Overseeing on a day to day basis administrative functions in relation to managing *investments*’ – Activity 17:
 - adding ACI Operations Certificate when combined with the Chartered Institute of Securities and Investments (CISI) Introduction to Securities and Investments and one of the Regulatory units of the Investment Operations Certificate (IOC); and
 - adding ACI Dealing Certificate when combined with the Chartered Institute of Securities and Investments (CISI) Introduction to Securities and Investments and one of the Regulatory units of the Investment Operations Certificate (IOC).
- 4.5 We did not receive any responses to our proposals. Therefore, we will amend the appropriate qualifications list as proposed.
- 4.6 The further changes mentioned above which were not consulted on in CP11/27 do not affect the cost benefit analysis or the compatibility statement which remain as published in the CP. This instrument is referred to further at paragraphs 2.3 to 2.5 of this Notice.

Annex A

List of new instruments and addenda

(See also descriptions within Annex E)

Instruments made or approved by the Board on 23 February 2012

Title of instrument	CP	Modules affected	No. of instrument	Changes effective
Training and Competence Sourcebook (Qualifications Amendments No 4) Instrument 2012	11/27 (Ch 9)	TC	FSA 2012/8	24.2.12
Retail Distribution Review (Adviser Charging No 4) Instrument 2012	11/26	COBS , PERG	FSA 2012/9	31.12.12

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		
Name of Instrument		No of Inst	
		Date of Inst	HN
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

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
Payment Services Instrument 2009		2009/14	26.3.09
Banking: Conduct of Business Sourcebook Instrument 2009		2009/24	23.4.09
Dormant Bank and Building Society Accounts Instrument 2009		2009/38	23.7.09
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10
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
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08
Supervision Manual (Controlled Functions) (Amendment) Instrument 2008		2008/37	24.7.08
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08
Senior Management Arrangements, Systems and Controls (Amendment No 2) Instrument 2009		2009/7	26.2.09
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09
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
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09
Dormant Bank and Building Society Accounts Instrument 2009		2009/38	23.7.09
Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009		2009/48	11.8.09
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009		2009/55	30.9.09
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009		2009/68	27.11.09
Prudential Requirements (Stress Testing) Instrument 2009		2009/72	10.12.09
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10
UK Corporate Governance Code (Handbook Amendments) Instrument 2010		2010/39	22.7.10
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10
Liquidity Standards (Miscellaneous Amendments) Instrument 2010		2010/43	23.9.10
Controlled Functions (Amendment) Instrument 2010		2010/48	23.9.10
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10
Senior Management Arrangements, Systems and Controls (Reverse Stress Testing) (Amendment) Instrument 2010		2010/64	16.12.10
Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010		2010/65	16.12.10
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)		2011/7	9.2.11
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11
Controlled Functions (Amendment No 2) Instrument 2011		2011/15	24.3.11
Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 3) Instrument 2011		2011/35	23.6.11
			111

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

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

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

*TC	Training and Competence		
<i>First brought into force</i>		-	1.12.01
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08
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
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10
Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010		2010/65	16.12.10
Retail Distribution Review (Training and Competence) Instrument 2011		2011/5	19.1.11
Training and Competence Sourcebook (Qualifications Amendments) Instrument 2011		2011/16	24.3.11
Retail Distribution Review (Holloway Sickness Policies) Instrument 2011		2011/37	23.6.11
Training and Competence Sourcebook (Accredited Bodies and Qualifications Amendments No 2) Instrument 2011		2011/50	22.9.11
Training and Competence Sourcebook (Qualifications Amendments No 3) Instrument 2011		2011/69	8.12.11
Training and Competence Sourcebook (Qualifications Amendments No 4) Instrument 2011		2012/8	23.2.12

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

FEES	Fees		
<i>First brought into force</i>		-	1.1.06
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08
Fees Provisions (2008/2009) Instrument 2008		2008/10	27.3.08
Financial Services Compensation Scheme (Amendment of Fees Provisions) Instrument 2008		2008/11	27.3.08
Fees Manual (Financial Ombudsman Service Case Fees 2008/2009) Instrument 2008		FOS 2008/2	5.3.08
Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008		2008/18	27.3.08

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
<i>(made jointly with FOS as FOS 2008/3)</i>			
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
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

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
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 Finance Transactions) Instrument 2009	2009/73	10.12.09	95
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	2008/40	25.9.08	81

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Provisions) Instrument 2008			
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
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>			1.1.07
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>		-	1.12.01 -
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>		-	1.12.01 -
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>		-	1.12.01 -
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>		-	1.12.01 -
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

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

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	
		Date of Inst	HN
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
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
Retail Distribution Review (Adviser Charging No 4) Instrument 2011	2012/9	23.2.12	117

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

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst		
		Date of Inst		
			HN	
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
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11	108

BCOBS	Banking: Conduct of Business			
First brought into force		-	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			
Chapters 1 to 3 first brought into force	-	1.12.01	-	
Chapter 4 first brought into force	-	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	

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

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	-
	<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

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

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
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 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

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

COMP	Compensation		
Chapter 4 first brought into force	-	15.11.01	-
Rest of COMP brought into force	-	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		
First brought into force	-	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

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

SPECIALIST SOURCEBOOKS

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

COLL	Collective Investment Schemes		
<i>First brought into force</i>		-	1.4.04
Collective Investment Schemes Sourcebook (UCITS Eligible Assets Directive and Other Amendments) Instrument 2008		2008/5	28.2.08
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08
Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2008 (REVOKED: July 2008)		2008/27	22.5.08
Collective Investment Schemes Sourcebook (Property Authorised Investment Funds) Instrument 2008		2008/28	22.5.08
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08
Collective Investment Schemes Sourcebook (Immovables Valuation) Instrument 2008		2008/48	25.9.08
Collective Investment Schemes Sourcebook (Simplified Prospectus) (Amendment) Instrument 2008		2008/61	29.10.08
Collective Investment Schemes Sourcebook (Suspension of Dealings) Instrument 2008		2008/69	4.12.08
Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2009		2009/5	22.1.09
Collective Investment Schemes Sourcebook (Amendment No 4) Instrument 2009		2009/11	26.2.09
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09
Collective Investment Schemes Sourcebook (Single Sub-fund Umbrellas) Instrument 2009		2009/44	23.7.09
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09
Collective Investment Schemes Sourcebook (Amendment No 5) Instrument		2009/74	10.12.09
Collective Investment Schemes Sourcebook (Accounting Amendments) Instrument 2010		2010/3	28.1.10
Funds of Alternative Investment Funds Instrument 2010		2010/5	25.2.10
Alternative Finance Investment Bonds Instrument 2010		2010/6	25.2.10
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10
Collective Investment Schemes Sourcebook (Winding Up and Sub-fund Termination and Miscellaneous Amendments) Instrument 2011		2011/11	24.2.11
Money Market Funds Instrument 2011		2011/38	23.6.11
UCITS IV Directive Instrument 2011		2011/39	28.7.11
Retail Distribution Review (Platforms) Instrument 2011		2011/47	28.7.11
Handbook Administration (No 23) Instrument 2011		2011/48	22.9.11
Collective Investment Schemes Sourcebook (ICVC Sub-Funds) Instrument 2011		2011/76	21.12.11

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
Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 (made jointly with FOS as FOS 2008/3)		2008/18	27.3.08
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08
Companies Act 2006 (Consequential Handbook Amendments No 2) Instrument 2008		2008/41	25.9.08

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

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
Credit Unions New Sourcebook Instrument 2011	2011/71	8.12.11	115

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

ELM	Electronic Money		
<i>First brought into force</i>	-	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		
<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 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		
<i>First brought into force</i>	-	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

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

REC	Recognised Investment Exchanges and Recognised Clearing Houses		
<i>First brought into force for some applications and part of Chapter 7</i>	-	3.9.01	-
<i>Rest of REC brought into force</i>	-	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

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

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

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
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
Retail Distribution Review (Adviser Charging No 4) Instrument 2012	2012/9	23.2.12	117

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	-
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RPPD is made and amended by instrument

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

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

UNFCOG is made and amended by instrument

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

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 <i>Mar 2011</i> (paras 2.48 – 2.55)
	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 <i>Mar 2011</i> (paras 2.48 – 2.55)
	New requirements arising out of Electronic Money Regulations	Electronic Money and Payment Services Instrument 2011 [FSA 2011/7]	30.4.12 (<i>part</i>)	HN107 <i>Feb 2011</i> (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 <i>May 2011</i> (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 (<i>part</i>) 31.12.12	HN 115 <i>Dec 2011</i> (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 <i>Mar 2010</i> (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 <i>June 2010</i> (paras 2.24 – 2.28)
	New and amended commission disclosure requirements	Retail Distribution Review (Pure Protection) Instrument 2010 [FSA 2010/46]	31.12.12	HN103 <i>Sep 2010</i> (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 (<i>part</i>)	HN106 <i>Jan 2011</i> (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 <i>Jun 2011</i> (paras 2.20 – 2.25)

Module	Change	Instrument	When effective	Described in
	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)
	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)
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	Amendments to the appropriate qualifications list	Training and Competence Sourcebook (Qualifications Amendments No 4) Instrument 2012 [FSA 2012/8]	24.2.12	HN117 Feb 2012 (paras 2.2 – 2.4)
	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)
INSPRU	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)

Module	Change	Instrument	When effective	Described in
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)
	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)

Module	Change	Instrument	When effective	Described in
	Amendments to rules on adviser and consultancy charging	Retail Distribution Review (Adviser Charging No 3) Instrument 2011 [FSA 2011/54]	31.12.12	HN115 <i>Dec 2011</i> (paras 2.21 – 2.24)
	Introduce and amend rules on adviser charging	Retail Distribution Review (Adviser Charging No 4) Instrument 2012 [FSA 2012/9]	31.12.12	HN117 <i>Feb 2012</i> (paras 2.5 – 2.7)
MAR	Minor administrative corrections to the Handbook	Handbook Administration (No 4) Instrument 2011 [FSA 2011/67]	31.12.13	HN115 <i>Dec 2011</i> (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 <i>May 2011</i> (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 <i>Jan 2011</i> (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 <i>Dec 2011</i> (paras 2.29 – 2.31)
	Minor administrative corrections to the Handbook	Handbook Administration (No 4) Instrument 2011 [FSA 2011/67]	31.12.13	HN115 <i>Dec 2011</i> (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 (<i>part</i>)	HN115 <i>Dec 2011</i> (paras 2.8 – 2.10)
	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 <i>Mar 2011</i> (paras 2.48 – 2.55)
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 (<i>part</i>)	HN115 <i>Dec 2011</i> (paras 2.8 – 2.10)
DISP	Introduce rules for data reporting requirements on adviser charging, consultancy charging and professionalism Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Retail Distribution Review (Retail Mediation Activities Return & Complaints Data) Instrument 2011 [FSA 2011/58] Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	31.12.12 1.10.14 (<i>part</i>)	HN115 <i>Dec 2011</i> (paras 2.29 – 2.31) HN115 <i>Dec 2011</i> (paras 2.8 – 2.10)
	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 <i>Mar 2011</i> (paras 2.48 – 2.55)

Module	Change	Instrument	When effective	Described in
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 (<i>part</i>)	HN115 <i>Dec 2011</i> (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 <i>Jul 2011</i> (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 <i>Feb 2011</i> (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 <i>Dec 2011</i> (<i>paras</i> 2.47 – 2.49)
PERG	Introduce and amend rules on adviser charging	Retail Distribution Review (Adviser Charging No 4) Instrument 2012 [FSA 2012/9]	31.12.12	HN117 <i>Feb 2012</i> (paras 2.5 – 2.7)

+ 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
TC	Amendments to the appropriate qualifications list	Training and Competence Sourcebook (Qualifications Amendments No 4) Instrument 2012 [FSA 2012/8]	24.2.12	2.2 – 2.4
COBS	Introduce and amend rules on adviser charging	Retail Distribution Review (Adviser Charging No 4) Instrument 2012 [FSA 2012/9]	31.12.12	2.5 – 2.7
PERG	Introduce and amend rules on adviser charging	Retail Distribution Review (Adviser Charging No 4) Instrument 2012 [FSA 2012/9]	31.12.12	2.5 – 2.7

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