

Financial Services Authority

Handbook Notice 119

Board meeting: 26 April 2012
Notice published: 27 April 2012



This Handbook Notice introduces the Handbook and other material made by the Board under its legislative powers on 23 February 2012, 21 March 2012 and 26 April 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:

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1

Overview

Legislative changes this month

The Handbook

- 1.1** On 23 February 2012, in addition to the changes described in Handbook Notice 117, the FSA Board made changes to the Handbook in one instrument which:
- improves rules for with-profits businesses and enhances governance by mandating an increased role for the with-profits committee (FSA 2012/10).
- 1.2** On 21 March 2012, in addition to the changes described in Handbook Notice 118, the FSA Board made changes to the Handbook in two instruments which:
- covered the maintenance of information relating to clients' safe custody assets and client money (FSA 2012/20); and
 - approved the making, by the Board of the Financial Ombudsman Service (FOS) of case fees for the FOS and voluntary jurisdiction levy rates (FOS 2012/1).
- 1.3** On 26 April 2012 the FSA Board made changes to the Handbook in five instruments which:
- set minimum qualification standards that advisers have to meet under the Retail Distribution Review (RDR) (FSA 2012/21);
 - update the technical assumptions and guidance on pension transfer value analysis (FSA 2012/22);
 - amend data items and guidance for clarification of reporting requirements in the Supervision manual (FSA 2012/23);
 - improve firms reporting around the prudent valuations of financial instruments (FSA 2012/24); and
 - apply a master-feeder regime for non-UCITS retail schemes (FSA 2012/25).

- 1.4 These instruments are all listed in Annex A.

Changes outside the Handbook

- 1.5 There are no changes outside the Handbook this month.

Description of changes

- 1.6 The legislative changes referred to above are listed and briefly described in Chapters 2 and 3 (where appropriate) of this Notice.

Feedback on responses to consultations

- 1.7 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:

- CP11/5, *Protecting with-profits policyholders*, (February 2011);
- CP11/16, *Recovery and Resolution Plans*, (August 2011);
- Chapters 7 and 8 of CP11/27, *Quarterly consultation (No 31)*, (December 2011);
- CP11/30, *Proposed Regulatory Prudent Valuation Return*, (December 2011);
- CP12/4, *Pension Transfer Value Analysis Assumptions*, (February 2012); and
- Chapter 3 of CP12/5, *Quarterly consultation (No 32)*, (March 2012).

- 1.8 Feedback on the consultations in CP11/27 and CP12/5 is set out in Chapter 4 of this Notice. Feedback in relation to the other consultations is being published in separate policy statements.

Annexes to this Notice

- 1.9 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

- 1.10** 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

- 1.11** This Notice is published on the FSA website and is available in hardcopy.
- 1.12** 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.
- 1.13** 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.
- 1.14** The consolidated text of the Handbook can be found on the FSA’s website at <http://fsahandbook.info/FSA/html/handbook/>.
- 1.15** 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

- 1.16** This Notice, and the feedback to which paragraph 1.8 refers, fulfil for the relevant text made by the Board the obligations in sections 155(5) and (6) and similar sections of the Financial Services and Markets Act 2000 (‘the Act’). These obligations are: to publish an account of representations received in response to consultation and the FSA’s response to them; and to publish (where applicable) details of any significant differences between the provisions consulted on and the provisions made by the Board, with a cost-benefit analysis.

Comments

- 1.17** 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, 21 March 2012 and 26 April 2012 by the Board. Where relevant, it also refers to the development stages of that material, enabling readers to look back at developmental documents if they wish.

GLOSSARY

Conduct of Business Sourcebook (With-Profits Business) Instrument 2012 (FSA 2012/10)

- 2.2 For the changes made to the Glossary by this instrument, see paragraphs 2.12 to 2.14 of this Notice.

Client Assets Sourcebook (Resolution Pack) Instrument 2012 (FSA 2012/20)

- 2.3 For the changes made to the Glossary by this instrument, see paragraphs 2.20 to 2.22 of this Notice.

Collective Investment Schemes Sourcebook (Master-Feeder) Instrument 2012 (FSA 2012/25)

- 2.4 For the changes made to the Glossary by this instrument, see paragraphs 2.31 to 2.33 of this Notice.

HIGH LEVEL STANDARDS

Training and Competence sourcebook (TC)

Training and Competence Sourcebook (Qualifications Amendments No 5) Instrument 2012 (FSA 2012/21)

- 2.5 Following consultation in Chapter 2 of CP12/05¹, the Board has made the following changes to the Handbook:

Changes: ***Changes to TC Appendix 4E***

- 2.6 A list of appropriate qualifications is contained in TC. This instrument adds new qualifications to the list.
- 2.7 This instrument comes into force on 27 April 2012. Feedback on this consultation is set out in Chapter 4 of this Notice.

Fees manual (FEES)

Fees Manual (FOS Case Fees 2012/13) Instrument 2012 (FOS 2012/1)

- 2.8 This instrument makes the following changes to FEES:

Changes: ***Changes to FEES 5.5A.6R, 5.5A.8G and 5.5A.9G***
 Addition of FEES 5.5A.23AR, 5.5A.23BR and 5.5A.25AR
 Changes to FEES 5.5A.28R and 5.5A.30R
 Changes to FEES 5 Annex 2R and 3R

- 2.9 Under the Financial Services and Markets Act 2000, the FSA and the Financial Ombudsman Service (FOS) are given shared powers to make the rules in FEES. Some rules are made by the FSA, some by the FSA and the FOS, and some by the FOS alone. Rules made by the FOS are subject to approval by the FSA.
- 2.10 The FSA has now approved the making by the FOS of this instrument. The instrument sets case fees for the Financial Ombudsman Service (FOS) and voluntary jurisdiction levy rates. These changes came into force on 1 April 2012.

¹ CP12/5, *Quarterly consultation (No 32)*, (March 2012).

PRUDENTIAL STANDARDS

General Prudential sourcebook (GENPRU)

Supervision Manual (Prudent Valuation Reporting) Instrument 2012 (FSA 2012/24)

- 2.11 For the changes made to GENPRU by this instrument, see paragraphs 2.27 to 2.30 of this Notice.

BUSINESS STANDARDS

Conduct of Business sourcebook (COBS)

Conduct of Business Sourcebook (With-Profits Business) Instrument 2012 (FSA 2012/10)

- 2.12 Following consultation in CP11/5², the Board has made the following changes to the Handbook:

- Changes to Glossary:**
 - Addition of 'strategic investment', 'terms of reference' and 'with-advisory arrangement'*
 -
 - Changes to 'required percentage' and 'with-profits committee'*
 -
 - Changes to COBS 20.1.4R*
 - Changes to COBS 20.2.1G*
 - Addition of COBS 20.2.1AR, 20.2.1BG, 20.2.1CG and 20.2.1DG*
 - Changes to COBS 20.2.16R*
 - Addition of COBS 20.2.16AG*
 - Changes to COBS 20.2.17R*
 - Addition of COBS 20.2.17AR and 20.2.17BG*
 - Changes to COBS 20.2.21R, 20.2.22E and 20.2.28R*
 - Addition of COBS 20.2.28AG*
 - Changes to COBS 20.2.29G, 20.2.30G and 20.2.36R*
 - Addition of COBS 20.2.36AR, 20.2.36BG, 20.2.41AR and 20.2.41BG*
 - Changes to COBS 20.2.42R, 20.2.44G, 20.2.45R, 20.2.54R, 20.2.55G, 20.2.56R, 20.2.57G and 20.2.60G*
 - Deletion of COBS 20.3.2G and 20.3.3G*
 - Addition of COBS 20.5*

² CP11/5, *Protecting with-profits policyholders*, (February 2011).

needed in the wording of the assumptions as firms were interpreting them in different ways which could, potentially, give rise to abuse and consumer detriment.

- 2.18** This instrument comes into force on **1 May 2012**. Feedback on this consultation will be provided in a separate policy statement published by the FSA.

Collective Investment Schemes Sourcebook (Master-Feeder) Instrument 2012 (FSA 2012/25)

- 2.19** For the changes made to COBS by this instrument, see paragraphs 2.31 to 2.33 of this Notice.

Client Assets sourcebook (CASS)

Client Assets Sourcebook (Resolution Pack) Instrument 2012 (FSA 2012/20)

- 2.20** Following consultation in CP11/16⁵, the Board has made the following changes to the Handbook:

Changes to Glossary: **Addition of ‘CASS resolution pack’**

Changes: **Addition of CASS 10.1.1R, 10.1.2R, 10.1.3G, 10.1.4R, 10.1.5G, 10.1.6G, 10.1.7R, 10.1.8R, 10.1.9G, 10.1.10G, 10.1.11G, 10.1.12G, 10.1.13G, 10.1.14R, 10.1.15G, 10.1.16G, 10.1.17R, CASS 10.1.18G and 10.1.19R**

Addition of CASS 10.2.1R, 10.2.2G and 10.2.3R

Addition of CASS 10.3.1R and 10.3.2G

Changes to TP 1.1 row 11

Changes to Schedule 1.3G

Changes to Schedule 2.1G

- 2.21** The changes address the potential lack of incentive that a firm has to ensure that information, that would help an insolvency practitioner to return client assets quickly, will be accessible once the firm has become a gone concern.
- 2.22** This instrument came into force on **1 April 2012**. Feedback on this consultation will be provided in a separate policy statement published by the FSA.

⁵ CP11/16, *Recovery and Resolution Plans*, (August 2011).

REGULATORY PROCESSES

Supervision manual (SUP)

Conduct of Business Sourcebook (With-Profits Business) Instrument 2012 (FSA 2012/10)

2.23 For the changes made to SUP by this instrument, see paragraphs 2.12 to 2.14 of this Notice.

Integrated Regulatory Reporting (Amendment No 13) Instrument 2012 (FSA 2012/23)

2.24 Following consultation in Chapter 7 of CP11/27, the Board has made the following changes to the Handbook:

Changes:

- Changes to SUP 16 Annex 18BG***
- Changes to SUP 16 Annex 24R***
- Changes to SUP 16 Annex 25G***

2.25 This instrument clarifies various reporting requirements in response to queries from firms. It makes the following changes to the regulatory reporting rules:

- to expand the guidance in FSA004 (credit risk), column F;
- to remove the validation rules in FSA004 on row 21 and row 31, to ensure that firms with a large portion of specialised lending in their small and medium-sized enterprise (SME) corporate portfolio are able to submit data item correctly;
- to add to the guidance in FSA038 (volumes and types of business) under ‘Value of Derivatives’ to make it clearer;
- to delete the question in FSA028 (Non-EEA sub-group), data element 3A;
- to remove the references to FSA009 from elements 1A and 2A as they appear on FSA028 and the corresponding guidance;
- to delete the data item 1A, FSA018 (UK integrated groups - large exposures), which asks to ‘Identify the Integrated Group’;
- to add validation rules to FSA003 (capital adequacy), for data elements 144A and 145A, to ensure that the data submitted by firms is accurate and free from error; and
- to change the guidance to bring SUP 16 Annex 18BG, (Retail Mediation Activities Return (RMAR)) in line with other policy and system changes.

2.26 This instrument comes into force on 27 April 2012. Feedback on this consultation is set out in Chapter 4 of this Notice.

Supervision Manual (Prudent Valuation Reporting) Instrument 2012 (FSA 2012/24)

2.27 Following consultation in CP11/30⁶, the Board has made the following changes to the Handbook:

Changes:

Changes to GENPRU 1.3.35G

Addition of GENPRU 1.3.35AG

Changes to GENPRU 2.2.86R, 2.2.248R and 2.2.249R

.....

Addition of SUP 16.16.1R, 16.16.2R, 16.16.3G, 16.16.4R and 16.16.5R

Addition of SUP 16 Annex 31AR and Annex 31BG

2.28 In summary, these changes provide for a standardised return that will ask for the potential downside and upside that could exist in the valuation process, for a defined list of asset classes. The context will be provided through net and gross balance sheets and VaR-equivalent figures.

2.29 The rules will enable the FSA to compare reported levels of valuation uncertainty across firms and across time, and identify when firms have begun to regard certain markets as being more illiquid and when other firms have not realised this yet

2.30 This instrument comes into force on 30 June 2012. Feedback on this consultation will be provided in a separate policy statement published by the FSA.

⁶ CP11/30, *Proposed Regulatory Prudent Valuation Return*, (December 2011).

SPECIALIST SOURCEBOOK

Collective Investment Schemes sourcebook (COLL)

Collective Investment Schemes Sourcebook (Master-Feeder) Instrument 2012 (FSA 2012/25)

- 2.31 Following consultation in Chapter 8 of CP11/27⁷, the Board has made the following changes to the Handbook:

Changes to Glossary: **Addition of ‘feeder NURS’**
 Addition of ‘qualifying master scheme’
 Changes to ‘fund of alternative investment funds’

Changes: **Addition of COBS 13.3.4R and 13.3.5G**

 Changes to COLL 1.2.1R and 1.2.2G
 Changes to COLL 3.2.6R
 Addition of COLL 4.2.3BR
 Changes to COLL 4.2.5R
 Changes to COLL 4.3.11R, 4.3.12R and 4.3.13G
 Changes to COLL 4.5.5R
 Changes to COLL 4.5.7R and 4.5.8R
 Addition of COLL 4.5.16R
 Changes to COLL 4.6.8R
 Changes to COLL 5.6.3R, 5.6.7R, 5.6.10R and 5.6.24R
 Addition of COLL 5.6.26R
 Changes to COLL 5.7.2G
 Addition of COLL 5.7.12R
 Changes to COLL 7.2.1AR
 Addition of COLL 13.1.1R and 13.1.2G
 Addition of COLL 13.2.1R, 13.2.2R, 13.2.3R, 13.2.4R, 13.2.5R,
 13.2.6R and 13.2.7R
 Changes to Schedule 2.2G

- 2.32 In summary, these changes implement a similar master-feeder regime for non-UCITS retail schemes (NURS) to that provided under the recent Undertakings for Collective Investments in Transferable Securities Directive (UCITS IV) for UCTIS schemes, allowing a NURS to become a feeder NURS by being dedicated to units in a single qualifying master scheme (the NURS equivalent of a master UCITS).

- 2.33 This instrument comes into force on 27 April 2012. Feedback on this consultation is set out in Chapter 4 of this Notice.

⁷ CP11/27, *Quarterly consultation (No 31)*, (December 2011).

3

Changes outside the Handbook

- 3.1 No changes have been made by the Board this month to material outside the Handbook.

4

Feedback on responses to consultation

4.1 This chapter provides feedback on the following consultation:

- Chapters 7 and 8 of CP11/27, *Quarterly consultation (No 31)*, (December 2011); and
- Chapters 3 of CP12/5, *Quarterly consultation (No 32)*, (March 2012).

Chapter 7 of CP11/27, Quarterly consultation (No 31)

Integrated Regulatory Reporting (Amendment No 13) Instrument 2012 (FSA 2012/23)

Supervision manual (SUP)

4.2 In Chapter 7 of CP11/27⁸, we proposed some revisions to the rules and guidance on regulatory reporting in Chapter 16 of SUP. These amendments cover:

- SUP 16 Annex 18BG (guidance on completing RMAR);
- SUP 16 Annex 24R (reporting forms); and
- SUP 16 Annex 25G (guidance on completing the forms).

4.3 The consultation covered some clarification to reporting rules and changes to guidance, validations and data items. These changes are relevant to:

- firms subject to the Capital Requirements Directive (CRD IV);
- firms with permission to carry on the regulated activity of managing investments;
- firms completing some or all of the Retail Mediation Activities Return; and

⁸ CP11/27, *Quarterly consultation (No 31)*, (December 2011).

- firms in UK consolidation groups.

Responses to consultation

- 4.4 We received two responses to the proposals. One response queried the amendment of SUP 16 Annex 18BG (RMAR guidance). However, the proposed change to the guidance is made simply because the element no longer exists on the reporting form. It does not make a change to the content of the reporting form. Therefore, the amendment has been made exactly as proposed.
- 4.5 A response was also received regarding the proposed change to the guidance for FSA004, Credit Risk (column F). It raised the concern that credit valuation adjustments (CVA) do not relate to impairment and are not in line with the proposed definition for harmonised capital reporting under CRD IV. We acknowledge that this is correct. However, the proposed guidance still works for prudential reporting, because the column had previously been changed to 'other credit valuation' in order to avoid confusion with CVA, which is an accounting treatment. The firms report the outstanding assets (not written down) of an entity that has been acquired. In addition, once Common Reporting (COREP) is finalised then the FSA004 guidance will be replaced by implementing technical standards on COREP.

Cost benefit analysis and compatibility statement

- 4.6 CP11/27 contained a cost benefit analysis setting out the costs and benefits of the proposals. We do not consider that the changes we have made to our rules from those consulted on significantly change the costs or benefits involved.

Equality and diversity issues

- 4.7 We continue to believe that these changes do not give rise to discrimination and are of low relevance on the equality agenda. We received no comments during consultation on any equality issues that respondents could foresee.
- 4.8 The changes made by this instrument are listed and described in paragraphs 2.24 to 2.26 of this Notice.

Chapter 8 of CP11/27, Quarterly consultation (No 31)

Collective Investment Schemes Sourcebook (Master-Feeder) Instrument 2012 (FSA 2012/25)

Glossary of definitions

Conduct of Business sourcebook (COBS)

Collective Investment Schemes sourcebook (COLL)

- 4.9 In Chapter 8 of CP11/27⁹, we consulted on changes to the Collective Investment Schemes sourcebook (COLL), the Glossary of definitions and the Conduct of Business sourcebook (COBS). The proposal was to allow any non-UCITS retail scheme (NURS), that is subject to the investment powers and borrowing limits of COLL 5.6, to act as a feeder fund and to incorporate two consequential changes to the rules applying to UCITS (Undertakings for Collective Investments in Transferable Securities) feeder funds.
- 4.10 The proposals we put forward included the following measures:
- adding new Glossary definitions to the Handbook for ‘feeder NURS’ and ‘qualifying master scheme’;
 - setting out the proposed types of master schemes a feeder NURS may be dedicated to;
 - amending COLL 5.6 to set out the investment powers of a feeder NURS;
 - setting out new requirements in COLL 3 and COLL 4 for provision of information to potential investors in feeder NURS;
 - amending the rules for pre-contractual documents to take accounts of NURS master-feeder structures;
 - implementing a new chapter, COLL 13, to set out operational requirements for feeder NURS; and
 - making consequential changes to rules for feeder UCITS in COLL 3 and COLL 4.

Responses to consultation

- 4.11 We received three responses to the consultation, two from trade associations and one from a regulated firm. We have summarised their feedback below under each question, together with our response.

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

General provisions

4.12 We asked:

Q8.1: Do you agree with the proposed types of master scheme that a feeder NURS may be dedicated to?

4.13 Two of the respondents commented on this question. One agreed with our proposal, subject to their comments on other questions, while the other respondent stated that, while they agreed that the range of potential master schemes for a feeder NURS required expanding, providing an exhaustive list could limit a feeder NURS and reduce its competitiveness against other types of fund.

Our response

It is important that a feeder NURS can only invest in those master schemes which are suitable for retail investors, so we will proceed with the proposals as consulted on. However, we have deleted the provision which was previously proposed at COLL 5.6.26R(2), as a consequence of responses to Q8.2 (please see below).

Investment powers of a feeder NURS

4.14 We asked:

Q8.2: Do you agree with the proposed amendments to COLL 5.6?

4.15 Two respondents suggested that COLL 5.6.26R(2) placed more restrictions on a feeder NURS than a feeder UCITS by not allowing it to invest in a fund of funds which meets the requirements set out in COLL 5.6.10R.

4.16 The same two respondents queried whether the distinction between the draft Handbook text in COLL 5.6.7R, mentioning the use of techniques and instruments by feeder NURS for the purposes of efficient portfolio management (EPM) and COLL 5.8.7R allowing the use of derivatives only for the purposes of hedging by feeder UCITS, was intentional.

Our response

We recognise the view that there should not be more restrictions on a feeder NURS investing in a fund of funds than there are for a feeder UCITS. We have removed our proposed amendment to COLL 5.6.10R and deleted the provision which was

previously proposed at COLL 5.6.26R(2) to allow a feeder NURS to invest in a fund of funds, as long as the requirements outlined in COLL 5.6.10R are met.

The distinction drawn between EPM for feeder NURS and hedging for feeder UCITS is intentional. EPM is a familiar concept already included in NURS rules.

Our rules require a feeder NURS to state its dedication to a single master scheme in its prospectus (see COLL 4.2.5R, row 25B(a)). The simplified prospectus or NURS – key investor information (NURS-KII) document must also contain information about the proportion of a feeder NURS' assets invested in the master scheme.

We do not believe that the lack of an 85% requirement for a feeder NURS will upset the balance of other feeder funds. Although we are not setting a limit, in practice we would expect a high proportion of assets to be invested in a master scheme.

The requirement to provide information about the proportion of assets invested in a master scheme in the simplified prospectus or the NURS-KII in our view enables investors to make a comparison between different feeder funds.

In December 2011, we implemented rule changes that allow cross sub-fund investment, subject to certain conditions, and it is not our current intention to allow master/feeder structures within the same umbrella.¹⁰ We have amended COLL 5.6.24R(2) to explicitly prevent this.

Instrument, prospectus and reporting requirements

4.17 We asked:

Q8.3: Do you agree with the proposed amendments to COLL 3 and COLL 4?

- 4.18 As well as the substantive proposals, the material in CP11/27 superseded draft Handbook text that we had previously consulted on in Chapter 6 of CP11/18¹¹, which was aimed at allowing managers to operate NURS umbrella schemes where some, but not all, of the sub-funds operated as funds of alternative investment funds (FAIF). A respondent to CP11/18 suggested a way in which our disclosure aim could be achieved in a simplified manner. Respondents agreed with our CP11/27 proposals.

Our response

We have addressed the concerns of the respondent to CP11/18 and sought to implement the intentions of our regime in a more straightforward way. We have done this by removing the requirement for a statement of 'whole' fund scheme

¹⁰ Paragraph 4.24 of Handbook Notice 116, (January 2012).

¹¹ CP11/18, *Quarterly consultation (No 30)*, (September 2011).

type in the instrument constituting the scheme (as this restricts the possibility of a mixture of sub-funds within a scheme) and similarly deleted the requirement for such a statement in the prospectus.

Instead, we have added a new prospectus requirement (COLL 4.2.5R(2B)), which mandates full disclosure for umbrella schemes of the types of sub-fund included in the umbrella.

We have also made a consequential amendment to the definition of fund of alternative investment funds (FAIF) in the Glossary of definitions, drawing on our proposals in CP11/18. We have been able to make the definition less complex, as a result of our removal of the requirement to contain a statement in the instrument constituting the scheme.

The consequential amendments to COLL 1.2.1R, 1.2.2G and 5.7.12R outlined in CP11/18, have been made in this instrument, with slight amendments to clarify the wording.

Investor information

4.19 We asked:

Q8.4: Do you agree with the proposed amendments to the simplified prospectus, the key features document and the modification by consent for the NURS-KII?

4.20 One respondent commented on this question, and raised a problem of consistency if a feeder NURS provided a NURS-KII and the qualifying master scheme issues a simplified prospectus or a key features document.

Our response

Our proposed rules specify that the NURS-KII, simplified prospectus or key features document of the feeder NURS must contain information specific to the master scheme, to enable an investor to understand the key particulars of the master scheme. This should minimise any problems of consistency.

However, we have made an adjustment to several sections of the proposed rules to take account of situations where the qualifying master scheme is a recognised scheme and does not produce exactly the same documents as would be required for a master scheme that was a UCITS scheme or a NURS. We have specified, where this situation arises, that we would expect the nearest equivalent document for a recognised scheme to be provided.

We have also amended the proposed wording of COBS 13.3.4R (for a key features document) to bring it more into line with the requirements for a

simplified prospectus or NURS-KII to ensure that a key features document for a feeder NURS will make it clear if the risk profile of the feeder NURS is different from the master. This could include disclosure of the situation where a feeder NURS invests into a sub-fund of a master scheme which is an umbrella not benefiting from segregated liability.

In paragraph 8.19 of CP11/27, we mentioned that we would need to make some adjustments to the modification by consent that allows authorised fund managers of NURS to produce a NURS-KII document rather than a key features document or simplified prospectus.¹² The updated modification will be published on our website shortly.

Changes affecting a feeder NURS

4.21 We asked:

Q8.5: Do you agree with the proposed amendments to COLL 4.3?

4.22 All respondents to the question agreed with the proposed amendments. However, one respondent mentioned that, while agreeing with the requirements, it would impose a significant cost on the authorised fund manager (AFM) and there was a risk that this would be passed down to investors.

Our response

We will proceed with the proposed amendments as we feel they are important for investor protection. On the issue of costs, the proposed amendments to COLL 4.3 institute the same regime in relation to notifications for a feeder NURS as currently apply to a feeder UCITS.

Operational requirements for feeder NURS

4.23 We asked:

Q8.6: Do you agree with our proposals regarding the operational requirements for feeder NURS?

4.24 Two of the responses tied their answers to this question into their replies to Q8.2, which we have responded to above. However, there were a number of separate comments.

¹² See www.fsa.gov.uk/pages/doing/regulated/notify/waiver/consent/cobs_coll.shtml.

- 4.25 One respondent disagreed with our proposed text for COLL 13.2.2R(2). They argued that it should be explicitly stated to be the responsibility of the AFM to be satisfied that the depositary of the feeder NURS can obtain all necessary information to comply with its duties.
- 4.26 Another respondent queried the wording used in paragraph 8.27 of the CP11/27 and stated that this made it unclear who should reimburse the feeder NURS for subscription and redemption charges, and mentioned that they believed the master scheme should reimburse the feeder NURS for any charges that have been made.
- 4.27 The same respondent asked for clarification of how long in advance of investment, a potential feeder NURS should notify the intended master of its intention to become a feeder of the fund.

Our response

We have amended the proposed text of COLL 13.2.2R(2) to state that the AFM needs to be satisfied on reasonable grounds that the depositary of the feeder UCITS will be able to obtain necessary information.

In designing the regime for NURS master/feeders, we decided the framework of various information sharing agreements required for UCITS master/feeders was disproportionate. This means that there are circumstances (for example, where a feeder NURS is investing in a recognised scheme), where the scheme master may not be aware that it is functioning as a master scheme. So we have placed the onus to reimburse any charges on the AFM of the feeder NURS. In practice, we expect the existence of such charges will be a matter of commercial negotiation between the feeder and master schemes.

In regards to specifying timescales, we do not propose to introduce a set notice period for a feeder NURS to advise a potential master that it will become a feeder of that scheme. As mentioned above, our regime has been designed so that there is no requirement for there to be an agreement to invest between the feeder and master schemes.

Suspension of dealings in units

- 4.28 We asked:

Q8.7: Do you agree with our proposal or do you think it is necessary to issue a similar rule or guidance to COLL 7.2.1AR for feeder NURS?

- 4.29 There were two responses to this question. One respondent argued that our rules should allow a NURS to invest in a feeder NURS. The respondent mentioned similar suggestions had been made in the context of UCITS.

- 4.30 The other respondent queried why there had been no mention of whether the requirements in COLL 11.3.2R(2) for master and feeder UCITS managed by the same management company would be extended to NURS master feeders. The respondent also queried whether the information-sharing requirements for feeder NURS would be the same as they are for feeder UCITS.

Our response

As stated by the respondents, although similar suggestions have been made in the context of the UCITS Directive, UCITS schemes cannot currently invest in feeder UCITS. Equally, we do not propose to allow NURS to invest in feeder NURS either. As mentioned above, unlike UCITS, there are no proposals for master-feeder agreements for NURS. Therefore, application of the requirements in COLL 11.3.2R would not be appropriate for NURS. Information-sharing requirements will not be the same for feeder NURS as they are for feeder UCITS, as the relationship between the feeder NURS and qualifying master scheme will not be governed by a master-feeder agreement or the provisions of COLL 11.3.

UCITS IV consequential changes

- 4.31 We asked:

Q8.9: Do you agree with these proposed changes?

- 4.32 All respondents to the question expressed agreement with our proposals.

Our response

As a consequence of the addition of COLL 4.2.5R(2B), we have not implemented the proposed text for COLL 4.2.5R(25-A) as this will no longer be required. We have also made a minor wording change to our proposed amendment to COLL 4.5.5R(1A)(a), to make it clear that the statement in the short report applies to each individual accounting period. We have also made a number of other drafting improvements throughout the instrument to improve its clarity, none of which change the underlying policy intentions.

Equality and diversity issues

4.33 We asked:

Q8.10: Do you have any comments on the CBA, compatibility statement or equality and diversity issues?

4.34 No comments were received in response to this question.

Cost benefit analysis and compatibility statement

4.35 The consultation document contained a cost benefit analysis setting out the costs and benefits of the proposals. We do not consider that the changes we have made to our rules from those consulted on significantly change the costs or benefits involved.

4.36 We received no comments on the compatibility statement during consultation which remains as stated in the consultation paper.

Equality and diversity issues

4.37 We continue to believe that these changes do not give rise to discrimination and are of low relevance on the equality agenda. We received no comments during consultation on any equality issues that respondents could foresee.

4.38 The changes made by this instrument are listed and described in paragraphs 2.31 to 2.33 of this Notice.

Chapter 2 of CP12/5, Quarterly consultation (No 32)

*Training and Competence Sourcebook (Qualifications Amendments No 5)
Instrument 2012(FSA 2012/21)*

Training and Competence sourcebook (TC)

4.39 As part of the Retail Distribution Review (RDR) we have committed to regularly updating our appropriate qualifications list.

4.40 In Chapter 2 of PS11/1¹³ and Chapter 3 of PS10/18¹⁴ we confirmed that we would publish an appropriate qualifications list in the Training and Competence sourcebook (TC). We 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.

4.41 We consulted in Chapter 2 of CP12/5 on the following proposals:

- extending the list of appropriate qualifications for a number of activities; and
- making administrative changes.

Appropriate qualifications

4.42 We first published a list of appropriate transitional qualifications in December 2009 after professional standards were raised from QCF level 3 to QCF level 4. The Financial Services Skills Council (FSSC) then developed, consulted on and published the modernised exam standards so applications for new RDR-compliant qualifications could be developed. We continue to receive new qualifications to be included in the appropriate qualifications list.

4.43 In CP12/05 we proposed adding, for the activity of advising on Packaged Products (which are not broker funds) and Friendly Society tax-exempt policies, the CFA Institute/CFA Society of UK (Formerly United Kingdom Society of Investment Professionals/Institute of Investment Management & Research) Investment Management Certificate (Level 4 certificate) (post-2010 exam standards), plus other qualifications that meet specialist standards for advising on packaged products.

4.44 The one respondent to this consultation agreed with our proposals. We will go ahead and amend the appropriate qualifications list as proposed.

Administrative changes

4.45 We are making an amendment to reflect the correct name of a qualification for Chartered Insurance Institute (CII) which is already on our list for ‘Managing investment or acting as a broker fund adviser’ (activity 14 and 10) to Certificate in Discretionary Investment Management.

4.46 We are going to add the combined ISA and personal equity plan (PEP) administration qualification to the list for ‘overseeing on a day to day basis administrative functions in relation to managing investments (activity 17). The ISA and PEP administration qualifications are already listed separately.

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

14 PS10/18, *Feedback to CP10/12 competence and ethics and final rules*, (December 2010).

Cost benefit analysis and compatibility statement

- 4.47 CP12/5 contained a cost benefit analysis setting out the costs and benefits of the proposals. We do not consider that the changes we have made to our rules from those consulted on significantly change the costs or benefits involved.

Equality and diversity issues

- 4.48 We continue to believe that these changes do not give rise to discrimination and are of low relevance on the equality agenda. We received no comments during consultation on any equality issues that respondents could foresee.
- 4.49 The changes made by this instrument are listed and described in paragraphs 2.5 to 2.7 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, 21 March 2012 and 26 April 2012

Title of instrument	CP	Modules affected	No. of instrument	Changes effective
Conduct of Business Sourcebook (With-Profits Business) Instrument 2012	11/15	Glossary, COBS , SUP	FSA 2012/10	1.3.12
Client Assets Sourcebook (Resolution Pack) Instrument 2012	11/16	Glossary, CASS	FSA 2012/20	1.4.12
Fees Manual (FOS Case Fees 2012/13) Instrument 2012	-	FEES	FOS 2012/1	1.4.12
Training and Competence Sourcebook (Qualifications Amendment No 5) Instrument 2012	12/5 (Ch 2)	TC	FSA 2012/21	27.4.12
Pensions (Transfer Value Analysis Assumption) Instrument 2012	11/30	COBS	FSA 2012/22	1.5.12
Integrated Regulatory Reporting (Amendment No 13) Instrument 2012	11/27 (Ch 7)	SUP	FSA 2012/23	27.4.12
Supervision Manual (Prudent Valuation Reporting) Instrument 2012	11/30	GENPRU, SUP	FSA 2012/24	27.4.12
Collective Investment Schemes Sourcebook (Master-Feeder) Instrument 2012	11/27 (Ch 8)	Glossary, COBS , COLL	FSA 2012/25	27.4.12

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
	Handbook Administration (No 25) Instrument 2012	2012/11	21.3.12 118
	Fees (Miscellaneous Amendments) (No 4) Instrument 2012	2012/13	21.3.12 118
	Conduct of Business Sourcebook (Contracting Out) Instrument 2012	2012/16	21.3.12 118
	Credit Unions (Northern Ireland) Instrument 2012	2012/18	21.3.12 118
	Collective Investment Schemes Sourcebook (Amendment No 6) Instrument 2012	2012/19	21.3.12 118
	Conduct of Business Sourcebook (With-Profits Business) Instrument 2012	2012/10	23.2.12 119
	Client Assets Sourcebook (Resolution Pack) Instrument 2012	2012/20	21.3.12 119
	Collective Investment Schemes Sourcebook (Master-Feeder) Instrument 2012	2012/25	26.4.12 119

HIGH LEVEL STANDARDS

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

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Instrument 2010			
Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010		2010/65	16.12.10 105
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)		2011/7	9.2.11 107
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11 108
Controlled Functions (Amendment No 2) Instrument 2011		2011/15	24.3.11 108
Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 3) Instrument 2011		2011/35	23.6.11 111
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
Handbook Administration (No 25) Instrument 2012		2012/11	21.3.12 118

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

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

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

*TC	Training and Competence			
<i>First brought into force</i>		-	1.12.01	-
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08	72
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)		2009/36	1.7.09	90
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10	105
Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010		2010/65	16.12.10	105
Retail Distribution Review (Training and Competence) Instrument 2011		2011/5	19.1.11	106
Training and Competence Sourcebook (Qualifications Amendments) Instrument 2011		2011/16	24.3.11	108
Retail Distribution Review (Holloway Sickness Policies) Instrument 2011		2011/37	23.6.11	111
Training and Competence Sourcebook (Accredited Bodies and Qualifications Amendments No 2) Instrument 2011		2011/50	22.9.11	113
Training and Competence Sourcebook (Qualifications Amendments No 3) Instrument 2011		2011/69	8.12.11	115
Training and Competence Sourcebook (Qualifications Amendments No 4) Instrument 2011		2012/8	23.2.12	117
Training and Competence Sourcebook (Qualifications Amendment No 5) Instrument 2012		2012/21	26.4.12	119

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

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

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Fees Provisions (Amendment No 3) Instrument 2010		2010/62	16.12.10 105
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 (<i>made jointly with FOS as FOS 2010/3</i>)		2010/63	16.12.10 105
Retail Distribution Review (Training and Competence) Instrument 2011		2011/5	19.1.11 106
Fees (Electronic Money Application Fees) Instrument 2011		2011/6	9.2.11 107
Fees Manual (Financial Ombudsman Service Case Fees 2011/2012) Instrument 2011 (<i>instrument made by FOS</i>)		FOS 2011/2	16.3.11 108
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11 108
Fees Provisions (2011/2012) Instrument 2011		2011/17	24.3.11 108
Periodic Fees (2011/2012) and Other Fees Instrument 2011		2011/28	26.5.11 110
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) (No 2) Instrument 2011 (<i>made jointly with FOS as FOS 2011/4</i>)		2011/36	23.6.11 111
Financial Services Compensation Scheme (Payment of Levies) (Amendment) Instrument 2011		2011/41	28.7.11 112
Recognised Auction Platforms Instrument 2011		2011/77	21.12.11 116
Fees (Miscellaneous Amendments) (No 3) Instrument 2012		2012/3	19.1.12 116
Fees Provisions (2012/2013) Instrument 2012		2012/12	21.3.12 118
Fees (Miscellaneous Amendments) (No 4) Instrument 2012		2012/13	21.3.12 118
Credit Unions (Northern Ireland) Instrument 2012		2012/18	21.3.12 118
Fees Manual (FOS Case Fees 2012/13) Instrument 2012		FOS 2012/1	21.3.12 119

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
Supervision Manual (Prudent Valuation Reporting) Instrument 2012		2012/24	26.4.12 119

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

BIPRU	Prudential sourcebook for Banks, Building Societies and Investment Firms		
<i>First brought into force (in part)</i>			
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Lifetime Mortgages) Instrument 2008	2008/4	28.2.08	73
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Credit Derivatives Specific Risk) Instrument 2008	2008/58	29.10.08	82
Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009	2009/55	30.9.09	93
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Capital Floors) Instrument 2009	2009/58	5.11.09	94
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Large Exposures Transitional Provisions) (Amendment) Instrument 2009	2009/59	5.11.09	94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09	95
Prudential Requirements (Stress Testing) Instrument 2009	2009/72	10.12.09	95
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Short-Term Trade 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
Liquidity Standards (Miscellaneous Amendments No 5) Instrument 2012	2012/14	21.3.12	118

INSPRU	Prudential sourcebook for Insurers		
<i>First brought into force</i>			
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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
<i>First brought into force</i>		-	1.12.01
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008		2008/66	4.12.08
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09
Prudential Requirements for Insurers (Amendment No 4) Instrument 2009		2009/60	5.11.09
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09

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

IPRU (INV)	Interim Prudential sourcebook: Investment Businesses		
<i>First brought into force</i>			
Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations) Instrument 2008		2008/17	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
Handbook Administration (No 11) Instrument 2008		2008/55	29.10.08
Professional Indemnity Insurance (Limits of Indemnity) Instrument 2009		2009/4	22.1.09
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09
Capital Resources and Professional Indemnity Insurance Requirements for Personal Investment Firms Instrument 2009		2009/62	5.11.09
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09
Handbook Administration (No 18) Instrument 2010		2010/19	24.6.10
Capital Resources Requirements for Personal Investment Firms (Amendment) Instrument 2011		2011/44	28.7.11
Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011		2011/72	8.12.11

BUSINESS STANDARDS

*COBS	Conduct of Business		
<i>First brought into force</i>			
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08
Conduct of Business Sourcebook (Recording of Telephone Conversations and Electronic Communications) Instrument 2008		2008/6	28.2.08
Permitted Links (Amendment No 2) Instrument 2008		2008/16	27.3.08
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08
Disclosure Documents (Amendment) Instrument 2008		2008/35	24.7.08

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

Conduct of Business Sourcebook (Amendment) Instrument 2008	2008/36	24.7.08	79
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
Self-Invested Personal Pensions (Contracting Out) Instrument 2008	2008/44	25.9.08	81
Client Assets Sourcebook (Common Platform Provisions) Instrument 2008	2008/45	25.9.08	81
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
Conduct of Business Sourcebook (Record Keeping for Inducements) Instrument 2008	2008/59	29.10.08	82
Conduct of Business Sourcebook (Product Information for Variation of Personal Pension Schemes) Instrument 2008	2008/67	4.12.08	83
Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84
Payment Services Instrument 2009	2009/14	26.3.09	86
Financial Services Compensation Scheme (Limits Amendment) Instrument 2009	2009/25	23.4.09	87
With-Profits Funds: Payments of Compensation and Redress Instrument 2009	2009/41	23.7.09	90
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009	2009/52	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Retail Distribution Review (Adviser Charging) Instrument 2010	2010/12	25.3.10	98
Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10	101
Retail Distribution Review (Corporate Pensions) Instrument 2010	2010/21	24.6.10	101
Financial Promotions (Amendment) Instrument 2010	2010/31	22.7.10	102
Retail Distribution Review (Pure Protection) Instrument 2010	2010/46	23.9.10	103
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
Handbook Administration (No 25) Instrument 2012	2012/11	21.3.12	118
Retail Distribution Review (Adviser Charging No 5) Instrument 2012	2012/15	21.3.12	118
Conduct of Business Sourcebook (Contracting Out) Instrument 2012	2012/16	21.3.12	118
Conduct of Business Sourcebook (With-Profits Business) Instrument 2012	2012/10	23.2.12	119

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
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
Employers' Liability Insurance: Disclosure by Insurers (No 2) Instrument 2012		2012/17	21.3.12 118

MCOB	Mortgages and Home Finance: Conduct of Business		
<i>First brought into force</i>		-	31.10.04 -
Disclosure Documents (Amendment) Instrument 2008		2008/35	24.7.08 79
Handbook Administration (No 12) Instrument 2009		2009/3	22.1.09 84
Mortgages and Home Finance: Conduct of Business Sourcebook (Deferred Interest Forbearance Amendments) Instrument 2009		2009/17	26.3.09 86
Financial Services Compensation Scheme (Limits Amendment) Instrument 2009		2009/25	23.4.09 87
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)		2009/36	1.7.09 90
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09 92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09 92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09 95
Sale and Rent Back Instrument 2010		2010/1	28.1.10 96
Handbook Administration (No 18) Instrument 2010		2010/19	24.6.10 101
Mortgage Arrears Instrument 2010		2010/22	24.6.10 101
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10 103
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10 105
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11 108

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

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Professional Firms (Amendment) Instrument 2011		2011/70	8.12.11 115
Client Assets Sourcebook (Liens Amendment) Instrument 2012		2012/5	19.1.12 116
Client Assets Sourcebook (Resolution Pack) Instrument 2012		2012/20	21.3.12 119

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

REGULATORY PROCESSES

*SUP	Supervision		
<i>Chapter 9 first brought into force</i>		-	21.6.01 -
<i>Chapters 6, 7, 8 and 10 first brought into force</i>		-	3.9.01 -
<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</i>)		2009/36	1.7.09 90

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
<i>as FOS 2009/3)</i>			
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09 90
	Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09 90
	Supervision Manual (Controlled Functions) (Amendment No 2) Instrument 2009	2009/42	23.7.09 90
	Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009	2009/48	11.8.09 91
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09 92
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09 92
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009	2009/55	30.9.09 93
	Close Links Reporting Instrument 2009	2009/63	5.11.09 94
	Supervision Manual (Amendment No 16) Instrument 2009	2009/64	5.11.09 94
	Supervision Manual (Retail Mediation Activities Return) (Amendment) Instrument 2009	2009/65	5.11.09 94
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09 95
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09 95
	Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09 95
	Sale and Rent Back Instrument 2010	2010/1	28.1.10 96
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10 98
	Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10 101
	Sale and Rent Back (Regulatory Reporting) Instrument 2010	2010/23	24.6.10 101
	Online Submission and Mandatory Forms (No 2) Instrument 2010	2010/24	24.6.10 101
	Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10 102
	Capital Requirements Directive (Handbook Amendments) Instrument 2010	2010/29	22.7.10 102
	Supervision Manual (Controlled Functions) (Amendment No 3) Instrument 2010	2010/33	22.7.10 102
	Supervision Manual (Payment Services) (Reporting) Instrument 2010	2010/34	22.7.10 102
	Integrated Regulatory Reporting (Amendment No 6) Instrument 2010	2010/35	22.7.10 102
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10 103
	Capital Requirements Directive (Large Exposures) Instrument 2010	2010/41	23.9.10 103
	Liquidity Standards (Miscellaneous Amendments) Instrument 2010	2010/43	23.9.10 103
	Controlled Functions (Amendment) Instrument 2010	2010/48	23.9.10 103
	Integrated Regulatory Reporting (Amendment No 7) Instrument 2010	2010/49	23.9.10 103
	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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	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
	Handbook Administration (No 25) Instrument 2012	2012/11	21.3.12 118
	Fees (Miscellaneous Amendments) (No 4) Instrument 2012	2012/13	21.3.12 118
	Retail Distribution Review (Adviser Charging No 5) Instrument 2012	2012/15	21.3.12 118
	Conduct of Business Sourcebook (Contracting Out) Instrument 2012	2012/16	21.3.12 118
	Conduct of Business Sourcebook (With-Profits Business) Instrument 2012	2012/10	23.2.12 119
	Supervision Manual (Prudent Valuation Reporting) Instrument 2012	2012/24	26.4.12 119

DEPP	Decision Procedure and Penalties		
	<i>First brought into force</i>	-	28.8.07 -
	Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008	2008/2	24.1.08 72
	Decision Procedure and Penalties Manual and Enforcement Guide (Amendment) Instrument 2008	2008/68	4.12.08 83
	Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09 84
	Payment Services Instrument 2009	2009/14	26.3.09 86
	Supervision Manual (Controllers) (Amendment) Instrument 2009	2009/20	26.3.09 86
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09 95
	Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09 95
	Decision Procedure and Penalties Manual (Financial Penalties) Instrument 2010	2010/4	25.2.10 97
	Enforcement Powers (Financial Services Act 2010) Instrument 2010	2010/26	22.7.10 102
	Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11 107
	Decision Procedure and Penalties Manual and Enforcement Guide (Amendment No 2) Instrument 2011	2011/10	24.2.11 107
	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
	Credit Unions (Northern Ireland) Instrument 2012	2012/18	21.3.12 118

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</i>)	2008/47	25.9.08 81

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
<i>2008/4)</i>			
Handbook Administration (No 11) Instrument 2008 <i>(made jointly with FOS as FOS 2008/5)</i>		2008/55	29.10.08 82
Payment Services Instrument 2009 <i>(made jointly with FOS as FOS 2009/1)</i>		2009/14	26.3.09 86
Periodic Fees (2009/2010) and Other Fees Instrument 2009		2009/27	28.5.09 88
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 <i>(made jointly with FOS as FOS 2009/3)</i>		2009/36	1.7.09 90
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09 90
Dormant Bank and Building Society Accounts Instrument 2009		2009/38	23.7.09 90
Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 <i>(instrument made by FOS)</i>		FOS 2009/4	16.9.09 92
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09 92
Payment Services (Transitioning Firms) Instrument 2009		2009/53	24.9.09 92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09 95
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09 95
Dispute Resolution (Voluntary Jurisdiction and Sale and Rent Back Amendments) Instrument 2009 <i>(instrument made by FOS)</i>		FOS 2009/6	17.12.09 96
Dispute Resolution: Complaints (Publication of Complaints Data) Instrument 2010		2010/2	28.1.10 96
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10 98
Dispute Resolution: Complaints (Payment Protection Insurance Complaints: Referral to Ombudsman) Instrument 2010		2010/18	27.5.10 100
Sale and Rent Back (Regulatory Reporting) Instrument 2010		2010/23	24.6.10 101
Dispute Resolution: Complaints (Payment Protection Insurance) Instrument 2010		2010/36	22.7.10 103
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10 103
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10 105
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 <i>(made jointly with FOS as FOS 2010/3)</i>		2010/63	16.12.10 105
Electronic Money and Payment Services Instrument 2011 <i>(made jointly with FOS as FOS 2011/1)</i>		2011/7	9.2.11 107
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11 108
Dispute Resolution: Complaints (Amendment No 3) Instrument 2011		2011/33	26.5.11 110
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) (No 2) Instrument 2011 <i>(made jointly with FOS as FOS 2011/4)</i>		2011/36	23.6.11 111
UCITS IV Directive Instrument 2011		2011/39	28.7.11 112
Consumer Redress Schemes Instrument 2011 <i>(made jointly with FOS as FOS 2011/5)</i>		2011/46	28.7.11 112
Dispute Resolution: Complaints (Amendment No 4) Instrument 2011 <i>(made jointly with FOS as FOS 2011/6)</i>		2011/65	2.11.11 114
Retail Distribution Review (Retain Mediation Activities Return & Complaints Data) Instrument 2011		2011/58	22.9.11 115
Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011		2011/72	8.12.11 115
Fees (Miscellaneous Amendments) (No 3) Instrument 2012		2012/3	19.1.12 116
Handbook Administration (No 25) Instrument 2012		2012/11	21.3.12 118

COMP	Compensation		
<i>Chapter 4 first brought into force</i>		-	15.11.01 -
<i>Rest of COMP brought into force</i>		-	1.12.01 -
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08 79
Compensation Sourcebook (Protected Contracts of Insurance) (Scope Amendment No 3) Instrument 2008		2008/38	24.7.08 79
Compensation Sourcebook (Amendment No 8) Instrument 2008		2008/53	2.10.08 82
Financial Services Compensation Scheme (Amendment of Fees Provisions (No 3)) Instrument 2008		2008/54	7.10.08 82
Handbook Administration (No 11) Instrument 2008		2008/55	29.10.08 82
Compensation Sourcebook (Accelerated Compensation for Depositors) Instrument 2008		2008/62	29.10.08 82
Compensation Sourcebook (Building Society Mergers) Instrument 2008		2008/64	26.11.08 83
Compensation Sourcebook (Building Societies and other Mutual Society Mergers) Instrument 2009		2009/2	15.1.09 84
Handbook Administration (No 12) Instrument 2009		2009/3	22.1.09 84
Compensation Sourcebook (Protected Deposit Transfers under the Special Resolution Regime) Instrument 2009		2009/21	29.3.09 86

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
			HN	
	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
	Credit Unions (Northern Ireland) Instrument 2012	2012/18	21.3.12	118

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

SPECIALIST SOURCEBOOKS

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

*COLL	Collective Investment Schemes			
	<i>First brought into force</i>	-	1.4.04	-
	Collective Investment Schemes Sourcebook (UCITS Eligible Assets Directive and Other Amendments) Instrument 2008	2008/5	28.2.08	73
	Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
	Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2008 (REVOKED: July 2008)	2008/27	22.5.08	77
	Collective Investment Schemes Sourcebook (Property Authorised Investment Funds) Instrument 2008	2008/28	22.5.08	77
	Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
	Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
	Collective Investment Schemes Sourcebook (Immovables Valuation) Instrument 2008	2008/48	25.9.08	81

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Collective Investment Schemes Sourcebook (Simplified Prospectus) (Amendment) Instrument 2008	2008/61	29.10.08	82
Collective Investment Schemes Sourcebook (Suspension of Dealings) Instrument 2008	2008/69	4.12.08	83
Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2009	2009/5	22.1.09	84
Collective Investment Schemes Sourcebook (Amendment No 4) Instrument 2009	2009/11	26.2.09	85
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
Collective Investment Schemes Sourcebook (Single Sub-fund Umbrellas) Instrument 2009	2009/44	23.7.09	90
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Collective Investment Schemes Sourcebook (Amendment No 5) Instrument	2009/74	10.12.09	95
Collective Investment Schemes Sourcebook (Accounting Amendments) Instrument 2010	2010/3	28.1.10	96
Funds of Alternative Investment Funds Instrument 2010	2010/5	25.2.10	97
Alternative Finance Investment Bonds Instrument 2010	2010/6	25.2.10	97
Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10	98
Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103
Collective Investment Schemes Sourcebook (Winding Up and Sub-fund Termination and Miscellaneous Amendments) Instrument 2011	2011/11	24.2.11	107
Money Market Funds Instrument 2011	2011/38	23.6.11	111
UCITS IV Directive Instrument 2011	2011/39	28.7.11	112
Retail Distribution Review (Platforms) Instrument 2011	2011/47	28.7.11	112
Handbook Administration (No 23) Instrument 2011	2011/48	22.9.11	113
Collective Investment Schemes Sourcebook (ICVC Sub-Funds) Instrument 2011	2011/76	21.12.11	116
Collective Investment Schemes Sourcebook (Amendment No 6) Instrument 2011	2012/19	21.3.12	118
Collective Investment Schemes Sourcebook (Master-Feeder) Instrument 2012	2012/25	26.4.12	119

CRED	Credit Unions		
<i>First brought into force</i>		-	1.7.02
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008	2008/2	24.1.08	72
Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 (<i>made jointly with FOS as FOS 2008/3</i>)	2008/18	27.3.08	75
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
Companies Act 2006 (Consequential Handbook Amendments No 2) Instrument 2008	2008/41	25.9.08	81
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009	2009/52	24.9.09	92
Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10	102
Controlled Functions (Amendment) Instrument 2010	2010/48	23.9.10	103
Public Awareness Objective (Financial Services Act 2010) Instrument 2010	2010/53	10.11.10	104
Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108
Controlled Functions (Amendment No 2) Instrument 2011	2011/15	24.3.11	108
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
Credit Unions (Northern Ireland) Instrument 2012	2012/18	21.3.12	118

ELM	Electronic Money		
<i>First brought into force</i>		-	18.4.02

Ref Code	Sourcebook or manual	No of Inst	Date of Inst	HN
Name of Instrument				
	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	No of Inst	Date of Inst	HN
	<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	No of Inst	Date of Inst	HN
	<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
	Fees (Miscellaneous Amendments) (No 4) Instrument 2012	2012/13	21.3.12	118

REC	Recognised Investment Exchanges and Recognised Clearing Houses	No of Inst	Date of Inst	HN
	<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
	Handbook Administration (No 25) Instrument 2012	2012/11	21.3.12	118

LISTING, PROSPECTUS AND DISCLOSURE

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

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
	Handbook Administration (No 25) Instrument 2012	2012/11	21.3.12	118

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

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

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
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
Handbook Administration (No 25) Instrument 2012	2012/11	21.3.12	118

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

EG is made and amended by instrument

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

UNFCOG is made and amended by instrument

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

Guidance Notes issued by the FSA

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

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

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

Handbook provisions not yet in force

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

Listed by effective date within modules

Module	Change	Instrument	When effective	Described in
Glossary	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 <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)
	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	1.10.12 (<i>part</i>) 31.12.12	HN 118 <i>Mar 2011</i> (paras 2.2 – 2.4)
	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	Retail Distribution Review (Holloway Sickness Policies)	31.12.12	HN111 <i>Jun 2011</i> (paras 2.20 –	

Module	Change	Instrument	When effective	Described in
	exemption from the Retail Distribution Review rules	Instrument 2011 [FSA 2011/37]		2.25)
	Change rules and introduce new obligations for firms using platforms	Retail Distribution Review (Platforms) Instrument 2011 [FSA 2011/47]	31.12.12	HN112 Jul 2011 (paras 2.28 – 2.30)
	Introduce rules for data reporting requirements on adviser charging, consultancy charging and professionalism	Retail Distribution Review (Retail Mediation Activities Return & Complaints Data) Instrument 2011 [FSA 2011/58]	31.12.12	HN 115 Dec 2011 (paras 2.29 – 2.32)
	Amendments to rules for asset pool monitors and reporting requirements	Regulated Covered Bond Sourcebook (Amendment No 2) Instrument 2011 [FSA 2011/73]	1.1.13	HN 115 Dec 2011 (paras 2.47 – 2.49)
	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)
	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	1.10.12 (part) 31.12.12	HN 118 Mar 2011 (paras 2.2 – 2.4)
APER	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 Mar 2011 (paras 2.48 – 2.55)
FIT	Qualification standards etc for retail investment advisers	Retail Distribution Review (Training and Competence) Instrument 2011 [FSA 2011/5]	31.12.12 (part)	HN106 Jan 2011 (paras 2.3 – 2.15)
TC	New requirements arising out of Electronic Money Regulations	Electronic Money and Payment Services Instrument 2011 [FSA 2011/7]	30.4.12 (part)	HN107 Feb 2011 (paras 2.3 – 2.8)
	Clarify the relevant conditions that apply for exemption from the Retail Distribution Review rules	Retail Distribution Review (Holloway Sickness Policies) Instrument 2011 [FSA 2011/37]	31.12.12	HN111 Jun 2011 (paras 2.20 – 2.25)
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)

Module	Change	Instrument	When effective	Described in
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 (<i>part</i>)	HN115 Dec 2011 (paras 2.8 – 2.10)
IPRU(INV)	Deferring the implementation of new capital rules and connected reporting rules for personal investment firms	Capital Resources Requirements for Personal Investment Firms (Amendment) Instrument 2011 [FSA 2011/44]	31.12.13 (<i>part</i>)	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 (<i>part</i>)	HN115 Dec 2011 (paras 2.8 – 2.10)
COBS	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 (<i>part</i>) 1.12.12	HN115 Dec 2011 (paras 2.25 – 2.27)
	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	1.10.12 (<i>part</i>) 31.12.12	HN118 Mar 2011 (paras 2.22 – 2.25)
	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)

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 <i>Jul 2010</i> (paras 2.28 – 2.30)
	Amendments to rules on adviser and consultancy charging	Retail Distribution Review (Adviser Charging No 3) Instrument 2011 [FSA 2011/54]	31.12.12	HN115 <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)
	Introduce and amend rules on adviser charging	Retail Distribution Review (Adviser Charging No 5) Instrument 2012 [FSA 2012/15]	31.12.12	HN118 <i>Mar 2012</i> (paras 2.22 – 2.25)
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)
	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	1.10.12 (part) 31.12.12	HN118 <i>Mar 2011</i> (paras 2.2 – 2.4)
	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)
	Introduce and amend rules on adviser charging	Retail Distribution Review (Adviser Charging No 5) Instrument 2012 [FSA 2012/15]	31.12.12	HN118 <i>Mar 2011</i> (paras 2.22 – 2.25)
	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 (part)	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 (part)	HN115 <i>Dec 2011</i> (paras 2.8 – 2.10)

Module	Change	Instrument	When effective	Described in
DISP	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	1.10.12 (part) 31.12.12	HN118 <i>Mar 2011</i> (paras 2.2 – 2.4)
	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)
	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 <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)
COMP	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	1.10.14 (part)	HN115 <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> (paras 2.47 – 2.49)
REC	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	1.10.12 (part) 31.12.12	HN118 <i>Mar 2011</i> (paras 2.2 – 2.4)
LR	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	1.10.12 (part) 31.12.12	HN118 <i>Mar 2011</i> (paras 2.2 – 2.4)
PERG	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	1.10.12 (part) 31.12.12	HN118 <i>Mar 2011</i> (paras 2.2 – 2.4)
	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
Glossary	Amendments to with-profits business	Conduct of Business Sourcebook (With-Profits Business) Instrument 2012 [FSA 2012/10]	1.3.12	2.12 – 2.14
	Implements rules requiring recovery and resolution plans	Client Assets Sourcebook (Resolution Pack) Instrument 2012 [FSA 2012/20]	1.4.12	2.20 – 2.22
	Introduces rules for feeder Non-UCITS Retail Schemes (NURS)	Collective Investment Schemes Sourcebook (Master-Feeder) Instrument 2012 [FSA 2012/25]	27.4.12	2.31 - 2.33
TC	Amends the appropriate qualifications list	Training and Competence Sourcebook (Qualifications Amendment No 5) Instrument 2012 [FSA 2012/21]	27.4.12	2.5 - 2.7
FEES	Implements case and levy fees for 2012/13	Fees Manual (FOS Case Fees 2012/13) Instrument 2012 [FOS 2012/1]	1.4.12	2.8 – 2.10
GENPRU	Changes to prudent valuation returns	Supervision Manual (Prudent Valuation Reporting) Instrument 2012 [FSA 2012/24]	27.4.12	2.27 – 2.30
COBS	Amendments to with-profits business	Conduct of Business Sourcebook (With-Profits Business) Instrument 2012 [FSA 2012/10]	1.3.12	2.12 – 2.14
	Introduces rules for feeder Non-UCITS Retail Schemes (NURS)	Collective Investment Schemes Sourcebook (Master-Feeder) Instrument 2012 [FSA 2012/25]	27.4.12	2.31 - 2.33
	Implements amendments to rules and guidance on pension transfer value analysis	Pensions (Transfer Value Analysis Assumption) Instrument 2012 [FSA 2012/22]	1.5.12	2.15 – 2.18
CASS	Implements rules requiring recovery and resolution plans	Client Assets Sourcebook (Resolution Pack) Instrument 2012 [FSA 2012/20]	1.4.12	2.20 – 2.22
SUP	Amendments to with-profits business	Conduct of Business Sourcebook (With-Profits Business) Instrument 2012 [FSA 2012/10]	1.3.12	2.12 – 2.14

Module	Change	Instrument	When effective	Described in paragraphs
	Introduces minor amendments to reporting requirements	Integrated Regulatory Reporting (Amendment No 13) Instrument 2012 [FSA 2012/23]	27.4.12	2.24 – 2.26
	Changes to prudent valuation returns	Supervision Manual (Prudent Valuation Reporting) Instrument 2012 [FSA 2012/24]	27.4.12	2.27 – 2.30
COLL	Introduces rules for feeder Non-UCITS Retail Schemes (NURS)	Collective Investment Schemes Sourcebook (Master-Feeder) Instrument 2012 [FSA 2012/25]	27.4.12	2.31 - 2.33

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