

# Handbook Notice 122

## **30 July 2012**

### Erratum

Please note that on the top of the second page of Handbook Notice 122 the date has been changed to 26 July 2012 and in footnote 2 the date has been changed to June 2012.

Board meeting 26 July 2012  
Notice published 27 July 2012

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This Handbook Notice introduces the Handbook and other material made by the Board under its legislative powers on 26 July 2012. It also contains information about other publications relating to the Handbook and, if appropriate, lists minor corrections made to previous instruments made by the Board.

Contact names for the individual modules are listed in the relevant Consultation Papers and Policy Statements referred to in this Notice.

General comments and queries on the Handbook can be addressed to:

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

Tel: 0845 606 9966

Fax: 020 7066 0991

Email: [fcc@fsa.gov.uk](mailto:fcc@fsa.gov.uk)

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25 The North Colonnade  
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London E14 5HS

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<b>Annex A</b>	List of instruments made or approved by the Board on 26 July 2012
<b>Annex B</b>	Table of Handbook modules showing amending instruments: <ul style="list-style-type: none"><li>• Handbook modules</li><li>• modules outside the Handbook</li></ul>
<b>Annex C</b>	Guidance Notes issued by the FSA
<b>Annex D</b>	Handbook provisions not yet in force
<b>Annex E</b>	What's New?



# 1

## Overview

### Legislative changes this month

#### The Handbook

**1.1** On 26 July 2012 the FSA Board made changes to the Handbook in nine instruments which:

- set out regulatory requirements applicable to a firm carrying on the new activity of ‘bidding in emissions auctions’ (FSA 2012/35);
- change the mortality basis that firms must use for future annuity projections in personal pensions illustrations (FSA 2012/36);
- introduce new eligibility and suitability rules for firms arranging insurance contracts as part of a packaged bank account (FSA 2012/37);
- provide guidance to brokers on when they can pass inside information to buyers, regarding the sale of stock by persons discharging managerial responsibilities (FSA 2012/38);
- achieve consistency in the regulatory regimes applying to credit unions in Great Britain and Northern Ireland (FSA 2012/39);
- set out guidance on arrangements that Recognised Investment Exchanges (RIEs) and Recognised Clearing Houses (RCHs) should make to meet their financial resources requirements (FSA 2012/40);
- re-define the term ‘substantial shareholder’ which describes the conditions in which voting rights being held by a person in specific circumstances will be disregarded for the purposes of calculating voting rights (FSA 2012/41);
- amend how the UK Listing Authority helpdesk provides market participants with individual guidance (FSA 2012/42); and

- defer the in force date of rules and guidance requiring platform service providers and nominee companies to provide fund information and voting rights (FSA 2012/43).

1.2 These instruments are all listed in Annex A.

## Changes outside the Handbook

1.3 The Perimeter Guidance manual (PERG) to provide guidance on the new regulated activity of ‘bidding in emissions auctions’ and to the Enforcement Guide (EG) to make consequential amendments to reflect changes in legislation in respect of that new regulated activity (FSA 2012/35).

## Description of changes

1.4 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

1.5 Chapter 2 contains brief references to the consultative stages of the new legislative material made by the Board this month. The other Handbook changes referred to in Chapter 2 were consulted on in the following documents:

- CP11/19, *Financial resources requirements for Recognised Bodies*, (October 2011);
- CP11/20, *Packaged bank accounts: New ICOBS rules for the sale of non-investment insurance contracts*, (October 2011);
- CP12/6, *Regulating bidding for Emissions Allowances under Phase Three of the EU Emissions Trading Scheme*, (March 2012); and
- Chapter 2 of CP12/10, *Product projections, transfer value analysis and Statutory Money Purchase Illustrations*, (May 2012).

- 1.6 Feedback on the consultations in, CP11/27, CP12/5 and CP 12/11 are set out in Chapter 4 of this Notice. Feedback in relation to the other consultation was published in a separate policy statement.

## Annexes to this Notice

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

## Making corrections

- 1.8 The FSA reserves the right to make correctional or clarificatory amendments to the instruments made at the Board meeting without further consultation should this prove necessary or desirable.

## Publication of Handbook material

- 1.9 This Notice is published on the FSA website and is available in hardcopy.
- 1.10 The formal legal instruments (which contain details of the changes) can be found on the FSA’s website listed by date and reference number at <http://fsahandbook.info/FSA/InstrumentsByDate.jsp> or listed by module at <http://fsahandbook.info/FSA/InstrumentsByModule.jsp>. The definitive version of the Handbook at any time is the version contained in the legal instruments.
- 1.11 The changes to the Handbook are incorporated in the consolidated Handbook text on the website as soon as practicable after the legal instruments are published.
- 1.12 The consolidated text of the Handbook can be found on the FSA’s website at <http://fsahandbook.info/FSA/html/handbook/>.

- 1.13** Copies of the FSA's consultation papers referred to in this Notice are available on the FSA's website or on request in hardcopy form.

### **Obligation to publish feedback**

- 1.14** This Notice, and the feedback to which paragraph 1.6 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**

- 1.15** We always welcome feedback on the way we present information in the Handbook Notice, including its Annexes. If you do have any comment, this should be sent to Daniela Digilio 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 26 July 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

*Emissions Allowance Auction Bidders Instrument 2012 (FSA 2012/35)*

- 2.2 For the changes made to the Glossary by this instrument, see paragraphs 2.28 to 2.31 of this Notice.

*Packaged Bank Accounts Instrument 2012 (FSA 2012/37)*

- 2.3 For the changes made to the Glossary by this instrument, see paragraphs 2.19 to 2.21 of this Notice.

*Listing Rules (Related Party Transactions) Instrument 2012 (FSA 2012/41)*

- 2.4 For the changes made to the Glossary by this instrument, see paragraphs 2.44 to 2.46 of this Notice.

*Retail Distribution Review (Platforms) (Amendment) Instrument 2012 (FSA 2012/43)*

- 2.5 For the changes made to the Glossary by this instrument, see paragraphs 2.16 to 2.18 of this Notice.

## **HIGH LEVEL STANDARDS**

### **Principles for Businesses (PRIN)**

*Emissions Allowance Auction Bidders Instrument 2012 (FSA 2012/35)*

- 2.6 For the changes made to PRIN by this instrument, see paragraphs 2.28 to 2.31 of this Notice.

### **Senior Management Arrangements, Systems and Controls (SYSC)**

*Emissions Allowance Auction Bidders Instrument 2012 (FSA 2012/35)*

- 2.7 For the changes made to SYSC by this instrument, see paragraphs 2.28 to 2.31 of this Notice.

### **Statement of Principle and Code of Practice for Approved Persons (APER)**

*Emissions Allowance Auction Bidders Instrument 2012 (FSA 2012/35)*

- 2.8 For the changes made to APER by this instrument, see paragraphs 2.28 to 2.31 of this Notice.

### **Training and Competence sourcebook (TC)**

*Emissions Allowance Auction Bidders Instrument 2012 (FSA 2012/35)*

- 2.9 For the changes made to TC by this instrument, see paragraphs 2.28 to 2.31 of this Notice.

### **Fees manual (FEES)**

*Emissions Allowance Auction Bidders Instrument 2012 (FSA 2012/35)*

- 2.10 For the changes made to FEES by this instrument, see paragraphs 2.28 to 2.31 of this Notice.

## PRUDENTIAL STANDARDS

### Interim Prudential sourcebook for Investment Businesses (IPRU(INV))

*Emissions Allowance Auction Bidders Instrument 2012 (FSA 2012/35)*

- 2.11 For the changes made to IPRU(INV) by this instrument, see paragraphs 2.28 to 2.31 of this Notice.

## BUSINESS STANDARDS

### Conduct of Business sourcebook (COBS)

*Emissions Allowance Auction Bidders Instrument 2012 (FSA 2012/35)*

- 2.12 For the changes made to COBS by this instrument, see paragraphs 2.28 to 2.31 of this Notice.

*Conduct of Business Sourcebook (Mortality Assumptions for Future Annuity Projections) Instrument 2012 (FSA 2012/36)*

- 2.13 Following consultation in CP12/10<sup>1</sup>, the Board has made the following changes in the Handbook:

**Changes:** *Changes to COBS 13 Annex 2*

- 2.14 In summary, these changes:

- amend the mortality basis firms must use for future annuity projections in personal pensions illustrations to reflect a ruling by the European Court of Justice so that, for a given projected pension fund at a given retirement age, illustrated annuities are gender neutral; and
- update the mortality basis to reflect improvements in longevity and to make it consistent with the mortality basis used in illustrations required by the Department for Work and Pensions (DWP), for which assumptions published by the Financial Reporting Council (FRC) are used.

<sup>1</sup> Chapter 2 of CP12/10, *Product projections, transfer value analysis and Statutory Money Purchase Illustrations*, (May 2012).

- 2.15 This instrument comes into force on 21 December 2012 and feedback on this consultation was published in a separate policy statement published by the FSA.

*Retail Distribution Review (Platforms) (Amendment) Instrument 2012 (FSA 2012/43)*

- 2.16 Following consultation in CP12/11<sup>2</sup>, the Board has made the following changes in the Handbook:

**Changes to Glossary:      *Changes to the definition of ‘intermediate unitholder’***

**Changes:**                      ***Addition of COBS 14.4.1R, 14.4.2R, 14.4.3G, 14.4.4R, 14.4.5R, 14.4.6R, 14.4.7R, 14.4.8R, 14.4.9R, 14.4.10R, 14.4.11G and 14.4.12G***

- 2.17 In summary, these changes delay the commencement of the rules and guidance requiring platform service providers and other nominee companies to provide fund information and voting rights to the beneficial owners of units in authorised funds. A number of questions have been raised which focus on important issues such as the scope of application given differing business models in the potential population of intermediate unitholders. In order to allow these questions to be addressed via a further consultation later this year, we consulted in CP12/11 to defer the ‘in-force’ date of COBS 14.4 rules from 31 December 2012 to 31 December 2013. This is to ensure sufficient time for the further consultation period, and for firms to then implement the amended requirements.
- 2.18 This instrument comes into force on 27 July 2012 and feedback on this consultation is set in Chapter 4 of this Notice.

**Insurance: Conduct of Business sourcebook (ICOBS)**

*Packaged Bank Accounts Instrument 2012 (FSA 2012/37)*

- 2.19 Following consultation in CP11/20<sup>3</sup>, the Board has made the following changes in the Handbook:

**Changes to Glossary:      *Addition of definition of ‘packaged bank account’***

**Changes:**                      ***Changes to ICOBS 5.1.1G, 5.1.2R and 5.1.3G***  
***Addition of ICOBS 5.1.3AR, 5.1.3BR and 5.1.3CR***  
***Changes to ICOBS 5.3.2G***  
***Addition of ICOBS 5.3.2AR and 5.3.2BR***

<sup>2</sup> Chapter 8 of CP12/11, *Quarterly Consultation (No 33)*, (June 2012).

<sup>3</sup> CP11/20, *Packaged bank accounts: New ICOBS rules for the sale of non-investment insurance contracts*, (October 2011).

### *Changes to ICOBS Schedule 1*

**2.20** In summary, these changes provide:

- new eligibility and suitability rules which set out the steps we require firms to take when arranging insurance contracts as part of a packaged bank account; and
- a new requirement for firms, to provide a packaged bank account customer with an annual eligibility statement.

**2.21** This instrument comes into force on **31 March 2013** and feedback on this consultation was published in a separate policy statement published by the FSA.

### **Client Assets sourcebook (CASS)**

*Emissions Allowance Auction Bidders Instrument 2012 (FSA 2012/35)*

**2.22** For the changes made to CASS by this instrument, see paragraphs 2.28 to 2.31 of this Notice.

### **Market Conduct sourcebook (MAR)**

*Emissions Allowance Auction Bidders Instrument 2012 (FSA 2012/35)*

**2.23** For the changes made to MAR by this instrument, see paragraphs 2.28 to 2.31 of this Notice.

*Market Conduct Sourcebook (Amendment No 11) Instrument 2012 (FSA 2012/38)*

**2.24** Following consultation in CP11/27,<sup>4</sup> the Board has made the following changes in the Handbook:

**Changes:**

- Addition of MAR 1.4.4AC*
- Addition of MAR 1.4.4AC*
- Changes to MAR 1.4.6G*

**2.25** In summary, these changes provide amendments to provide guidance on the ability for brokers to pass inside information to buyers regarding the sale of stock by persons discharging managerial responsibility.

**2.26** They also clarify the position regarding the ‘improper disclosure’ of this particular type of inside information, but should not be taken as requiring it to be dealt with

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<sup>4</sup> Chapter 6 of CP11/27, *Quarterly Consultation (No 31)*, (December 2011).

differently from other types of inside information.

- 2.27 This instrument comes into force on 1 August 2012. Feedback on this consultation is set out in Chapter 4 of this Notice.

## REGULATORY PROCESSES

### Supervision manual (SUP)

*Emissions Allowance Auction Bidders Instrument 2012 (FSA 2012/35)*

- 2.28 Following consultation in CP12/6,<sup>5</sup> the Board has made the following changes in the Handbook:

**Changes to Glossary:**     *Addition of definition of ‘auction regulation bidding’, ‘bidding in emissions auctions’, ‘MiFID business bidding’, ‘prescribed auction platform’ and ‘two-day emissions spot’*  
*Changes to ‘auction platform’, ‘branch’, ‘competent authority’, ‘designated investment’, ‘designated investment business’, ‘EEA authorisation’, ‘EEA firm’, ‘EEA regulator’, ‘EEA right’, ‘auction products’, ‘greenhouse gas emission allowance’, ‘energy collective investment scheme’, ‘energy investment’, ‘energy market activity’, ‘Home State’, ‘Home State regulator’, ‘Host State regulator’, ‘investment service’, ‘investment services and/or activities’, ‘investment services or activities’, ‘market abuse’, ‘market abuse (distortion)’, ‘market abuse (manipulating devices)’, ‘market abuse (manipulating transactions)’, ‘market abuse (misleading behaviour)’, ‘market abuse (misuse of information)’, ‘notice of intention’, ‘participant firm’, ‘permission’, ‘regular user’, ‘regulated activity’, ‘relevant information’, ‘securities and futures firm’, ‘specified investment’*

**Changes:**     *Changes to PRIN 3.1.1R*  
 .....  
*Changes to SYSC 1.4.1G*  
*Addition of SYSC 1.4.1AR and 1.4.1BG*  
*Changes to SYSC 1 Annex 1*  
 .....  
*Changes to APER 2.1.1AP*

<sup>5</sup> CP12/6, *Regulating bidding for Emissions Allowances under Phase Three of the EU Emissions Trading Scheme*, (March 2012).

.....  
*Changes to TC Appendix 1.1*

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*Changes to FEES 1.1.2R*

*Changes to FEES 3 Annex 1R*

*Changes to FEES 4 Annex 1R*

*Changes to FEES 4 Annex 2R*

*Changes to FEES 6 Annex 3R*

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*Changes to IPRU(INV) 3.60(1)R*

*Changes to IPRU(INV) 3.72R*

*Changes to IPRU(INV) Appendix 1*

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*Addition of COBS 1.1.1CR*

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*Addition of CASS 1.4.9R, 1.4.10R, 1.4.11G, 1.4.12G, 1.4.13R and 1.4.14R*

*Addition of CASS 6.2.3AR*

*Changes to CASS Schedule 1*

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*Addition of MAR 1.1.1AG*

*Changes to MAR 1.1.2G and 1.1.5G*

*Addition of MAR 1.2.2AUK*

*Changes to MAR 1.2.5E*

*Addition of MAR 1.2.7AUK*

*Changes to MAR 1.2.12E*

*Addition of MAR 1.2.15AUK*

*Changes to MAR 1.2.16E, 1.2.20G and 1.2.21G*

*Changes to MAR 1.3.2E, 1.3.6C, 1.3.12C, 1.3.13G and 1.3.15E*

*Changes to MAR 1.4.5E*

*Addition of MAR 1.5.1AUK*

*Changes to MAR 1.5.2E and 1.5.7E*

*Addition of MAR 1.6.1AUK*

*Changes to MAR 1.6.2E, 1.6.4E, 1.6.5E, 1.6.6E, 1.6.7G and 1.6.9E*

*Addition of MAR 1.7.1AUK*

*Changes to MAR 1.7.2E and 1.7.3E*

*Addition of MAR 1.9.1AUK*

*Changes to MAR 1.9.4E and 1.9.5E*

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*Changes to SUP 1.1.2G*

*Changes to SUP 2.1.3G*

*Changes to SUP 3.1.2R*

*Changes to SUP 10.1.9R and 10.1.13R*

*Addition of SUP 10.1.27G*  
*Addition of SUP 10.6.2AR*  
*Changes to SUP10.6.3G*  
*Addition of SUP 10.8.1-AR*  
*Changes to SUP 10.10.7AR and 10.10.7BR*  
*Changes to SUP 12.2.7G*  
*Addition of SUP 13.1.3AG*  
*Changes to SUP13.5.1R*  
*Addition of SUP 13.5.1AAR*  
*Changes to SUP13.5.1BG and 13.5.2R*  
*Addition of SUP 13.5.2-AR*  
*Changes to SUP 13.5.2AG and 13.5.5G*  
*Addition of SUP 13 Annex 7R*  
*Changes to SUP 13A.1.1G and 13A.1.5G*  
*Changes to SUP 13A.2.1G and 13A.2.2G*  
*Changes to SUP 13A.3.1G and 13A.3.2G*  
*Changes to SUP 13A.4.1G*  
*Addition of SUP 13A.4.5R and 13A.4.6G*  
*Changes to SUP 13A.5.2G, 13A.5.3G and 13A.5.4G*  
*Changes to SUP 13A.6.2G*  
*Changes to SUP 13A Annex 1G*  
*Changes to SUP 13A Annex 2G*  
*Addition of SUP 13A Annex 4R*  
*Changes to SUP 14.1.1G*  
*Addition of SUP 14.1.1AG and 14.2.14R*  
*Addition of SUP 14.6.3AR and 14.6.3BG*  
*Changes to SUP 14.6.4G*  
*Changes to SUP 14.7.1G*  
*Changes to SUP 15.3.7AG*  
*Changes to SUP 15.3.11R*  
*Changes to SUP 16.12.1G and 16.12.4R*  
*Addition of SUP 16.12.29AR*  
*Addition of SUP 16 Annex 32R*  
*Changes to SUP Appendix 3.1.1G*  
 .....  
*Changes to DISP 1.1.3R and 1.1.5R*  
*Changes to DISP 1 Annex 2G*  
*Changes to DISP 2.3.1R*  
*Changes to DISP Schedule 6.1G*  
 .....  
*Changes to REC 2A.3.2G*  
*Changes to REC 3.18.3R*  
*Changes to REC 5.2.14G*



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***Changes to LR Appendix 1.1***

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***Changes to EG 9.9***

***Changes to EG 10***

***Changes to EG 11.5, 11.8 and 11.9***

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***Changes to PERG 2.4.3G***

***Addition of PERG 2.6.19DG, 2.6.19EG, 2.6.19FG  
and 2.6.19GG***

***Addition of PERG 2.7.6BG, 2.7.6CG and 2.7.6DG***

***Changes to PERG 2.8.4G, 2.8.5G and 2.8.6AG***

***Changes to PERG 2.9.1G***

***Changes to PERG 2.10.14G***

***Changes to PERG 2 Annex 2G***

***Changes to PERG 13.3***

***Changes to PERG 13.4***

***Changes to PERG 13 Annex 2***

***Changes to PERG 13 Annex 4***

- 2.29** These changes set out the regulatory requirements applicable to a firm with permission for the new regulated activity of ‘bidding in emissions auctions’. That activity was added to the Regulated Activities Order (RAO) by Her Majesty’s Treasury (the Treasury) as part of its implementation of the EU Commission Auction Regulation 1031/2010 (CAR), enabling the FSA to authorise and supervise certain firms bidding in emissions auctions that are carried out under the EU Emissions Trading Scheme. The firms eligible to apply for authorisation from the FSA are Markets in Financial Instruments Directive (MiFID) investment firms, Banking Consolidation Directive (BCD) credit institutions and a category of firm that is exempt under MiFID (in summary, a commodities trading firm or a firm dealing on its own account).
- 2.30** These changes also make consequential amendments to the Handbook to reflect changes made to underlying legislation by the Treasury’s implementation of CAR. For example, a number of changes in the Supervision manual (SUP) reflect changes to Schedule 3 of the Financial Services and Markets Act 2000 (FSMA) in respect of passporting.
- 2.31** This instrument comes into force on **27 July 2012** and feedback on this consultation was published in a separate policy statement published by the FSA.<sup>6</sup>

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<sup>6</sup> The FSA provided feedback on CP 12/6 in PS 12/12, *Regulating bidding for emissions allowances under Phase Three of the EU Emissions Trading Scheme: Feedback on CP 12/6* (19 July 2012) which was published to coincide with the making of the underlying HMT Order, the Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) Order 2012 (SI 2012/1906). The PS included ‘near-final’ rules in order to provide potential bidders with an early opportunity to prepare to apply to the FSA from 27 July for permission for the new regulated activity. There are no changes from the version of ‘near final’ rules published in that policy statement, save for the addition of dates on the instruments cover page and the number of the Treasury’s order.

*Credit Unions New Sourcebook (Consequential Amendments No 2) Instrument 2012 (FSA 2012/39)*

- 2.32** For the changes made to SUP by this instrument, see paragraphs 2.36 to 2.38 of this Notice.

*Listing Rules (Contact with the FSA) Instrument 2012 (FSA 2012/42)*

- 2.33** For the changes made to SUP by this instrument, see paragraphs 2.48 to 2.50 of this Notice.

## **REDRESS**

### **Dispute Resolution: Complaints (DISP)**

*Emissions Allowance Auction Bidders Instrument 2012 (FSA 2012/35)*

- 2.34** For the changes made to DISP by this instrument, see paragraphs 2.28 to 2.31 of this Notice.

### **Compensation (COMP)**

*Credit Unions New Sourcebook (Consequential Amendments No 2) Instrument 2012 (FSA 2012/39)*

- 2.35** For the changes made to COMP by this instrument, see paragraphs 2.36 to 2.38 of this Notice.

## **SPECIALIST SOURCEBOOKS**

### **Credit Unions New sourcebook (CREDS)**

*Credit Unions New Sourcebook (Consequential Amendments No 2) Instrument 2012 (FSA 2012/39)*

- 2.36** Following consultation in CP12/5<sup>7</sup>, the Board has made the following changes in the Handbook:

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<sup>7</sup> Chapter 6 of CP12/5, *Quarterly Consultation (No 32)*, (March 2012).

**Changes:***Changes to SUP 16 Annex 14(1)R**Changes to SUP 16 Annex 14(2)R**Changes to SUP 16 Annex 15(1)G**Changes to SUP 16 Annex 15(2)G*

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*Changes to COMP 5.3.1R*

.....

*Changes to CREDS 2.2.16G**Changes to CREDS 4.2.1R and 4.2.4G**Deletion of CREDS 4.2.4AG**Changes to CREDS 4.2.5R**Changes to CREDS 5.1.6G**Changes to CREDS 5.2.1R**Addition of CREDS 5.2.1AR**Changes to CREDS 8.3.5G**Changes to CREDS 9.2.10R**Changes to CREDS Schedule 2.1G**Changes to CREDS Schedule 2.2G*

**2.37** In summary, these changes provide amendments to:

- increase the limit on each person's shareholding in a credit union in Great Britain to the same level as that for a credit union in Northern Ireland;
- remove the limit on the number of persons (currently two) who may hold a joint share account in a credit union in Great Britain (there being no limit in Northern Ireland);
- provide that the method for calculating each person's shareholding in a joint account in Northern Ireland (equal division) is applied in Great Britain; and
- make a number of minor corrections.

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

## **Recognised Investment Exchanges and Recognised Clearing Houses sourcebook (REC)**

*Emissions Allowance Auction Bidders Instrument 2012 (FSA 2012/35)*

**2.39** For the changes made to REC by this instrument, see paragraphs 2.28 to 2.31 of this Notice.

*Recognised Investment Exchanges and Recognised Clearing Houses Sourcebook (Financial Resources Requirements) Instrument 2012 (FSA 2012/40)*

- 2.40** Following consultation in CP11/19<sup>8</sup>, the Board has made the following changes in the Handbook:

**Changes:** *Changes to REC 2.3.7G, 2.3.8G and 2.3.9G*  
*Addition of REC 2.3.10G, 2.3.11G, 2.3.12G, 2.3.13G, 2.3.14G, 2.3.15G, 2.3.16G, 2.3.17G, 2.3.18G, 2.3.19G, 2.3.20G, 2.3.21G and 2.3.22G*

- 2.41** In summary, these changes provide amendments to Chapter 2 REC which sets out FSA Guidance on the arrangements Recognised Investment Exchanges (RIEs) and Recognised Clearing Houses (RCHs) should make to meet their financial resources requirements (FRR), as set out in the Recognition Requirements Regulations.
- 2.42** This instrument comes into force on **1 February 2013** and feedback on this consultation was published in a separate policy statement published by the FSA.

## LISTING, PROSPECTUS AND DISCLOSURE

### Listing Rules sourcebook (LR)

*Emissions Allowance Auction Bidders Instrument 2012 (FSA 2012/35)*

- 2.43** For the changes made to LR by this instrument, see paragraphs 2.28 to 2.31 of this Notice.

*Listing Rules (Related Party Transactions) Instrument 2012 (FSA 2012/41)*

- 2.44** Following consultation in CP12/5<sup>9</sup>, the Board has made the following changes in the Handbook:

**Changes to Glossary:** *Changes to the definition of 'substantial shareholder'*

**Changes:** *Addition of LR 11.4.1AR*  
*Changes to LR Appendix 1.1*

<sup>8</sup> CP11/19, *Financial resources requirements for Recognised Bodies*, (October 2011).

<sup>9</sup> Chapter 7 of CP12/5, *Quarterly Consultation (No 32)*, (March 2012)

**2.45** In summary, these changes delete the current definition of ‘substantial shareholder’ from the Handbook Glossary and partially re-define ‘substantial shareholder’ in LR 11, by describing further conditions in which voting rights being held by a person will be disregarded for the purpose of calculating voting rights. These further conditions are where:

- the securities to which the voting rights are attached are held for a consecutive period of five trading days or less;
- voting rights are not exercised within the period the securities are held; and
- no attempt is made directly or indirectly by the person to intervene or exert influence on the management of the issuer within the period the securities are held.

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

*Listing Rules (Contact with the FSA) Instrument 2012 (FSA 2012/42)*

**2.47** For the changes made to LR by this instrument, see paragraphs 2.48 to 2.50 of this Notice.

## **Disclosure Rules and Transparency Rules sourcebook (DTR)**

*Listing Rules (Contact with the FSA) Instrument 2012 (FSA 2012/42)*

**2.48** Following consultation in CP12/5<sup>10</sup>, the Board has made the following changes in the Handbook:

<b>Changes:</b>	<b><i>Changes to SUP 9.2.1G and 9.2.4G</i></b> <b><i>Deletion of SUP 9.2.4AG</i></b> ..... <b><i>Changes to LR 1.2.5G</i></b> <b><i>Addition of LR 1.2.6G</i></b> ..... <b><i>Changes to DTR 1.2.4G</i></b> <b><i>Addition of DTR 1.2.5G</i></b> <b><i>Addition of DTR 1A.2.5G</i></b>
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**2.49** In summary, these changes provide the following amendments:

- to remove the risk of providing advice on a ‘no names’ basis for the UKLA, issuers and advisors;

<sup>10</sup> Chapter 6 of CP12/5, *Quarterly Consultation (No 32)*, (March 2012).

- to bring the UKLA's policy on 'no names' queries in line with the rest of the FSA;
- to discourage the improper use of the UKLA Helpdesk and to ensure that requests for individual guidance are 'reasonable requests';
- ensure that the UKLA's resources are utilised in the most efficient and economic way; and
- issuers and their advisors will benefit from receiving guidance from the UKLA which is binding and in written form (where appropriate or where it is specifically requested).

**2.50** This instrument comes into force on **30 September 2012**. Feedback on this consultation is set in Chapter 4 of this Notice.

# 3

## Changes outside the Handbook

### REGULATORY GUIDES

#### The Enforcement Guide (EG)

*Emissions Allowance Auction Bidders Instrument 2012 (FSA 2012/35)*

- 3.1** For the changes made to EG by this instrument, see paragraphs 2.28 to 2.31 of this Notice.

#### The Perimeter Guidance manual (PERG)

*Emissions Allowance Auction Bidders Instrument 2012 (FSA 2012/35)*

- 3.2** For the changes made to PERG by this instrument, see paragraphs 2.28 to 2.31 of this Notice.

# 4

## Feedback on responses to consultation

4.1 This chapter provides feedback on the following consultation:

- Chapter 6 of CP11/27, *Quarterly consultation (No 31)*, (December 2011);
- Chapter 6 and 7 of CP12/5, *Quarterly consultation (No 32)*, (March 2012); and
- Chapter 8 of CP12/11, *Quarterly consultation (No 33)*, (June 2012).

### Chapter 6 of CP11/27, Quarterly consultation (No 31)

*Market Conduct Sourcebook (Amendment No 11) Instrument 2012 (FSA 2012/38)*

#### The Market Conduct sourcebook (MAR)

4.2 In Chapter 6 of CP11/27<sup>11</sup>, we consulted on changes to the Code of Market Conduct (CoMC). The paper presents our final changes to the CoMC as proposed in CP11/27.

#### *Background*

4.3 In Marketwatch 35 (MW35) we published the results of our discussions with market participants regarding the role of brokers when dealing with the sale of stock by a person discharging managerial responsibilities (PDMR). In particular MW35 focussed on brokers' responsibilities when dealing with inside information.

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<sup>11</sup> CP11/27, *Quarterly Consultation (No 31)*, (December 2011).



- 4.4 The article stated that, if the information regarding the identity of the PDMR dealing is ‘inside information’, the broker should not disclose unless to do so was ‘in the proper exercise of the employment, profession or duties...’ (as per section 118(3) of the Financial Services and Markets Act 2000 (FSMA). The Code of Market Conduct (CoMC) sets out, among other things, the factors that the FSA considers should be taken into consideration in determining whether or not a disclosure was made by a person in breach of s118(3) of FSMA. MAR 1.4.5E sets out factors that indicate whether disclosure of inside information is within the ‘proper exercise’ of a person’s employment, profession or duties.
- 4.5 MW35 drew out this point as discussions with market participants had not provided us with evidence as to how the ‘proper exercise’ provision was being properly met prior to this type of information being passed. Participants were unable to adequately explain that any situations existed where it appeared proper for the broker to disclose this information.
- 4.6 Following publication of MW35 concerns were raised by market participants, particularly smaller brokers who generally deal with PDMRs in smaller issuers. Consequently, we carried out a further round of discussions to understand these concerns as fully as possible. These discussions did not result in us changing our position on the fundamental principle set out in MW35, but we did identify one clear scenario in which passing this particular information could be deemed proper and not in breach of market abuse rules. This occurs when the stock of the issuer in question is particularly illiquid, generally because the issuer is small, and so not passing the information might make a sale of stock extremely difficult and/or result in a disorderly market in the stock. In such a case, it may be considered to be in the course of the proper exercise of a broker’s employment, profession or duties to disclose information concerning the PDMR including their identity.
- 4.7 In CP11/27 we reiterated the original issue set out in MW35 and outlined our view that a broker passing inside information to a potential buyer regarding the seller of stock being a PDMR would at first sight be committing market abuse in the form of improper disclosure. However, we did go on to explain that in the one scenario outlined in CP11/27 disclosure might be deemed allowable under the ‘proper exercise’ provision, and we set out our proposals for changes to the CoMC to reflect this.
- 4.8 A number of arguments focussed on apparent ‘commercial imperatives’ under which smaller brokers claimed to feel an obligation to pass PDMR information to their clients. We stated that such commercial imperatives alone were not, in our opinion, sufficient to meet the criteria of ‘reasonable’ for the purposes of MAR 1.4.5E(2)(c). We also reiterated that in order for disclosure to be permitted under the evidential provisions in MAR 1.4.5E(3), *all* the elements of that rule had to be met.<sup>12</sup>

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

- 4.9 In CP11/27 asked whether respondents agreed with our analysis of the position and our proposal.
- 4.10 It is important to note that throughout these discussions it has not been our intention to treat inside information regarding the identity of a PDMR who is dealing differently from any other type of inside information. This, as well as the previous discussions, was in response to market participants proactively approaching the FSA and asking whether disclosure of this type of inside information was permissible. Accordingly, our analysis has aimed solely at examining the issue of ‘improper disclosure’ as it relates to this particular type of inside information and should not be read as requiring it to be dealt with differently from other types of inside information.

### Responses received

- 4.11 We received 4 responses. All of the respondents stated that in order to prevent legal uncertainty we should provide more guidance on, or even definitions of, certain concepts, (eg ‘illiquid’ and ‘disorderly market’) that they considered to be subjective.

#### Our response

We do not believe that it is appropriate to define these terms in Guidance. Our view is that brokers are best placed and should be expected to make judgements on these issues for themselves in the same way that they are required to do when assessing whether the information is price sensitive.

- 4.12 Two of the respondents also questioned what the difference is between a primary issuance/block trading and PDMR secondary trading. They asked whether we are suggesting that these be treated differently and, if so, why.
- 4.13 Similarly, it was suggested by one respondent that the UKLA should elaborate on the policy difference between permitting disclosure for block trades (which allows disclosure of ‘trading information’ including ‘the identity of the persons involved or likely to be involved in any capacity in an acquisition or disposal’) and prohibiting pre-disclosure of the identity of PDMR on secondary placings involving a PDMR stake (which is also potentially a block trade).

#### Our response

A block trade could be deemed to be price sensitive, although any price impact will usually be due to the size of the sale and not because of any inside information about the seller(s). In the case of a PDMR sale of stock it is the identity of that person that is most likely to be price sensitive

as it could well be interpreted as some form of internal commentary on the health of the company. For these reasons, as inside information is being passed, it potentially engages the issues in MAR1.4.5(2). We would additionally comment that should a block trade meet the requirements of MAR 1.4.5(3), the fact that it contains stock being sold by a PDMR would not preclude it from continuing to meet those requirements, even if it does not meet the requirements of MAR 1.4.5(2).

- 4.14** One respondent suggested that there is no confidentiality requirement being placed on the buy-side.

#### **Our response**

In cases where passing such inside information to the potential buyer can be justified, confidentiality requirements will apply to the receiver of the information.

- 4.15** Some of the respondents argued that the proposed rule prevents people from being made insiders for a legitimate trade, and similarly, the potential buyers would not ever be in a position to demonstrate that they had not used this information as the basis of a trading decision.

#### **Our response**

Our intention was to outline that buyers would effectively be 'brought inside' for the purposes of this trade, but were not to use this information *as the basis for* any trading until such time as they were cleansed via the information being made public (usually following completion of the deal). It is our view that it is unlikely that potential buyers who learn that a seller is a PDMR but decide, nevertheless, to proceed with the transaction are trading 'on the basis of' the information about the PDMR. Our intention was to clarify that the buyer was precluded from using this information as the basis for trading outside of this transaction.

- 4.16** One respondent asked why MAR 1.4.5.E(2)(c), which refers to situations in which disclosure is 'reasonable and is for the purpose of facilitating any commercial, financial or investment transaction (including prospective underwriters or places of securities)' cannot be employed for the purposes of passing this information.

### Our response

In our discussions with market participants it was highlighted that brokers often passed information regarding PDMR deals in order to ensure ongoing commercial relationships with buyers rather than to facilitate the specific transaction in question. In our opinion this did not fulfil the criteria of MAR 1.4.5E (2)(c). The QCP did however state in paragraph 6.21 that the suggested scenario set out there (and here) would be a scenario in which disclosure could be reasonable for the purposes of MAR 1.4.5E(2)(c) and/or satisfies all the criteria in MAR 1.4.5E(3).

### Cost benefit analysis and compatibility statement

- 4.17** In CP11/27, we set out the outcomes of our cost benefit analysis (CBA) and our consideration of the proposals in the context of our statutory objectives and principles of good regulation. The CBA and compatibility statement for the proposal remain unchanged from those published in CP11/27.

### Equality and diversity issues

- 4.18** 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.
- 4.19** The changes made by this instrument are listed and described in paragraphs 2.24 to 2.27 of this Notice.

### Chapter 6 of CP12/5, Quarterly consultation (No 32)

*Credit Unions New Sourcebook (Consequential Amendments No 2) Instrument 2012(FSA 2012/39)*

#### Supervision manual (SUP)

#### Compensation sourcebook (COMP)

#### Credit Unions New sourcebook (CREDS)

- 4.20** In Chapter 6 of CP12/5<sup>13</sup>, we consulted on rule amendments to CREDS, SUP and COMP. The proposals comprised of amendments to:
- CREDS 4.2.1R to increase the share account limit for credit unions in Great Britain, to achieve consistency with the limit for credit unions in Northern Ireland;

<sup>13</sup> CP12/5, *Quarterly Consultation (No 32)*, (March 2012).

- CREDS 4.2.4R to remove the limit on the number of joint shareholders in credit unions in Great Britain, to achieve consistency with the rule for credit unions in Northern Ireland; and
- various rules in CREDS, SUP 16 Annex 14 and 15, and COMP 5.3.1R to update some sections and clarify some issues.

**4.21** We received three responses to the consultation, one of them being a joint response from two credit union trade associations. We have summarised the feedback below, and given our responses.

## Responses to consultation

### *Amendment to CREDS 4.2.1R*

**4.22** Currently, under CREDS 4.2.1R, the maximum amount of shares that may be held by a credit union member in Northern Ireland is higher than in Great Britain. In Northern Ireland, the maximum is £15,000, and in Great Britain £10,000 (or 1.5% of total shareholdings in each case, if that produces a higher figure). In CP12/5, we proposed applying the £15,000 figure to both jurisdictions (without changing the percentage element of the calculation).

**4.23** We asked:

***Q6.1:** Do you agree with the proposal to increase the share account limit for credit unions in Great Britain to achieve consistency with the limit for credit unions in Northern Ireland?*

**4.24** All respondents agreed with this proposal.

### *Amendment to CREDS 4.2.4R*

**4.25** Currently, under CREDS 4.2.4R, shares in credit unions in Great Britain must not be held in the joint names of more than two members, whereas there is no restriction on the number of members in Northern Ireland. In CP12/5, we consulted on removing the restriction in Great Britain.

**4.26** We asked:

***Q6.2:** Do you agree with the proposal to remove the limit on the number of joint shareholders in credit unions in Great Britain to achieve consistency with the rule for credit unions in Northern Ireland?*

- 4.27 All respondents agreed with this proposal in principle. However, there were requests for further clarification, as follows:
- 4.28 The joint respondents were concerned about safeguards to be provided where joint stakeholders were in default on a loan, which might lead to their expulsion. In our view, that is beyond the scope of the amendment on which we consulted, but we will consider whether we can provide any advice on issues like this in a credit union newsletter.
- 4.29 One respondent felt that a change to the proposed wording would reduce the risk of members assuming that being named in a joint account would allow them to circumvent the maximum shareholding limit. In our view, the appropriate course would be to consult further on a change in the wording of that sort, but we will consider other ways of emphasising the effect of the rule.

*Amendments to various rules in CREDS, SUP 16 Annex 14 and 15, and COMP 5.3.1R*

- 4.30 In CP12/5, we proposed a number of minor amendments to update, correct and clarify rules in CREDS, SUP and COMP.
- 4.31 We asked:

*Q6.3: Do you agree with the proposal to amend CREDS and other parts of the FSA Handbook in order to update some sections and clarify some issues?*

- 4.32 All respondents agreed with the proposals.

**Changes from the text in CP12/5**

- 4.33 We have made the following changes to the text of the Handbook instrument published in Appendix 6 of CP12/5, but it does not differ significantly:
- we have deleted the Editor's Notes, which were shown in square brackets. They were made redundant by the commencement of the Credit Unions (Northern Ireland) Instrument 2012 (FSA 2012/18);
  - the supplementary analysis of each supervisory return (in SUP 16 Annex 14R) is introduced by a section explaining which credit unions should complete the return. This is reproduced from the notes on completing the analysis (in SUP Ann 15G). Where CP 12/5 proposed changes to the corresponding part of the notes, we have applied these changes to the introductory section of the returns; and

- we have deleted the rules that refer to the apportionment and oversight function (CREDS 2.2.16G(2) and 8.3.5G(1)) as that function ceased to be relevant to credit unions as a result of the Senior Management Arrangements, Systems And Controls (Extension of Common Platform Provisions) Instrument 2008 (FSA 2008/40).

### **Cost benefit analysis and compatibility statement**

- 4.34** In CP12/5, we set out our cost benefit analysis (CBA) and our consideration of the proposals in the context of our statutory objectives and principles of good regulation. As respondents did not disagree with this analysis and the changes from the Handbook text proposed in CP12/5 are minor, we consider that the CBA and the compatibility statement published in CP12/5 still apply.

### **Equality and diversity issues**

- 4.35** We continue to believe that these changes do not give rise to discrimination. We received no comments during consultation on any equality issues that respondents could foresee.
- 4.36** The changes made by this instrument are listed and described in paragraphs 2.36 to 2.38 of this Notice.

## **Chapter 7 of CP12/5, Quarterly consultation (No 32)**

*Listing Rules (Related Party Transactions) Instrument 2012 (FSA 2012/41)*

*Listing Rules (Contact with the FSA) Instrument 2012 (FSA 2012/42)*

### **Supervision manual (SUP)**

### **Listing Rules sourcebook (LR)**

### **Disclosure Rules and Transparency Rules sourcebook (DTR)**

#### *Introduction*

- 4.37** In Chapter 7 of CP12/5<sup>14</sup>, we consulted on proposed amendments to two parts of the Handbook: Chapter 11 of the Listing Rules (LR) and Chapter 9 of the Supervision manual (SUP). This will be of interest to listed issuers, their advisors, investors and substantial shareholders as currently defined in the Handbook Glossary.

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<sup>14</sup> CP12/5, *Quarterly Consultation (No 32)*. (March 2012).

## Amendments to Chapter 11 of the Listing Rules (LR)

**4.38** We proposed to delete the current definition of ‘substantial shareholder’ from the Handbook Glossary and to re-define the term in LR 11.1.4AR. LR 11.1.4AR(1) reflects the existing text of the definition in the Handbook Glossary. LR 11.1.4AR(2) describes the conditions in which voting rights being held by a person in specific circumstances will be disregarded for the purpose of calculating voting rights. These conditions are where:

- the securities to which the voting rights are attached are held for a consecutive period of five trading days or less;
- voting rights are not exercised within the period the securities are held; and
- no attempt is made directly or indirectly by the person to intervene or exert influence on the management of the issuer within the period the securities are held.

**4.39** We asked:

*Q7.1: Do you agree with our proposal to delete the current definition of ‘substantial shareholder’ from the Glossary and with our proposed re-definition at LR 11.1.4AR? Do you agree with our proposal at LR 11.1.4AR(2)?*

**4.40** We received three responses to Q7.1. One respondent was fully supportive of the proposed amendments. The other two respondents welcomed the change but suggested that we extend the duration of the proposed exemption from five trading days to six months, to allow intermediaries to sell down stock in an orderly fashion that minimises unnecessary depression of the market price.

### Our response

It was our intention that the proposed exemption only covers shares that are held for a very short period and as an incidental consequence of arranging transactions for other parties. We are of the view that the longer such shares are held the harder the exemption is to justify. In addition, we do not believe that an extension from five days to six months is appropriate as this was not the basis for the consultation that was undertaken. However, rather than not progressing the proposals we have decided to proceed with the amendments as outlined in CP12/05. In addition, we will continue to monitor developments in this area in order to ascertain whether any further intervention on our part is appropriate.



## Amendments to Chapter 9 of the Supervision manual (SUP)

- 4.41 With the intention of ensuring that the UK Listing Authority (UKLA) resources are utilised in the most efficient and economic way we proposed to:
- no longer to accept requests for individual guidance which are made on a ‘no names’ basis; and
  - only accept queries made in writing, on a named basis, which the UKLA, except in the case of simple queries, would respond to in writing within the current turnaround times.
- 4.42 In cases of exceptional urgency, the UKLA would be prepared to receive requests orally and would retain a stand-alone telephone line for this purpose.
- 4.43 We asked:

*Q7.2: Do you agree with our proposed changes to SUP 9.2.4G, SUP 9.2.1G and SUP 9.2.4AG? Do you agree with our proposed new rules at LR 1.2.6G, DTR 1.2.5G and DTR 1A 2.5G?*

- 4.44 We received eleven responses to Q7.2. These included responses from six sponsor firms who responded on an individual basis.
- 4.45 Regarding our proposal to no longer respond to requests for individual guidance which are made on a ‘no names’ basis, three of the eleven respondents agreed with our proposal. Of the eight respondents that did not agree, several referred to the fact that issuers themselves want their identity to remain confidential in the sponsor firms’ discussions with us.
- 4.46 All of the respondents disagreed with our proposal to require that requests for individual guidance be made in writing except in cases of exceptional urgency. Sponsor firms were of the view that the UKLA helpdesk provides a useful service in terms of facilitating the smooth progress of transactions, by allowing a means of discussing complex technical issues with us at an early stage of the process. While recognising that most queries should be submitted to the UKLA on a written basis if they cannot be resolved internally by the relevant sponsor, a number of respondents suggested that more discretion should be retained to accept named oral requests for guidance from sponsors.
- 4.47 Some respondents also suggested that the proposed changes could impact on market participants’ perception of the UKLA, by creating the impression that the UKLA is unapproachable and not open to working with issuers, sponsors and other market practitioners.

### Our response

As a regulator we find it unacceptable that some issuers appear to be unwilling to be open and co-operative with us. We therefore intend to proceed with our proposals regarding 'no names' guidance. In doing so we are bringing our practice into line with the practice across the rest of the FSA.

We are aware that some issuers may be apprehensive about seeking individual guidance on a named basis, particularly when a transaction is at an early stage, as they believe in the event of a leak it may result in them having to make disclosures in accordance with the Disclosure and Transparency Rules (DTRs) when they would not otherwise be required to do so. We would like to take this opportunity to reassure issuers that there is no presumption on our part that because they are contacting the UKLA for technical advice that this creates a disclosure obligation under the DTRs where it would not otherwise be the case. Issuers should be aware of their disclosure obligations under the DTRs at all times and contacting the UKLA for technical guidance on a named basis does not alter these obligations in any way.

Taking into account the views of the sponsor firms who responded to Chapter 7 of CP12/5 and recognising the particular importance of the role of sponsor firms under the listing regime, we have decided to amend our proposal requiring that all requests for individual guidance are submitted to us in writing.

In addition to allowing oral queries to be submitted in cases of 'exceptional urgency', we have amended SUP 9 and added LR 1.2.6G to allow sponsors to submit oral queries on a named basis regarding technical issues which relate to the provision of a sponsor service. Given that we expect such requests would be complex and significant in nature, it is likely that in the majority of cases a written submission would be required before we would be able to provide definitive individual guidance. The specific operational details of this arrangement are being finalised and will be communicated to market participants as soon as practicable.

All other requests for individual guidance are expected to be submitted to us in writing on a named basis. The UKLA would like to reassure market practitioners that it is our intention to continue to provide guidance and support. Once a written request for individual guidance has been received and is deemed to be a reasonable request, the UKLA will retain the discretion to instigate an oral dialogue which is interactive and iterative until the issue is resolved and the guidance is given.

### Cost benefit analysis and compatibility statement

- 4.48 In CP12/5, we set out the outcomes of our cost benefit analysis (CBA) and our consideration of the proposals in the context of our statutory objectives and principles of good regulation. The CBA and compatibility statement for the proposal remain unchanged from those published in CP12/5.

### Equality and diversity issues

- 4.49 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.
- 4.50 The changes made by this instrument are listed and described in paragraphs 2.43 to 2.50 of this Notice.

## Chapter 8 of CP12/11, Quarterly Consultation (No 33)

### *Retail Distribution Review (Platforms) (Amendment) Instrument 2012 (FSA 2012/43)*

- 4.51 In Chapter 8 of CP12/11<sup>15</sup>, we consulted on delaying the ‘in-force’ date of the rules and guidance requiring platform service providers and other nominee companies to provide fund information, and information about voting rights to the beneficial owners of units in authorised funds, contained in COBS 14.4.
- 4.52 The proposal we made was to defer the date these rules come into force, from 31 December 2012 to 31 December 2013, with a view to a further consultation later in 2012 to make a number of amendments to COBS 14.4.

### Responses to consultation

- 4.53 We received 32 responses to the consultation, from regulated firms, trade associations and consumer representatives. We have summarised their feedback below under each question, together with our response.

### *Proposed delay to the ‘in-force’ date of COBS 14.4*

- 4.54 We asked:

**Q8.1:** *Do you agree with the proposed delay in the date the COBS 14.4 rules come into force?*

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15 CP12/11, *Quarterly Consultation (No 33)*. (June 2012).

- 4.55 All respondents were broadly in agreement with our proposed delay. A number of respondents also raised substantive comments on the existing COBS 14.4 rules.

#### **Our response**

We will delay the date the rules come into force in line with our proposal. We will not respond now to the substantive issues around the rules themselves raised by some respondents as we feel the further consultation on the rules later in the year will be a more appropriate place to address these points.

### **Cost benefit analysis and compatibility statement**

- 4.56 CP12/11 contained a cost benefit analysis (CBA) explaining that the proposal delays the costs and benefits as outlined in the CBAs given in the original policy proposals. The effect of these changes on the cost benefit analysis and the compatibility statement remain as published in the CP12/11.

### **Equality and diversity issues**

- 4.57 We asked:

*Q8.2: Do you have any comments on the CBA, compatibility statement or on equality and diversity issues, related to the proposal to defer the date on which the rules come into force?*

- 4.58 Five respondents replied to this question. However, only two respondents actually commented on the CBA of the proposed delay itself, stating that it would have positive benefits. The other three replies were related to the costs and benefits of COBS 14.4 themselves, which was not the intention of the question. We received no comments on any equality issues.
- 4.59 The changes made by this instrument are listed and described in paragraphs 2.16 to 2.18 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 26 July 2012

Title of instrument	CP	Modules affected	No. of instrument	Changes effective
Emissions Allowance Auction Bidders Instrument 2012	12/6	Glossary, PRIN, SYSC, APER, TC, FEES, IPRU(INV), COBS, CASS, MAR, <b>SUP</b> , DISP, REC, LR, PERG, EG	FSA 2012/35	27.7.12
Conduct of Business Sourcebook (Mortality Assumptions For Future Annuity Projections) Instrument 2012	12/10	<b>COBS</b>	FSA 2012/36	21.12.12
Packaged Bank Accounts Instrument 2012	11/20	Glossary, <b>ICOB</b> S	FSA 2012/37	31.3.13
Market Conduct Sourcebook (Amendment No 11) Instrument 2012	11/27 (Ch 6)	<b>MAR</b>	FSA 2012/38	1.8.12
Credit Unions New Sourcebook (Consequential Amendments No 2) Instrument 2012	12/5 (Ch 6)	SUP, COMP, <b>CREDS</b>	FSA 2012/39	1.9.12
Recognised Investment Exchanges and Recognised Clearing Houses Sourcebook (Financial Resources Requirements) Instrument 2012	11/19	<b>REC</b>	FSA 2012/40	1.2.13
Listing Rules (Related Party Transactions) Instrument 2012	12/5 (Ch 7)	Glossary, <b>LR</b>	FSA 2012/41	1.8.12
Listing Rules (Contact with the FSA) Instrument 2012	12/5 (Ch 6)	SUP, LR, <b>DTR</b>	FSA 2012/42	30.9.12
Retail Distribution Review (Platforms) (Amendment) Instrument 2012	12/11 (Ch 8)	Glossary, <b>COBS</b>	FSA 2012/43	27.7.12

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](mailto:nick.walker@fsa.gov.uk) or [mel.purdie@fsa.gov.uk](mailto:mel.purdie@fsa.gov.uk) and copied to [roslyn.anderson@fsa.gov.uk](mailto: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

<b>*GLOSSARY</b>			
<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 <b>(REVOKED: July 2008)</b>	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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
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 Recognition Requirements) Instrument 2009	2009/30	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
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



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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	
		Date of Inst	HN
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
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
Periodic Fees (2012/2013) and Other Fees Instrument 2012	2012/26	24.5.12	120
Prospectus Directive Amending Directive Instrument 2012	2012/29	28.6.12	121
Handbook Administration (No 26) Instrument 2012	2012/31	28.6.12	121
Emissions Allowance Auction Bidders Instrument 2012	2012/35	27.7.12	122
Packaged Bank Accounts Instrument 2012	2012/37	31.3.13	122
Listing Rules (Related Party Transactions) Instrument 2012	2012/41	1.8.12	122
Retail Distribution Review (Platforms)(Amendment) Instrument 2012	2012/43	27.7.12	122
<b>HIGH LEVEL STANDARDS</b>			

*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
Emissions Allowance Auction Bidders Instrument 2012	2012/35	27.7.12	122

*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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 ( <i>made jointly with FOS as FOS 2009/3</i> )	2009/36	1.7.09	90
Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90
Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009	2009/48	11.8.09	91
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009	2009/55	30.9.09	93
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09	95
Prudential Requirements (Stress Testing) Instrument 2009	2009/72	10.12.09	95
Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10	102
UK Corporate Governance Code (Handbook Amendments) Instrument 2010	2010/39	22.7.10	102
Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103
Liquidity Standards (Miscellaneous Amendments) Instrument 2010	2010/43	23.9.10	103
Controlled Functions (Amendment) Instrument 2010	2010/48	23.9.10	103
Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
Senior Management Arrangements, Systems and Controls (Reverse Stress Testing) (Amendment) Instrument 2010	2010/64	16.12.10	105
Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010	2010/65	16.12.10	105
Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )	2011/7	9.2.11	107
Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108
Controlled Functions (Amendment No 2) Instrument 2011	2011/15	24.3.11	108
Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 3) Instrument 2011	2011/35	23.6.11	111
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
Emissions Allowance Auction Bidders Instrument 2012	2012/35	27.7.12	122

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

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

*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
Emissions Allowance Auction Bidders Instrument 2012	2012/35 27.7.12 122

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
Handbook Administration (No 26) Instrument 2012	2012/31 28.6.12 121

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
Training and Competence Sourcebook (Qualifications Amendment No 6) Instrument 2012	2012/32 28.6.12 121
Emissions Allowance Auction Bidders Instrument 2012	2012/35 27.7.12 122

GEN	General Provisions
<i>First brought into force</i>	- 21.6.01 -

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	
		Date of Inst	HN
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
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
Training and Competence Sourcebook (Qualifications Amendment No 6) Instrument 2012	2012/32	28.6.12	121

*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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
Fees (Payment Services) Instrument 2009	2009/23	23.4.09	87
Periodic Fees (2009/2010) and Other Fees Instrument 2009	2009/27	28.5.09	88
Fees (Payment Services) (No 2) Instrument 2009	2009/28	28.5.09	88
Fees (Electronic Payments) Instrument 2009	2009/32	25.6.09	89
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 ( <i>made jointly with FOS as FOS 2009/3</i> )	2009/36	1.7.09	90
Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90
Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009	2009/47	23.7.09	90
Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 ( <i>instrument made by FOS</i> )	FOS 2009/4	16.9.09	92
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009	2009/66	5.11.09	94
Fees (Miscellaneous Amendments) (No 2) Instrument 2009	2009/70	10.12.09	95
Fees (Building Societies) Instrument 2009	2009/71	10.12.09	95
Sale and Rent Back Instrument 2010	2010/1	28.1.10	96
Fees Manual (Financial Ombudsman Service Case Fees 2010/2011) Instrument 2010	FOS 2010/1	10.3.10	98
Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10	98
Fees Provisions (2010/2011) Instrument 2010	2010/9	25.3.10	98
Fees Provisions (Amendment No 2) Instrument 2010	2010/10	25.3.10	98
Periodic Fees (2010/2011) and Other Fees Instrument 2010	2010/15	27.5.10	100
Fees (CFEB Levy) Instrument 2010	2010/16	27.5.10	100
Fees (Special Project Fee for Restructuring) (Amendment) Instrument 2010	2010/20	24.6.10	101
Financial Services Compensation Scheme (Financial Services Act 2010) Instrument 2010	2010/27	22.7.10	102
Financial Services Compensation Scheme (Financial Services Act 2010) (No 2) Instrument 2010	2010/45	23.9.10	103
Financial Services Compensation Scheme (Deposit Tariff Base Amendment) Instrument 2010	2010/54	10.11.10	104
Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
Fees Provisions (Amendment No 3) Instrument 2010	2010/62	16.12.10	105
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 ( <i>made jointly with FOS as FOS 2010/3</i> )	2010/63	16.12.10	105
Retail Distribution Review (Training and Competence) Instrument 2011	2011/5	19.1.11	106
Fees (Electronic Money Application Fees) Instrument 2011	2011/6	9.2.11	107
Fees Manual (Financial Ombudsman Service Case Fees 2011/2012) Instrument 2011 ( <i>instrument made by FOS</i> )	FOS 2011/2	16.3.11	108
Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108
Fees Provisions (2011/2012) Instrument 2011	2011/17	24.3.11	108
Periodic Fees (2011/2012) and Other Fees Instrument 2011	2011/28	26.5.11	110
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) (No 2) Instrument 2011 ( <i>made jointly with FOS as FOS 2011/4</i> )	2011/36	23.6.11	111
Financial Services Compensation Scheme (Payment of Levies) (Amendment) Instrument 2011	2011/41	28.7.11	112
Recognised Auction Platforms Instrument 2011	2011/77	21.12.11	116
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
Periodic Fees (2012/13) and Other Fees Instrument 2012	2012/26	24.5.12	120
Training and Competence Sourcebook (Qualifications Amendment No 6) Instrument 2012	2012/32	28.6.12	121
Emissions Allowance Auction Bidders Instrument 2012	2012/35	27.7.12	122

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

## 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
General Prudential Sourcebook (Adequacy of Financial Resources) (Amendment) Instrument 2008		2008/12	27.3.08
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08
General Prudential Sourcebook (Capital Adequacy Calculations for Financial Conglomerates) (Amendment) Instrument 2008		2008/31	26.6.08
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008		2008/66	4.12.08
General Prudential Sourcebook (Notification of Redemption or Repayment) Instrument 2009		2009/8	26.2.09
Reclassification of Available-For-Sale Debt Instrument 2009		2009/40	23.7.09
Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009		2009/48	11.8.09
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
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009		2009/68	27.11.09
Prudential Requirements (Stress Testing) Instrument 2009		2009/72	10.12.09
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10
Handbook Administration (No 18) Instrument 2010		2010/19	24.6.10
Capital Requirements Directive (Handbook Amendments) Instrument 2010		2010/29	22.7.10
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10
Capital Requirements Directive (Large Exposures) Instrument 2010		2010/41	23.9.10
Prudential Requirements (Capital Planning Buffer) Instrument 2010		2010/42	23.9.10
Capital Requirements Directive (Handbook Amendments No 2) Instrument 2010		2010/66	16.12.10
Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )		2011/7	9.2.11
UCITS IV Directive Instrument 2011		2011/39	28.7.11
Venture Capital Investments Instrument 2011		2011/42	28.7.11
Capital Instruments (Notification) Instrument 2011		2011/63	2.11.11
Capital Requirements Directive (Handbook Amendment No 4) Instrument 2011		2011/66	2.11.11
Supervision Manual (Prudent Valuation Reporting) Instrument 2012		2012/24	26.4.12

BIPRU	Prudential sourcebook for Banks, Building Societies and Investment Firms		
<i>First brought into force (in part)</i>			1.1.07
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Lifetime Mortgages) Instrument 2008		2008/4	28.2.08
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Credit Derivatives Specific Risk) Instrument 2008		2008/58	29.10.08
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009		2009/55	30.9.09
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Capital Floors) Instrument 2009		2009/58	5.11.09
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Large Exposures Transitional Provisions) (Amendment) Instrument 2009		2009/59	5.11.09
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	
		Date of Inst	HN
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09	95
Prudential Requirements (Stress Testing) Instrument 2009	2009/72	10.12.09	95
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Short-Term Trade Finance Transactions) Instrument 2009	2009/73	10.12.09	95
Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10	102
Capital Requirements Directive (Handbook Amendments) Instrument 2010	2010/29	22.7.10	102
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Amendment) Instrument 2010	2010/30	22.7.10	102
Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103
Capital Requirements Directive (Large Exposures) Instrument 2010	2010/41	23.9.10	103
Prudential Requirements (Capital Planning Buffer) Instrument 2010	2010/42	23.9.10	103
Liquidity Standards (Miscellaneous Amendments) Instrument 2010	2010/43	23.9.10	103
Capital Requirements Directive (Handbook Amendments No 2) Instrument 2010	2010/66	16.12.10	105
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Remuneration Disclosures) Instrument 2010	2010/73	16.12.10	105
Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )	2011/7	9.2.11	107
Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108
Liquidity Standards (Miscellaneous Amendments No 2) Instrument 2011	2011/18	24.3.11	108
Handbook Administration (No 22) Instrument 2011	2011/34	23.6.11	111
Venture Capital Investments Instrument 2011	2011/42	28.7.11	112
Capital Requirements Directive (Handbook Amendments No 3) Instrument 2011	2011/43	28.7.11	112
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Group Risk Consolidation) Instrument 2011	2011/51	22.9.11	113
Liquidity Standards (Miscellaneous Amendments No 3) Instrument 2011	2011/52	22.9.11	113
Capital Instruments (Notification) Instrument 2011	2011/63	2.11.11	114
Capital Requirements Directive (Handbook Amendments No 4) Instrument 2011	2011/66	2.11.11	114
Liquidity Standards (Miscellaneous Amendments No 4) Instrument 2012	2012/4	19.1.12	116
Liquidity Standards (Miscellaneous Amendments No 5) Instrument 2012	2012/14	21.3.12	118
Liquidity Standards (Miscellaneous Amendments No 6) Instrument 2012	2012/33	28.6.12	121

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

MIPRU	Prudential sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries		
<i>First brought into force</i>		1.1.07	
Prudential Sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries (Use of Intermediaries) Instrument 2008	2008/14	27.3.08	75
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77



Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	
		Date of Inst	HN
Connected Travel Insurance Instrument 2008		2008/24	22.5.08
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08
Professional Indemnity Insurance (Limits of Indemnity) Instrument 2009		2009/4	22.1.09
Reclassification of Available-For-Sale Debt Instrument 2009		2009/40	23.7.09
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09
Sale and Rent Back Instrument 2010		2010/1	28.1.10
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11
Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011		2011/72	8.12.11
Credit Unions (Northern Ireland) Instrument 2012		2012/18	21.3.12

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

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

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

IPRU (FSOC)	Interim Prudential sourcebook: Friendly Societies		
<i>First brought into force</i>		-	1.12.01
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08
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>		-	1.12.01
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	
		Date of Inst	HN
Interim Prudential sourcebook for Insurers (Marine Mutuals Reporting) (Amendment) Instrument 2008	2008/15	27.3.08	75
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008	2008/66	4.12.08	83
Interim Prudential Sourcebook for Insurers (Other EEA States Insurance Statistics Amendment) Instrument 2009	2009/33	25.6.09	89
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Prudential Requirements for Insurers (Amendment No 4) Instrument 2009	2009/60	5.11.09	94

<b>*IPRU (INV)</b>	<b>Interim Prudential sourcebook: Investment Businesses</b>		
<i>First brought into force</i>	-	1.12.01	-
Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations) Instrument 2008	2008/17	27.3.08	75
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
Companies Act 2006 (Consequential Handbook Amendments No 2) Instrument 2008	2008/41	25.9.08	81
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
Professional Indemnity Insurance (Limits of Indemnity) Instrument 2009	2009/4	22.1.09	84
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Capital Resources and Professional Indemnity Insurance Requirements for Personal Investment Firms Instrument 2009	2009/62	5.11.09	94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10	101
Capital Resources Requirements for Personal Investment Firms (Amendment) Instrument 2011	2011/44	28.7.11	112
Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011	2011/72	8.12.11	115
Handbook Administration (No 26) Instrument 2012	2012/31	28.6.12	121
Emissions Allowance Auction Bidders Instrument 2012	2012/35	27.7.12	122

## BUSINESS STANDARDS

<b>*COBS</b>	<b>Conduct of Business</b>		
<i>First brought into force</i>	-	1.11.07	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
Conduct of Business Sourcebook (Recording of Telephone Conversations and Electronic Communications) Instrument 2008	2008/6	28.2.08	73
Permitted Links (Amendment No 2) Instrument 2008	2008/16	27.3.08	75
Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
Disclosure Documents (Amendment) Instrument 2008	2008/35	24.7.08	79
Conduct of Business Sourcebook (Amendment) Instrument 2008	2008/36	24.7.08	79
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
Self-Invested Personal Pensions (Contracting Out) Instrument 2008	2008/44	25.9.08	81
Client Assets Sourcebook (Common Platform Provisions) Instrument 2008	2008/45	25.9.08	81
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
Conduct of Business Sourcebook (Record Keeping for Inducements) Instrument 2008	2008/59	29.10.08	82
Conduct of Business Sourcebook (Product Information for Variation of Personal Pension Schemes) Instrument 2008	2008/67	4.12.08	83
Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84
Payment Services Instrument 2009	2009/14	26.3.09	86

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
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
Handbook Administration (No 26) Instrument 2012	2012/31	28.6.12	121
Emissions Allowance Auction Bidders Instrument 2012	2012/35	27.7.12	122
Conduct of Business Sourcebook (Mortality Assumptions For Future Annuity Projections) Instrument 2012	2012/36	21.12.12	122
Retail Distribution Review (Platforms) (Amendment) Instrument 2012	2012/43	27.7.12	122

*ICOB5	Insurance: Conduct of Business		
<i>Comes into force</i>	-	6.1.08	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
Connected Travel Insurance Instrument 2008	2008/24	22.5.08	77
Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
Financial Services Compensation Scheme (Limits Amendment) Instrument 2009	2009/25	23.4.09	87
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95

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
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
Packaged Bank Accounts Instrument 2012	2012/37	31.3.13	122

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
Handbook Administration (No 26) Instrument 2012	2012/31	28.6.12	121

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
Handbook Administration (No 26) Instrument 2012	2012/31	28.6.12	121

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Client Assets Sourcebook (Resolution Pack) Instrument 2012		2012/20	21.3.12
Handbook Administration (No 26) Instrument 2012		2012/31	28.6.12
Emissions Allowance Auction Bidders Instrument 2012		2012/35	27.7.12

*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
Short Selling Instrument 2008		2008/30	12.6.08
Short Selling (No 2) Instrument 2008		2008/51	18.9.08
Short Selling (No 4) Instrument 2008		2008/60	29.10.08
Short Selling (No 5) Instrument 2009		2009/1	14.1.09
Handbook Administration (No 12) Instrument 2009		2009/3	22.1.09
Short Selling (No 6) Instrument 2009		2009/35	25.4.09
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09
Financial Stability and Market Confidence Sourcebook Instrument 2010		2010/25	22.7.10
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10
Market Conduct Sourcebook (Amendment No 10) Instrument 2011		2011/9	24.2.11
Handbook Administration (No 24) Instrument 2011		2011/67	8.12.11
Handbook Administration (No 26) Instrument 2012		2012/31	28.6.12
Emissions Allowance Auction Bidders Instrument 2012		2012/35	27.7.12
Market Conduct Sourcebook (Amendment No 11) Instrument 2012		2012/38	1.8.12

## 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
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008		2008/2	24.1.08
Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations) Instrument 2008		2008/17	27.3.08
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08
Integrated Regulatory Reporting (Amendment No 4) Instrument 2008		2008/20	24.4.08
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08
Connected Travel Insurance Instrument 2008		2008/24	22.5.08
Supervision Manual (Controlled Functions) (Amendment) Instrument 2008		2008/37	24.7.08
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08
Status Disclosure and FSA Logo Instrument 2008		2008/42	25.9.08
Supervision Manual (Amendment No 14) Instrument 2008		2008/46	25.9.08
Handbook Administration (No 11) Instrument 2008		2008/55	29.10.08
Prudential Categories (Amendment) Instrument 2008		2008/65	4.12.08
Handbook Administration (No 12) Instrument 2009		2009/3	22.1.09
Supervision Manual (Passporting and Reinsurance) (Amendment) Instrument 2009		2009/9	26.2.09
Supervision Manual (Amendment No 15) Instrument 2009		2009/10	26.2.09
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09
Supervision Manual (Controllers) (Amendment) Instrument 2009		2009/20	26.3.09

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	
		Date of Inst	
			HN
Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
Integrated Regulatory Reporting (Amendment No 5) Instrument 2009	2009/34	25.4.09	89
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 <i>(made jointly with FOS as FOS 2009/3)</i>	2009/36	1.7.09	90
Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90
Supervision Manual (Controlled Functions) (Amendment No 2) Instrument 2009	2009/42	23.7.09	90
Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009	2009/48	11.8.09	91
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009	2009/55	30.9.09	93
Close Links Reporting Instrument 2009	2009/63	5.11.09	94
Supervision Manual (Amendment No 16) Instrument 2009	2009/64	5.11.09	94
Supervision Manual (Retail Mediation Activities Return) (Amendment) Instrument 2009	2009/65	5.11.09	94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09	95
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Sale and Rent Back Instrument 2010	2010/1	28.1.10	96
Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10	98
Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10	101
Sale and Rent Back (Regulatory Reporting) Instrument 2010	2010/23	24.6.10	101
Online Submission and Mandatory Forms (No 2) Instrument 2010	2010/24	24.6.10	101
Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10	102
Capital Requirements Directive (Handbook Amendments) Instrument 2010	2010/29	22.7.10	102
Supervision Manual (Controlled Functions) (Amendment No 3) Instrument 2010	2010/33	22.7.10	102
Supervision Manual (Payment Services) (Reporting) Instrument 2010	2010/34	22.7.10	102
Integrated Regulatory Reporting (Amendment No 6) Instrument 2010	2010/35	22.7.10	102
Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103
Capital Requirements Directive (Large Exposures) Instrument 2010	2010/41	23.9.10	103
Liquidity Standards (Miscellaneous Amendments) Instrument 2010	2010/43	23.9.10	103
Controlled Functions (Amendment) Instrument 2010	2010/48	23.9.10	103
Integrated Regulatory Reporting (Amendment No 7) Instrument 2010	2010/49	23.9.10	103
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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	
		Date of Inst	HN
Integrated Regulatory Reporting (Amendment No 11) Instrument 2011	2011/22	24.3.11	108
Client Assets Reporting (Amendment) Instrument 2011	2011/26	28.4.11	109
Supervision Manual (Core Information) (Amendment) Instrument 2011	2011/27	28.4.11	109
Client Assets Reporting (Amendment No 2) Instrument 2011	2011/31	26.5.11	110
Handbook Administration (No 22) Instrument 2011	2011/34	23.6.11	111
UCITS IV Directive Instrument 2011	2011/39	28.7.11	112
Liquidity Reporting (Miscellaneous Amendments) Instrument 2011	2011/45	28.7.11	112
Handbook Administration (No 23) Instrument 2011	2011/48	22.9.11	113
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Group Risk Consolidation) Instrument 2011	2011/51	22.9.11	113
Liquidity Standards (Miscellaneous Amendments No 3) Instrument 2011	2011/52	22.9.11	113
Supervision Manual (Amendment No 18) Instrument 2011	2011/57	22.9.11	113
Integrated Regulatory Reporting (Amendment No 12) Instrument 2011	2011/59	22.9.11	113
Supervision Manual (Retail Mediation Activities Return) (Amendment No 4) Instrument 2011	2011/64	2.11.11	114
Capital Requirements Directive (Handbook Amendments No 4) Instrument 2011	2011/66	2.11.11	114
Handbook Administration (No 24) Instrument 2011	2011/67	8.12.11	115
Professional Firms (Amendment) Instrument 2011	2011/70	8.12.11	115
Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011	2011/72	8.12.11	115
Recognised Auction Platforms Instrument 2011	2011/77	21.12.11	116
Liquidity Standards (Miscellaneous Amendments No 4) Instrument 2012	2012/4	19.1.12	116
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
Handbook Administration (No 26) Instrument 2012	2012/31	28.6.12	121
Liquidity Standards (Miscellaneous Amendments No 6) Instrument 2012	2012/33	28.6.12	121
Emissions Allowance Auction Bidders Instrument 2012	2012/35	27.7.12	122
Credit Unions New Sourcebook (Consequential Amendments No 2) Instrument 2012	2012/39	1.9.12	122
Listing Rules (Contact with the FSA) Instrument 2012	2012/42	30.9.12	122

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)	2011/58	22.9.11	114

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



Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	
		Date of Inst	HN
Handbook Administration (No 25) Instrument 2012		2012/11	21.3.12
Emissions Allowance Auction Bidders Instrument 2012		2012/35	27.7.12

*COMP	Compensation		
Chapter 4 first brought into force		-	15.11.01
Rest of COMP brought into force		-	1.12.01
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08
Compensation Sourcebook (Protected Contracts of Insurance) (Scope Amendment No 3) Instrument 2008		2008/38	24.7.08
Compensation Sourcebook (Amendment No 8) Instrument 2008		2008/53	2.10.08
Financial Services Compensation Scheme (Amendment of Fees Provisions (No 3)) Instrument 2008		2008/54	7.10.08
Handbook Administration (No 11) Instrument 2008		2008/55	29.10.08
Compensation Sourcebook (Accelerated Compensation for Depositors) Instrument 2008		2008/62	29.10.08
Compensation Sourcebook (Building Society Mergers) Instrument 2008		2008/64	26.11.08
Compensation Sourcebook (Building Societies and other Mutual Society Mergers) Instrument 2009		2009/2	15.1.09
Handbook Administration (No 12) Instrument 2009		2009/3	22.1.09
Compensation Sourcebook (Protected Deposit Transfers under the Special Resolution Regime) Instrument 2009		2009/21	29.3.09
Financial Services Compensation Scheme (Limits Amendment) Instrument 2009		2009/25	23.4.09
Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) Instrument 2009		2009/29	28.5.09
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09
Dormant Bank and Building Society Accounts Instrument 2009		2009/38	23.7.09
Compensation Sourcebook (Mutual Society Mergers and Protected Deposit Transfers under the Special Resolution Regime) (Amendment) Instrument 2009		2009/43	23.7.09
Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009		2009/47	23.7.09
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09
Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009		2009/66	5.11.09
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10
Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) (No 2) Instrument 2010		2010/71	16.12.10
UCITS IV Directive Instrument 2011		2011/39	28.7.11
Consumer Redress Schemes Instrument 2011 ( <i>made jointly with FOS as FOS 2011/5</i> )		2011/46	28.7.11
Compensation Sourcebook (Occupational Pension Scheme Trustees) Instrument 2011		2011/61	1.10.11
Professional Firms (Amendment) Instrument 2011		2011/70	8.12.11
Compensation Sourcebook (Deposits by Credit Unions) Instrument 2012		2012/6	19.1.12
Credit Unions (Northern Ireland) Instrument 2012		2012/18	21.3.12
Compensation Sourcebook (Deposit-Taking Firms' Disclosure Requirements) Instrument 2012		2012/27	24.5.12
Handbook Administration (No 26) Instrument 2012		2012/31	28.6.12
Credit Unions New Sourcebook (Consequential Amendments No 2) Instrument 2012		2012/39	1.9.12

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

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

## SPECIALIST SOURCEBOOKS

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

COLL	Collective Investment Schemes		
<i>First brought into force</i>		-	1.4.04
Collective Investment Schemes Sourcebook (UCITS Eligible Assets Directive and Other Amendments) Instrument 2008		2008/5	28.2.08
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08
Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2008 (REVOKED: July 2008)		2008/27	22.5.08
Collective Investment Schemes Sourcebook (Property Authorised Investment Funds) Instrument 2008		2008/28	22.5.08
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08
Collective Investment Schemes Sourcebook (Immovables Valuation) Instrument 2008		2008/48	25.9.08
Collective Investment Schemes Sourcebook (Simplified Prospectus) (Amendment) Instrument 2008		2008/61	29.10.08
Collective Investment Schemes Sourcebook (Suspension of Dealings) Instrument 2008		2008/69	4.12.08
Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2009		2009/5	22.1.09
Collective Investment Schemes Sourcebook (Amendment No 4) Instrument 2009		2009/11	26.2.09
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09
Collective Investment Schemes Sourcebook (Single Sub-fund Umbrellas) Instrument 2009		2009/44	23.7.09
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09
Collective Investment Schemes Sourcebook (Amendment No 5) Instrument		2009/74	10.12.09
Collective Investment Schemes Sourcebook (Accounting Amendments) Instrument 2010		2010/3	28.1.10
Funds of Alternative Investment Funds Instrument 2010		2010/5	25.2.10
Alternative Finance Investment Bonds Instrument 2010		2010/6	25.2.10
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10
Collective Investment Schemes Sourcebook (Winding Up and Sub-fund Termination and Miscellaneous Amendments) Instrument 2011		2011/11	24.2.11
Money Market Funds Instrument 2011		2011/38	23.6.11
UCITS IV Directive Instrument 2011		2011/39	28.7.11
Retail Distribution Review (Platforms) Instrument 2011		2011/47	28.7.11
Handbook Administration (No 23) Instrument 2011		2011/48	22.9.11
Collective Investment Schemes Sourcebook (ICVC Sub-Funds) Instrument 2011		2011/76	21.12.11
Collective Investment Schemes Sourcebook (Amendment No 6) Instrument 2011		2012/19	21.3.12
Collective Investment Schemes Sourcebook (Master-Feeder) Instrument 2012		2012/25	26.4.12
Handbook Administration (No 26) Instrument 2012		2012/31	28.6.12

CRED	Credit Unions		
<i>First brought into force</i>		-	1.7.02
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008		2008/2	24.1.08
Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument		2008/18	27.3.08

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

2008 ( <i>made jointly with FOS as FOS 2008/3</i> )			
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
Credit Unions New Sourcebook (Consequential Amendments No 2) Instrument 2012	2012/39	1.9.12	122

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

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

RCB	Regulated Covered Bonds		
<i>First brought into force</i>	-	6.3.08	-
Regulated Covered Bonds Sourcebook Instrument 2008	2008/07	6.3.08	74
Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	
		Date of Inst	HN
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		
<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
Handbook Administration (No 26) Instrument 2012	2012/31	28.6.12	121
Emissions Allowance Auction Bidders Instrument 2012	2012/35	27.7.12	122
Recognised Investment Exchanges and Recognised Clearing Houses Sourcebook (Financial Resources Requirements) Instrument 2012	2012/40	1.2.13	122

## LISTING, PROSPECTUS AND DISCLOSURE

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	
		Date of Inst	HN
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
Prospectus Directive Amending Directive Instrument 2012	2012/29	28.6.12	121
Handbook Administration (No 26) Instrument 2012	2012/31	28.6.12	121
Emissions Allowance Auction Bidders Instrument 2012	2012/35	27.7.12	122
Listing Rules (Related Party Transactions) Instrument 2012	2012/41	1.8.12	122
Listing Rules (Contact with the FSA) Instrument 2012	2012/42	30.9.12	122

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
Prospectus Directive Amending Directive Instrument 2012	2012/29	28.6.12	121
Handbook Administration (No 26) Instrument 2012	2012/31	28.6.12	121

*DTR	Disclosure Rules and Transparency Rules		
<i>First brought into force</i>	-	1.7.05	-
Disclosure Rules and Transparency Rules Sourcebook (Corporate Governance Rules) Instrument 2008	2008/32	26.6.08	78
Disclosure Rules and Transparency Rules Sourcebook (Amendment) Instrument 2008	2008/71	4.12.08	83
Trading Plan Instrument 2009	2009/12	26.2.09	85
Disclosure and Transparency Rules (Disclosure of Contracts for Differences) Instrument 2009	2009/13	26.2.09	85
Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Disclosure Rules and Transparency Rules Sourcebook (Amendment No 2) Instrument 2010	2010/14	22.4.10	99
Disclosure Rules and Transparency Rules Sourcebook (Amendment No 3) Instrument 2010	2010/38	22.7.10	102
UK Corporate Governance Code (Handbook Amendments) Instrument 2010	2010/39	22.7.10	102
Disclosure Rules and Transparency Rules Sourcebook (Amendment No 4) Instrument 2010	2010/51	23.9.10	103
Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
UCITS IV Directive Instrument 2011	2011/39	28.7.11	112
Disclosure Rules and Transparency Rules Sourcebook (Amendment No 5) Instrument 2012	2012/7	19.1.12	116
Prospectus Directive Amending Directive Instrument 2012	2012/29	28.6.12	121
Listing Rules (Contact with the FSA) Instrument 2012	2012/42	30.9.12	122

## 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
Emissions Allowance Auction Bidders Instrument 2012	2012/35	27.7.12	122

*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			
Regulatory Guide brought into force		-	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
Emissions Allowance Auction Bidders Instrument 2012		2012/35	27.7.12	122

*EG is made and amended by instrument*

UNFCOG	Unfair Contract Terms Regulatory Guide			
Regulatory Guide brought into force		-	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 <sup>1</sup>	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 <sup>2</sup>
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

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

<sup>2</sup> The text of GN 8 has been incorporated into the Handbook.



## Annex D

### 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)
	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 (part) 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 (part) 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	HN 98 <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	HN 101 <i>Jun 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	HN 103 <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 (part)	HN 106 <i>Jan 2011</i> (paras 2.3 – 2.15)
	Clarify the relevant conditions that apply for exemption from the Retail Distribution Review rules	Retail Distribution Review (Holloway Sickness Policies) Instrument 2011 [FSA 2011/37]	31.12.12	HN 111 <i>Jun 2011</i> (paras 2.20 – 2.25)

Module	Change	Instrument	When effective	Described in
	Change rules and introduce new obligations for firms using platforms	Retail Distribution Review (Platforms) Instrument 2011 [FSA 2011/47]	31.12.12	HN 112 <i>Jul 2011</i> (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 <i>Dec 2011</i> (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 <i>Dec 2011</i> (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 <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)	HN 115 <i>Dec 2011</i> (paras 2.8 – 2.10)
	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 (part) 31.12.12	HN 121 <i>Jun 2012</i> (paras 2.3 – 2.5)
PRIN	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 (part) 31.12.12	HN 121 <i>Jun 2012</i> (paras 2.3 – 2.5)
SYSC	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN 108 <i>Mar 2011</i> (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 <i>Mar 2011</i> (paras 2.2 – 2.4)
COND	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 (part) 31.12.12	HN 121 <i>Jun 2012</i> (paras 2.3 – 2.5)
APER	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)
FIT	Qualification standards etc for retail investment advisers	Retail Distribution Review (Training and Competence) Instrument 2011 [FSA 2011/5]	31.12.12 (part)	HN106 <i>Jan 2011</i> (paras 2.3 – 2.15)
	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 (part) 31.12.12	HN 121 <i>Jun 2012</i> (paras 2.3 – 2.5)

<b>Module</b>	<b>Change</b>	<b>Instrument</b>	<b>When effective</b>	<b>Described in</b>
TC	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	HN 111 <i>Jun 2011</i> (paras 2.20 – 2.25)
GEN	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 (part) 31.12.12	HN 121 <i>Jun 2012</i> (paras 2.3 – 2.5)
FEES	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 (part) 31.12.12	HN 121 <i>Jun 2012</i> (paras 2.3 – 2.5)
BIPRU	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 (part) 31.12.12	HN 121 <i>Jun 2012</i> (paras 2.3 – 2.5)
INSPRU	Minor administrative corrections to the Handbook	Handbook Administration (No 4) Instrument 2011 [FSA 2011/67]	31.12.13 ( <i>part</i> )	HN 115 <i>Dec 2011</i> (paras 2.4 – 2.6)
MIPRU	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	1.10.14 ( <i>part</i> )	HN 115 <i>Dec 2011</i> (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> )	HN 112 <i>Jul 2011</i> (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> )	HN 115 <i>Dec 2011</i> (paras 2.8 – 2.10)
	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 (part) 31.12.12	HN 121 <i>Jun 2012</i> (paras 2.3 – 2.5)
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	HN 110 <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> ) 1.12.12	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 (part) 31.12.12	HN 118 <i>Mar 2011</i> (paras 2.22 – 2.25)

<b>Module</b>	<b>Change</b>	<b>Instrument</b>	<b>When effective</b>	<b>Described in</b>
	Amended provisions for advised sales of investments to retail clients	Retail Distribution Review (Adviser Charging) Instrument 2010 [FSA 2010/12]	31.12.12	HN 98 <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	HN 101 <i>Jun 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	HN 103 <i>Sep 2010</i> (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	HN 109 <i>Apr 2011</i> (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	HN 111 <i>Jun 2011</i> (paras 2.20 – 2.25)
	New and amended commission disclosure requirements	Retail Distribution Review (Pure Protection) Instrument 2010 [FSA 2010/46]	31.12.12	HN 103 <i>Sep 2010</i> (paras 2.54 – 2.59)
	Change rules and introduce new obligations for firms using platforms	Retail Distribution Review (Platforms) Instrument 2011 [FSA 2011/47]	31.12.12	HN 112 <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	HN 115 <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	HN 117 <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	HN 118 <i>Mar 2012</i> (paras 2.22 – 2.25)
	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 (part) 31.12.12	HN 121 <i>Jun 2012</i> (paras 2.3 – 2.5)
MCOB	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 (part) 31.12.12	HN 121 <i>Jun 2012</i> (paras 2.3 – 2.5)
BCOBS	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 (part) 31.12.12	HN 121 <i>Jun 2012</i> (paras 2.3 – 2.5)

<b>Module</b>	<b>Change</b>	<b>Instrument</b>	<b>When effective</b>	<b>Described in</b>
CASS	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 (part) 31.12.12	HN 121 <i>Jun 2012</i> (paras 2.3 – 2.5)
MAR	Minor administrative corrections to the Handbook	Handbook Administration (No 4) Instrument 2011 [FSA 2011/67]	31.12.13	HN 115 <i>Dec 2011</i> (paras 2.4 – 2.6)
SUP	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	1.10.12 (part) 31.12.12	HN 118 <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	HN 106 <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	HN 115 <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	HN 118 <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	HN 115 <i>Dec 2011</i> (paras 2.4 – 2.6)
	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	1.10.14 ( <i>part</i> )	HN 115 <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]	+	HN 108 <i>Mar 2011</i> (paras 2.48 – 2.55)
	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 (part) 31.12.12	HN 121 <i>Jun 2012</i> (paras 2.3 – 2.5)
DEPP	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	1.10.14 ( <i>part</i> )	HN 115 <i>Dec 2011</i> (paras 2.8 – 2.10)
DISP	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	1.10.12 (part) 31.12.12	HN 118 <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	HN 115 <i>Dec 2011</i> (paras 2.29 – 2.31)

<b>Module</b>	<b>Change</b>	<b>Instrument</b>	<b>When effective</b>	<b>Described in</b>
	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> )	HN 115 <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]	+	HN 108 <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 ( <i>part</i> )	HN 115 <i>Dec 2011</i> (paras 2.8 – 2.10)
	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 ( <i>part</i> ) 31.12.12	HN 121 <i>Jun 2012</i> (paras 2.3 – 2.5)
COLL	Change rules and introduce new obligations for firms using platforms	Retail Distribution Review (Platforms) Instrument 2011 [FSA 2011/47]	31.12.12	HN 112 <i>Jul 2011</i> (paras 2.28 – 2.30)
	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 ( <i>part</i> ) 31.12.12	HN 121 <i>Jun 2012</i> (paras 2.3 – 2.5)
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	HN 115 <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 ( <i>part</i> ) 31.12.12	HN 118 <i>Mar 2011</i> (paras 2.2 – 2.4)
	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 ( <i>part</i> ) 31.12.12	HN 121 <i>Jun 2012</i> (paras 2.3 – 2.5)
LR	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)
	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 ( <i>part</i> ) 31.12.12	HN 121 <i>Jun 2012</i> (paras 2.3 – 2.5)
PR	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 ( <i>part</i> ) 31.12.12	HN 121 <i>Jun 2012</i> (paras 2.3 – 2.5)
PERG	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)

<b>Module</b>	<b>Change</b>	<b>Instrument</b>	<b>When effective</b>	<b>Described in</b>
	Introduce and amend rules on adviser charging	Retail Distribution Review (Adviser Charging No 4) Instrument 2012 [FSA 2012/9]	31.12.12	HN 117 <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	Implements the new regulated activity of bidding in emissions auctions	Emissions Allowance Auction Bidders Instrument 2012 [FSA 2012/35]	27.7.12	2.28 – 2.31
	Introduces new eligibility and suitability rules for firms arranging insurance contracts as part of a packaged bank account	Packaged Bank Accounts Instrument 2012 [FSA 2012/37]	31.3.13	2.19 – 2.21
	Minor amendments to the Handbook relating to voting rights	Listing Rules (Related Party Transactions) Instrument 2012 [FSA 2012/41]	1.8.12	2.44 – 2.46
	Delays the commencement of rules and guidance for platforms	Retail Distribution Review (Platforms) (Amendment) Instrument 2012 [FSA 2012/43]	27.7.12	2.16 – 2.18
PRIN	Implements the new regulated activity of bidding in emissions auctions	Emissions Allowance Auction Bidders Instrument 2012 [FSA 2012/35]	27.7.12	2.28 – 2.31
SYSC	Implements the new regulated activity of bidding in emissions auctions	Emissions Allowance Auction Bidders Instrument 2012 [FSA 2012/35]	27.7.12	2.28 – 2.31
APER	Amends to implement new regulated activity of bidding in emissions auctions	Emissions Allowance Auction Bidders Instrument 2012 [FSA 2012/35]	27.7.12	2.28 – 2.31
TC	Amends to implement new regulated activity of bidding in emissions auctions	Emissions Allowance Auction Bidders Instrument 2012 [FSA 2012/35]	27.7.12	2.28 – 2.31
FEES	Amends to implement new regulated activity of bidding in emissions auctions	Emissions Allowance Auction Bidders Instrument 2012 [FSA 2012/35]	27.7.12	2.28 – 2.31
IPRU(INV)	Implements the new regulated activity of	Emissions Allowance Auction Bidders Instrument 2012 [FSA	27.7.12	2.28 – 2.31



<b>Module</b>	<b>Change</b>	<b>Instrument</b>	<b>When effective</b>	<b>Described in paragraphs</b>
	bidding in emissions auctions	2012/35]		
COBS	Implements the new regulated activity of bidding in emissions auctions	Emissions Allowance Auction Bidders Instrument 2012 [FSA 2012/35]	27.7.12	2.28 – 2.31
	Amendments to change the mortality basis	Conduct of Business Sourcebook (Mortality Assumptions For Future Annuity Projections) Instrument 2012 [FSA 2012/36]	21.12.12	2.13 – 2.15
	Delays the commencement of rules and guidance for platforms	Retail Distribution Review (Platforms) (Amendment) Instrument 2012 [FSA 2012/43]	27.7.12	2.16 – 2.18
ICOBS	Introduces new eligibility and suitability rules for firms arranging insurance contracts as part of a packaged bank account	Packaged Bank Accounts Instrument 2012 [FSA 2012/37]	31.3.13	2.19 – 2.21
CASS	Implements the new regulated activity of bidding in emission auctions	Emissions Allowance Auction Bidders Instrument 2012 [FSA 2012/35]	27.7.12	2.28 – 2.31
MAR	Implements the new regulated activity of bidding in emission auctions	Emissions Allowance Auction Bidders Instrument 2012 [FSA 2012/35]	27.7.12	2.28 – 2.31
	Minor changes to the Handbook on passing information	Market Conduct Sourcebook (Amendment No 11) Instrument 2012 [FSA 2012/38]	1.8.12	2.24 – 2.27
SUP	Implements the new regulated activity of bidding in emission auctions	Emissions Allowance Auction Bidders Instrument 2012 [FSA 2012/35]	27.7.12	2.28 – 2.31
	Minor changes to the Handbook for credit unions	Credit Unions New Sourcebook (Consequential Amendments No 2) Instrument 2012 [FSA 2012/39]	1.9.12	2.36 – 3.38
	Minor changes to the Handbook on giving advice	Listing Rules (Contact with the FSA) Instrument 2012 [FSA 2012/42]	30.9.12	2.48 – 2.50
DISP	Implements the new regulated activity of bidding in emission auctions	Emissions Allowance Auction Bidders Instrument 2012 [FSA 2012/35]	27.7.12	2.28 – 2.31

<b>Module</b>	<b>Change</b>	<b>Instrument</b>	<b>When effective</b>	<b>Described in paragraphs</b>
COMP	Minor changes to the Handbook for credit unions	Credit Unions New Sourcebook (Consequential Amendments No 2) Instrument 2012 [FSA 2012/39]	1.9.12	2.36 – 3.38
CREDS	Minor amends to the Handbook	Credit Unions New Sourcebook (Consequential Amendments No 2) Instrument 2012 [FSA 2012/39]	1.9.12	2.36 – 3.38
REC	Implements the new regulated activity of bidding in emission auctions	Emissions Allowance Auction Bidders Instrument 2012 [FSA 2012/35]	27.7.12	2.28 – 2.31
	Minor changes for RIEs and RECs on financial resources requirements	Recognised Investment Exchanges and Recognised Clearing Houses Sourcebook (Financial Resources Requirements) Instrument 2012 [FSA 2012/40]	1.2.13	2.40 – 2.42
LR	Implements the new regulated activity of bidding in emission auctions	Emissions Allowance Auction Bidders Instrument 2012 [FSA 2012/35]	27.7.12	2.28 – 2.31
	Minor amendments to the Handbook relating to voting rights	Listing Rules (Related Party Transactions) Instrument 2012 [FSA 2012/41]	1.8.12	2.44 – 2.46
	Minor changes to the Handbook on giving advice	Listing Rules (Contact with the FSA) Instrument 2012 [FSA 2012/42]	30.9.12	2.48 – 2.50
DTR	Minor changes to the Handbook on giving advice	Listing Rules (Contact with the FSA) Instrument 2012 [FSA 2012/42]	30.9.12	2.48 – 2.50
PERG	Implements the new regulated activity of bidding in emission auctions	Emissions Allowance Auction Bidders Instrument 2012 [FSA 2012/35]	27.7.12	2.28 – 2.31
EG	Implements the new regulated activity of bidding in emission auctions	Emissions Allowance Auction Bidders Instrument 2012 [FSA 2012/35]	27.7.12	2.28 – 2.31



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