

Financial Services Authority

# Handbook Notice 124

Board meeting 31 October 2012  
Notice published 1 November 2012



This Handbook Notice introduces the Handbook and other material made by the Board under its legislative powers on 27 September 2012 and 31 October 2012. It also contains information about other publications relating to the Handbook and, if appropriate, lists minor corrections made to previous instruments made by the Board.

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

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

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

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Fax: 020 7066 0991

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# 1

## Overview

### Legislative changes this month

#### The Handbook

- 1.1** On 27 September 2012 the FSA Board made changes to the Handbook in two instruments which:
- create a mortgage market that is sustainable for all participants and that works better for consumers by reforming areas of responsible lending, distribution, disclosure, arrears management, non-bank lender prudential requirements and niche markets) (FSA 2012/46); and
  - apply the relevant prudential requirements for banks and building societies (ie credit risk, credit risk mitigation and securitisation) to non-bank lenders, improve the loss absorbency of their capital and introduce a high level qualitative liquidity requirements (FSA 2012/47).
- 1.2** On 31 October 2012 the FSA Board made changes to the Handbook in eleven instruments which:
- implement the EU Short Selling Regulation (SSR) which provides a common framework for regulating short selling across Europe (FSA 2012/58);
  - remove the Handbook definition of ‘Connected Counterparties’ and introduce Handbook guidance so that firms should, when assessing groups of connected clients, consider both third-party clients and counterparties that are connected to the firm itself (FSA 2012/59);
  - remove a grammatical error in the Prudential sourcebook for Banks, Building Societies and Investment Firms (BIPRU) (FSA 2012/60);

- implement changes made to the Insurance and Reinsurance Directives to take into account changes in the European index of consumer prices (FSA 2012/61);
- change the rules and guidance on pension transfer value analysis (TVA) assumptions in the Conduct of Business sourcebook (COBS) (FSA 2012/62);
- change the projection rates and amend an attendant rule (FSA 2012/63);
- require firms to provide information to consumers and their advisers so that they have a good understanding of the overall costs and benefits applying to different pension options (FSA 2012/64);
- clarify the requirements of Chapter 1A and Chapter 8 of the Client Assets sourcebook (CASS), and improve the Client Money and Assets Return (CMAR) and CMAR guidance so that firms will be able to manage their CASS oversight and reporting responsibilities more effectively and apply the rules in a more consistent manner (FSA 2012/65);
- implement Directive 2010/76/EU<sup>1</sup> (CRD 3) to collect data on remuneration practices and to transmit that data to the European Banking Authority (EBA) (FSA 2012/66);
- implement the Treasury's amendment to the Recognised Auction Platforms (RAPs) regulations (FSA 2012/67); and
- amend the 'Financial crime: a guide to firms' to include examples of good and poor practice drawn from two thematic reviews (FSA 2012/68).

**1.3** These instruments are all listed in Annex A. Instruments FSA 2012/46 and FSA 2012/47 were made on 27 September 2012 and the changes will be summarised in Chapter 2 of this Notice

## Changes outside the Handbook

**1.4** For changes outside the Handbook see Chapter 3 of this Notice.

## Description of changes

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

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<sup>1</sup> <http://eur-ex.europa.eu/LexUriServ/LexUriServ.do?uri=OJ:L:2010:329:0003:0035:EN:PDF>

## Feedback on responses to consultations

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

- CP11/3, *Product disclosure: Retail investments – changes to reflect RDR Adviser Charging and to improve pension scheme disclosure*, (February 2011);
- CP11/31, *Mortgage Market Review: Proposed package of reforms*, (December 2011);
- CP12/1, *Large Exposures Regime – groups of connected clients and connected counterparties*, (January 2012);
- Chapter 5 of CP12/5, *Quarterly Consultation (No 31)*, (March 2012);
- CP12/10, *Product projections and transfer value analysis*, (May 2012);
- Chapter 3 of CP12/11, *Quarterly Consultation (No 33)*, (June 2012);
- CP12/15, *Client Assets Firm Classification, Oversight, Reporting and the Mandate Rules*, (July 2012);
- CP12/18, *Data collection on Remuneration practices*, (August 2012); and
- CP12/21, *Short Selling Regulation – Handbook changes*, (August 2012).

**1.7** Feedback on the consultations in CP12/11 is set out in Chapter 4 of this Notice. Feedback in relation to the other consultations was published in separate policy statements.

## Annexes to this Notice

**1.8** The Annexes to this Handbook Notice contain:

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

module of the instruments made this month.

## **Making corrections**

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

## **Publication of Handbook material**

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

## **Obligation to publish feedback**

- 1.15** This Notice, and the feedback to which paragraph 1.7 refers, fulfil for the relevant text made by the Board the obligations in sections 155(5) and (6) and similar sections of the Financial Services and Markets Act 2000 ('the Act'). These obligations are: to publish an account of representations received in response to consultation and the FSA's response to them; and to publish (where applicable) details of any significant differences between the provisions consulted on and the provisions made by the Board, with a cost-benefit analysis.



## Comments

- 1.16** We always welcome feedback on the way we present information in the Handbook Notice, including its Annexes. If you do have any comment, this should be sent to 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 27 September 2012 and 31 October 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

*Mortgage Market Review (Conduct of Business) Instrument 2012 (FSA 2012/46)*

- 2.2 For the changes made to the Glossary by this instrument, see paragraphs 2.39 to 2.41 of this Notice.

*Prudential Sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries (Non-Bank Lenders) Instrument 2012 (FSA 2012/47)*

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

*Short Selling Regulation Instrument 2012 (FSA 2012/58)*

- 2.4 For the changes made to the Glossary by this instrument, see paragraphs 2.54 to 2.56 of this Notice.

*Conduct of Business Sourcebook (Pension Transfer Value Analysis) (Amendment) Instrument 2012 (FSA 2012/62)*

- 2.5 For the changes made to the Glossary by this instrument, see paragraphs 2.30 to 2.32 of this Notice.

*Client Assets Sourcebook (Firm Classification, Operational Oversight, and Mandate Rules) Instrument 2012 (FSA 2012/65)*

- 2.6 For the changes made to the Glossary by this instrument, see paragraphs 2.42 to 2.45 of this Notice.

*Supervision Manual (Remuneration Reporting) Instrument 2012 (FSA 2012/66)*

- 2.7 For the changes made to the Glossary by this instrument, see paragraphs 2.49 to 2.52 of this Notice.

## HIGH LEVEL STANDARDS

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

*Supervision Manual (Remuneration Reporting) Instrument 2012 (FSA 2012/66)*

- 2.8 For the changes made to SYSC by this instrument, see paragraphs 2.49 to 2.52 of this Notice.

### Financial Stability and Market Confidence sourcebook (FINMAR)

*Short Selling Regulation Instrument 2012 (FSA 2012/58)*

- 2.9 For the changes made to FINMAR by this instrument, see paragraphs 2.54 to 2.56 of this Notice.

### Training and Competence sourcebook (TC)

*Mortgage Market Review (Conduct of Business) Instrument 2012 (FSA 2012/46)*

- 2.10 For the changes made to TC by this instrument, see paragraphs 2.39 to 2.41 of this Notice.

## General Provisions sourcebook (GEN)

### *Short Selling Regulation Instrument 2012 (FSA 2012/58)*

- 2.11** For the changes made to GEN by this instrument, see paragraphs 2.54 to 2.56 of this Notice.

## PRUDENTIAL STANDARDS

### General Prudential sourcebook (GENPRU)

#### *Prudential Requirements for Insurers (Amendment No 6) Instrument 2012 (FSA 2012/61)*

- 2.12** For the changes made to GENPRU by this instrument, see paragraphs 2.24 to 2.27 of this Notice.

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

#### *Prudential Sourcebook for Banks, Building Societies and Investment Firms (Large Exposures) (Amendment) Instrument 2012 (FSA 2012/59)*

- 2.13** Following consultation in CP12/1<sup>2</sup>, the Board has made the following changes in the Handbook:

**Changes to Glossary:**     *Deletion of 'connected counterparty'*  
                                      *Changes to 'group of connected clients', 'individual counterparty CNCOM', 'large exposure' and 'total exposure'*

**Changes:**                     *Changes to BIPRU 10.2.14R and 10.2.19R*  
                                      *Changes to BIPRU 10.3.5R*  
                                      *Addition of BIPRU 10.3.5AR and 10.3.5BG*  
                                      *Changes to BIPRU 10.3.6G*  
                                      *Deletion of BIPRU 10.3.8R*  
                                      *Addition of BIPRU 10.3.8AG*  
                                      *Deletion of BIPRU 10.3.11R*  
                                      *Changes to BIPRU 10.3.13G and 10.3.14G*  
                                      *Changes to BIPRU 10.5.1R and 10.5.6R*  
                                      *Deletion of BIPRU 10.5.7G*  
                                      *Changes to BIPRU 10.6.1R and 10.6.33G*

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<sup>2</sup> CP12/1, *Large Exposures Regime – groups of connected clients and connected counterparties*, (January 2012).

***Deletion of BIPRU 10.9A.2G******Changes to BIPRU 10.10A and 10.10A.1R******Addition of BIPRU 10.10A.1AG******Changes to BIPRU 10.10A.2R******Addition of BIPRU 10.10A.2AG******Changes to BIPRU 10.10A.3, 10.10A.6 and, 10.10A.8R******Changes to BIPRU TP 33.8G***

- 2.14** The large exposure (LE) regime is a directive based, non-risk sensitive backstop regime that limits a firm's ability to incur exposures to a single counterparty or a group of connected clients. The Directive definition of a 'group of connected clients' was implemented in a wider sense in BIPRU 10.3.8R.
- 2.15** The purpose of this instrument is to move closer to the Directive definition and to reflect the European Banking Authority's guidance on how this definition is to be applied in the context of exposures to structured finance vehicles.
- 2.16** This instrument comes into force on **2 November 2012**. Feedback on this consultation was published in a separate policy statement by the FSA.

*Capital Requirements Directive (Handbook Amendments No 5)*  
*Instrument 2012 (FSA 2012/60)*

- 2.17** Following consultation in Chapter 3 of CP12/11<sup>3</sup>, the Board has made the following changes in the Handbook:

***Changes:***                      ***Changes to BIPRU 13.7.6R***

- 2.18** The text of BIPRU 13.7.6R(2) provides three legal conditions that a contractual netting agreement must satisfy in order to be considered a valid agreement. Therefore, the existing text of 'or' in between the three conditions is incorrect and should be replaced with an 'and', so that firms contractual netting agreements satisfy all three legal conditions.
- 2.19** This instrument comes into force on **1 November 2012**. Feedback on this consultation is set out in Chapter 4 of this Notice.

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<sup>3</sup> Chapter 3 of CP12/11, *Quarterly Consultation (No 33)*, (June 2012).

## Prudential sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries (MIPRU)

*Prudential Sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries (Non-Bank Lenders) Instrument 2012 (FSA 2012/47)*

- 2.20** Following consultation in Chapter 9 of CP11/31<sup>4</sup>, the Board has made the following changes in the Handbook:

**Changes to Glossary:** *Changes to the definition of ‘exposure’, ‘risk weight’, ‘risk weight exposure amount’, ‘securitisation’ and ‘sponsor’*

**Changes:** *Addition of MIPRU 4.2.-1G and 4.2.1AG*  
*Changes to MIPRU 4.2.10R*  
*Addition of MIPRU 4.2.10AG*  
*Changes to MIPRU 4.2.12R, 4.2.18R, 4.2.20R, 4.2.21R and 4.2.22R*  
*Addition of MIPRU 4.2.23R*  
*Addition of MIPRU 4.2A.1R, 4.2A.2G, 4.2A.3G, 4.2A.4R, 4.2A.5R, 4.2A.5AG, 4.2A.6R, 4.2A.7R, 4.2A.8R, 4.2A.9R, 4.2A.10R, 4.2A.11R, 4.2A.12R, 4.2A.13R, 4.2A.14R, 4.2A.15R, 4.2A.16R, 4.2A.17R and 4.2A.18G*  
*Addition of MIPRU 4.2B.1R, 4.2B.2G, 4.2B.3R, 4.2B.4R, 4.2B.5G, 4.2B.6G, 4.2B.7G and 4.2B.8G*  
*Addition of MIPRU 4.2C.1R, 4.2C.2G, 4.2C.3R and 4.2C.4R*  
*Addition of MIPRU 4.2D.1R, 4.2D.2R, 4.2D.3G, 4.2D.4R, 4.2D.5R, 4.2D.6R, 5.2D.7R, 5.2D.8R, 4.2D. 9R, 4.2D.10R, 4.2D.11G, 4.2D.12R, 4.2D.13R and 4.2D.14G*  
*Changes to MIPRU 4.4.8R*  
*Changes to MIPRU Schedule 1*

- 2.21** In summary, these changes apply the relevant prudential requirements for banks, building societies (ie credit risk, credit risk mitigation and securitisation) to non-bank lenders, improve the loss of absorbency of their capital and introduce high level qualitative liquidity requirements.
- 2.22** This instrument comes into force on **26 April 2014**. Feedback on this consultation was published in a separate policy statement by the FSA.

<sup>4</sup> CP11/31, *Mortgage Market Review: Proposed package of reforms*, (December 2011).

## Prudential sourcebook for Insurers (INSPRU)

*Prudential Requirements for Insurers (Amendment No 6) Instrument 2012 (FSA 2012/61)*

- 2.23** For the changes made to INSPRU by this instrument, see paragraphs 2.24 to 2.27 of this Notice.

## Interim Prudential sourcebook for Friendly Societies (IPRU(FSOC))

*Prudential Requirements for Insurers (Amendment No 6) Instrument 2012 (FSA 2012/61)*

- 2.24** Following consultation in Chapter 4 of CP 12/11<sup>5</sup>, the Board has made the following changes in the Handbook:

<b>Changes:</b>	<b><i>Changes to GENPRU 2.1.30R</i></b> <b><i>Changes to GENPRU 2.3.9R</i></b> ..... <b><i>Changes to INSPRU 1.1.45R and 1.1.47R</i></b> ..... <b><i>Changes to IPRU(FSOC) Appendix 2</i></b> <b><i>Changes to IPRU(FSOC) Appendix 10</i></b> ..... <b><i>Changes to IPRU(INS) Appendix 9.1</i></b>
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- 2.25** The European Commission have reviewed and amended certain amounts specified in the Insurance and Reinsurance Directives to take into account changes in the European index of consumer prices.
- 2.26** As a consequence of this review, we have increased the base capital resources requirement (BCRR) for insurers, along with the capital resources requirement (CRR) for general insurers, to continue to comply with those Directives.
- 2.27** This instrument comes into force on **31 December 2012**. Feedback on this consultation is set out in Chapter 4 of this Notice.

## Interim Prudential sourcebook for Insurers (IPRU(INS))

*Prudential Requirements for Insurers (Amendment No 6) Instrument 2012 (FSA 2012/61)*

- 2.28** For the changes made to IPRU(INS) by this instrument, see paragraphs 2.24 to 2.27 of this Notice.

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<sup>5</sup> Chapter 4 of CP12/11, *Quarterly Consultation (No.33)*, (June 2012).

## BUSINESS STANDARDS

### Conduct of Business sourcebook (COBS)

*Mortgage Market Review (Conduct of Business) Instrument 2012 (FSA 2012/46)*

- 2.29 For the changes made to the COBS by this instrument, see paragraphs 2.39 to 2.41 of this Notice.

*Conduct of Business Sourcebook (Pension Transfer Value Analysis) (Amendment) Instrument 2012 (FSA 2012/62)*

- 2.30 Following consultation in Chapter 3 of CP12/10<sup>6</sup>, the Board has made the following changes in the Handbook:

**Changes to Glossary:**      ***Addition of the definition of 'CPI', 'limited price indexation' and 'RPI'***

**Changes:**                      ***Changes to COBS 19.1.4R***

- 2.31 In summary, these changes introduce an explicit assumption for pension scheme benefits based on the Consumer Price Index (CPI), to take account of the growing use of CPI as a measure of inflation in occupational defined benefit pension schemes.
- 2.32 This instrument comes into force on 1 January 2013. Feedback on this consultation was published in a separate policy statement by the FSA.

*Conduct of Business Sourcebook (Projections) (Amendment) Instrument 2013 (FSA 2012/63)*

- 2.33 Following consultation in Chapter 4 of CP12/10<sup>7</sup>, the Board has made the following changes in the Handbook:

**Changes:**                      ***Changes to COBS 13 Annex 2  
Addition of COBS TP2.5B and TP2.5C***

- 2.34 These changes reflect a review by PricewaterhouseCoopers and peer reviewers' comments, which supported changes to the projection rates used for pension illustrations provided to customers. They also re-word an attendant rule to provide greater clarity.

<sup>6</sup> CP12/10, *Product projections and transfer value analysis*, (May 2012).

<sup>7</sup> CP12/10, *Product projections and transfer value analysis*, (May 2012).



- 2.35** Part of this instrument comes into force on **6 April 2013** and the reminder comes into force on **6 April 2014**. Feedback on this consultation was published in a separate policy statement by the FSA.

*Conduct of Business Sourcebook (Pension Scheme Disclosure)  
Instrument 2012 (FSA 2012/64)*

- 2.36** Following consultation in Chapter 3 of CP11/3<sup>8</sup> and Chapter 5 of CP12/5<sup>9</sup>, the Board has made the following changes in the Handbook:

**Changes:**

- Changes to COBS 13.4.1R and 13.4.4R*
- Changes to COBS 13 Annex 2*
- Changes to COBS 13 Annex 3*
- Changes to COBS 13 Annex 4*
- Changes to COBS 14.2.1R*

- 2.37** In summary, these changes improve pension scheme disclosure and achieve a level regulatory playing field for firms offering competing self-invested personal pensions (SIPPs) and non-SIPP pension schemes.
- 2.38** This instrument comes into force on **6 April 2013**. Feedback on this consultation was published in a separate policy statement by the FSA.

**Mortgages and Home Finance: Conduct of Business sourcebook (MCOB)**

*Mortgage Market Review (Conduct of Business) Instrument 2012  
(FSA 2012/46)*

- 2.39** Following consultation in CP11/31<sup>10</sup>, the Board has made the following changes in the Handbook:

**Changes to Glossary:**

- Addition of new definition of 'bridging loan', 'credit-impaired customer', 'direct deal', 'execution-only sale', 'high net worth mortgage customer', 'high net worth illustration', 'high net worth offer document', 'initial contact', interest roll-up mortgage', 'payment shortfall' and 'professional customer'*
- Changes to definitions of 'combined initial disclosure document', 'early repayment charge', 'initial disclosure document', 'repayment mortgage' and 'repayment vehicle'*

<sup>8</sup> CP11/3, *Product disclosure: Retail investments – changes to reflect RDR Adviser Charging and to improve pension scheme disclosure*, (February 2011).

<sup>9</sup> CP12/5, *Quarterly Consultation (No 31)*, (March 2012).

<sup>10</sup> CP11/31, *Mortgage Market Review: Proposed package of reforms*, (December 2011).

**Changes:**

***Changes to TC Appendix 1***

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

***Changes to TC TP 8.2R***

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***Changes to COBS 6.2A.4G***

***Changes to COBS 6 Annex 2***

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***Changes to MCOB 1.2.1R, 1.2.2G and 1.2.3R***

***Addition of MCOB 1.2.3AR, 1.2.3BR***

***Changes to MCOB 1.2.4G***

***Addition of MCOB 1.2.4AG, 1.2.4BG***

***Changes to MCOB 1.2.5G, 1.2.7R, 1.2.8G and 1.2.9G***

***Addition of MCOB 1.2.9BG, 1.2.9CR, 1.2.9DR, 1.2.9ER  
and 1.2.9FR***

***Changes to MCOB 1.2.10R***

***Changes to MCOB 1.3.4R***

***Changes to MCOB 2.1.2R***

***Changes to MCOB 2.2.5G***

***Addition of MCOB 2.5A.1R***

***Changes to MCOB 2.6A***

***Addition of MCOB 2.6A-1R***

***Changes to MCOB 2.6A.5BR***

***Changes to MCOB 3.8.6G***

***Changes to MCOB 4.1.2R***

***Addition of MCOB 4.1.2AR, 4.1.2BR, 4.1.2CG and 4.1.2DG***

***Changes to MCOB 4.1.3R***

***Deletion of MCOB 4.1.6G***

***Changes to MCOB 4.2.1G***

***Deletion of MCOB 4.3.1R, 4.3.2R, 4.3.3G, 4.3.4R, 4.3.4AR,  
4.3.5G, 4.3.6G, 4.3.7R, 4.3.8G, 4.3.9G and 4.3.10R***

***Deletion of MCOB 4.4.1R, 4.4.2G, 4.4.3G, 4.4.4G, 4.4.5R,  
4.4.6R, 4.4.7R and 4.4.8g***

***Addition of MCOB 4.4A.1R, 4.4A.2R, 4.4A.3G, 4.4A.4R,  
4.4A.5G, 4.4A.6G, 4.4A.7G, 4.4A.8R, 4.4A.9R, 4.4A.10G,  
4.4A.11G, 4.4A.12R, 4.4A.13G, 4.4A.14G, 4.4A.15R,  
4.4A.16G, 4.4A.17R, 4.4A.18R, 4.4A.19G, 4.4A.20G,  
4.4A.21R, 4.4A.22R and 4.4A.23G***

***Changes to MCOB 4.5.2R***

***Addition of MCOB 4.6A, 4.6A.1R and 4.6A.2R***

***Deletion of MCOB 4.7.1G, 4.7.2R, 4.7.3R, 4.7.4R, 4.7.5R,  
4.7.6R, 4.7.7E, 4.7.8G, 4.7.9G, 4.7.10G, 4.7.11E, 4.7.12G,  
4.7.13E, 4.7.14G, 4.7.15R, 4.7.16G and 4.7.17R***

***Addition of MCOB 4.7A.1G, 4.7A.2R, 4.7A.3R, 4.7A.4G,  
4.7A.5R, 4.7A.6R, 4.7A.7G, 4.7A.8G, 4.7A.9R, 4.7A.10G,***

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 Changes to MCOB 4.9.4G  
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 Addition of MCOB 4.10.3AR and 4.10.3BR  
 Changes to MCOB 4.10.4G  
 Deletion of MCOB 4.10.5G  
 Addition of MCOB 4.10.5AR, 4.10.5BR, 4.10.5CG and 4.10.5DR  
 Deletion of MCOB 4.10.6R  
 Addition of MCOB 4.10.6AG  
 Changes to MCOB 4.10.7G  
 Deletion of MCOB 4.10.8R and 4.10.9G  
 Addition of MCOB 4.10.9AR, 4.10.9BR, 4.10.9CG, 4.10.9DR  
 Changes to MCOB 4.10.10R  
 Addition of MCOB 4.10.13R and 4.10.14G  
 Changes to MCOB 4.11.1R and 4.11.3R  
 Addition of MCOB 4.11.3AR, 4.11.3BG and 4.11.3CR  
 Changes to MCOB 4.11.4E  
 Addition of MCOB 4.11.4AR, 4.11.4BE and 4.11.4CG  
 Deletion of MCOB 4.11.5E  
 Changes to MCOB 4.11.7G, 4.11.8R, 4.11.9R, 4.11.10G,  
 Deletion of MCOB 4 Annex 1R  
 Changes to MCOB 5.1.3R  
 Changes to MCOB 5.2.1G  
 Changes to MCOB 5.4  
 Deletion of MCOB 5.4.13R  
 Addition of MCOB 5.14.13AG  
 Deletion of MCOB 5.4.14R and 5.4.15R  
 Changes to MCOB 5.4.16G  
 Deletion of MCOB 5.4.17G and 5.4.18R  
 Addition of MCOB 5.4.18AR, 5.4.18BR, 5.4.18CG

*Changes to MCOB 5.4.24G*  
*Changes to MCOB 5.5.1R*  
*Addition of MCOB 5.5.1AR, 5.5.1BR, 5.5.1CR, 5.5.1DG, 5.5.1EG*  
*Changes to MCOB 5.5.4R*  
*Deletion of MCOB 5.5.6G and 5.5.13R*  
*Changes to MCOB 5.5.14G and 5.5.15R*  
*Changes to MCOB 5.6.6R, 5.6.31R, 5.6.32R, 5.6.39R,*  
*5.6.52R, 5.6.56R, 5.6.58R, 5.6.59R, 5.6.133R, 5.6.134R,*  
*5.6.135R, 5.6.136R, 5.6.139R*  
*Changes to MCOB 5.7, 5.7.1R, 5.7.1AG, 5.7.2R, 5.7.3G,*  
*5.7.4R, 5.7.5R, 5.7.6R, 5.7.7G*  
*Changes to MCOB 5.8.1R*  
*Addition of MCOB 5.8.1AR, 5.8.1BR*  
*Changes to MCOB 5.8.5R*  
*Addition of MCOB 5.8.12R, 5.8.13R*  
*Changes to MCOB 6.4.4R*  
*Addition of MCOB 6.4.11AR*  
*Changes to MCOB 6.7.1R, 6.7.1AG, 6.7.2G and 6.7.3G*  
*Changes to MCOB 6.9.1R and 6.9.2R*  
*Changes to MCOB 7.4.1R*  
*Changes to MCOB 7.5.3R, 7.5.4R, 7.5.8G,*  
*Changes to MCOB 7.6.7R, 7.6.9R*  
*Changes to MCOB 7.7.1R, 7.7.1A, 7.7.3R, 7.7.4R, 7.7.5R,*  
*Changes to MCOB 7.8.4G*  
*Changes to MCOB 8.1.2R*  
*Addition of MCOB 8.1.2AR, and 8.1.2BG*  
*Changes to MCOB 8.1.3R*  
*Deletion of MCOB 8.1.5G*  
*Deletion of MCOB 8.2.1G*  
*Addition of MCOB 8.2.2G*  
*Changes to MCOB 8.3.1R*  
*Deletion of MCOB 8.3.2R and 8.3.2AG*  
*Addition of MCOB 8.3.2BR and 8.3.2CG*  
*Changes to MCOB 8.3.3R, 8.3.4R*  
*Deletion of MCOB 8.5.1G, 8.5.2R, 8.5.3R, 8.5.4R, 8.5.5R,*  
*8.5.6E, 8.5.7R, 8.5.8R, 8.5.9G, 8.5.10R, 8.5.11R, 8.5.12E,*  
*8.5.13G, 8.5.14G, 8.5.15G, 8.5.16G, 8.5.16AG, 8.5.17E,*  
*8.5.18G, 8.5.19G, 8.5.20R, 8.5.21G and 8.5.22R*  
*Addition of MCOB 8.5A.1G, 8.5A.2R, 8.5A.3R, 8.5A.4G,*  
*8.5A.5R, 8.5A.6R, 8.5A.7G, 8.5A.8R, 8.5A.9E, 8.5A.10R,*  
*8.5A.11R, 8.5A.12E, 13R, 8.5A.14 G, 8.5A.15R, 8.5A.16G,*  
*8.5A.17G, 8.5A.18G and 8.5A.19R*  
*Deletion of MCOB 8.6.1R, 8.6.2G and 8.6.3G*

*Addition of MCOB 8.6A.1G, 8.6A.2G, 8.6A.3R, 8.6A.4R, 8.6A.5R, 8.6A.6G, 8.6A.7R, 8.6A.8G, 8.6A.9R and 8.6A.10R*  
*Deletion of MCOB 8 Annex 1R*  
*Changes to MCOB 9.3.1R, 9.3.2R, 9.3.3R, 9.3.4R*  
*Deletion of 9.3.11R*  
*Changes to MCOB 9.3.12R*  
*Changes to MCOB 9.7.2R, 9.7.8R*  
*Deletion of MCOB 11.1.1.R, 11.1.2R and 11.1.3R*  
*Deletion of MCOB 11.2.1G*  
*Deletion of MCOB 11.3.1R, 11.3.2R, 11.3.3G, 11.3.4R, 11.3.5G, 11.3.6G, 11.3.7G and 11.3.8G*  
*Addition of MCOB 11.4.1R, 11.4.2R and 11.4.3R*  
*Addition of MCOB 11.5.1G*  
*Addition of MCOB 11.6.1G, 11.6.2R, 11.6.3R, 11.6.4E, 11.6.5R, 11.6.6R, 11.6.7G, 11.6.8R, 11.6.9G, 11.6.10R, 11.6.11G, 11.6.12R, 11.6.13G, 11.6.14R, 11.6.15G, 11.6.16R, 11.6.17G, 11.6.18R, 11.6.19G, 11.6.20R, 11.6.21G, 11.6.22R, 11.6.23G, 11.6.24R, 11.6.25R, 11.6.26R, 11.6.27R, 11.6.28R, 11.6.29R, 11.6.30G, 11.6.31R, 11.6.32R, 11.6.34R, 11.6.35R, 11.6.36R, 11.6.37R, 11.6.38R, 11.6.39R, 11.6.40G, 11.6.41R, 11.6.42G, 11.6.43R, 11.6.44G, 11.6.45G, 11.6.46E, 11.6.47G, 11.6.48R, 11.6.49R, 11.6.50R, 11.6.51G, 11.6.52G, 11.6.53E, 11.6.54G, 11.6.55R, 11.6.56G, 11.6.57R, 11.6.58R, 11.6.59G, 11.6.60R and 11.6.61G*  
*Addition of MCOB 11.7.1R, 11.7.2R, 11.7.3R, 11.7.4G and 11.7.5G*  
*Changes to MCOB 12.1.4R and 12.1.5G*  
*Changes to MCOB 12.4.1R, 12.4.1AE, 12.4.1BR and 12.4.2G*  
*Addition of MCOB 12.4.4R, 12.4.5R, 12.4.6G, 12.4.7G and 12.4.8R*  
*Changes to MCOB 12.6.1G and 12.6.2G*  
*Changes to MCOB 13.1.5G*  
*Changes to MCOB 13.3, 13.3.1R*  
*Addition of MCOB 13.3.1AR and 13.3.1BG*  
*Changes to MCOB 13.3.2AR and 13.3.4AR*  
*Addition of MCOB 13.3.4AAR*  
*Changes to MCOB 13.3.4DG, 13.3.6G, 13.3.9R and 13.3.10G*  
*Changes to MCOB 13.4.1R, 13.4.3G and 13.4.4R*  
*Changes to MCOB 13.5.1R and 13.5.2G*  
*Changes to MCOB 13.7.1R and 13.7.2G*  
*Changes to MCOB Schedule 1.3G*  
*Addition of MCOB 11.8.1E*

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***Changes to SUP 16 Annex 18BG***

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***Changes to PROF 5.3.8G***

.....  
***Changes to PERG 4.4.11G***

**2.40** In summary these changes aim to:

- strengthen our responsible lending rules to prevent a return of the tail of poor lending that we witnessed in the lead up to the financial crisis;
- enhance the distribution process to prevent consumers from being sold products that are inappropriate for them;
- to refocus the disclosure regime so that it better emphasises key messages for consumers;
- to clarify our requirements around arrears management to ensure consumers in financial difficulty are treated fairly;
- to strengthen our prudential requirements for non-bank lenders to ensure that the risks taken are matched by capital requirements; and
- to tailor our rules so that they are more appropriate for a number of niche mortgage markets, such as equity release and bridging finance.

**2.41** Part of this instrument comes into force on **26 October 2012** and the remainder comes into force on **26 April 2014**. Feedback on this consultation was published in a separate policy statement published by the FSA.

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

*Client Assets Sourcebook (Firm Classification, Operational Oversight, and Mandate Rules) Instrument 2012 (FSA 2012/65)*

**2.42** Following consultation in CP12/15<sup>11</sup>, the Board has made the following changes in the Handbook:

***Changes to Glossary:***      ***Addition of the definition of ‘mandate’***

***Changes:***                      ***Changes to CASS 1A.1.1R***  
    ***Changes to CASS 1A.2.1G, 1A.2.2R and 1A.2.5R***  
    ***Deletion of CASS 1A.2.8R and 1A.2.8AR***  
    ***Changes to CASS 1A.2.9R, 1A.2.10R and 1A.2.11G***  
    ***Addition of CASS 1A.2.12R and 1A.2.13G***

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<sup>11</sup> CP12/15, *Client Assets Firm Classification, Oversight, Reporting and the Mandate Rules*, (July 2012).

*Changes to CASS 1A.3.1R*  
*Addition of CASS 1A.3.1CR*  
*Changes to CASS 1A.3.3R*  
*Changes to CASS 8.1.1R*  
*Deletion of CASS 8.1.2G*  
*Addition of CASS 8.1.2AR and 8.1.2BG*  
*Changes to CASS 8.1.4G*  
*Addition of CASS 8.1.4AG*  
*Deletion of CASS 8.1.5R*  
*Addition of CASS 8.2.1R, 8.2.2G, 8.2.3G, 8.2.4G,*  
*8.2.5G, 8.2.6G and 8.2.7G*  
*Addition of CASS 8.3.1R, 8.3.2R and 8.3.3G*  
*Changes to CASS 9.3.2G*  
*Changes to CASS 10.1.14R, 10.1.15G*  
*Changes to CASS Schedule 1*  
*Changes to CASS Schedule 2*  
 .....  
*Changes to SUP 16.14.3R, 16.14.4R and 16.14.5G*  
*Changes to SUP 16 Annex 29R*  
*Changes to SUP 16 Annex 29AG*

- 2.43 In summary, these changes mean that firms will be able manage CASS oversight responsibilities more effectively and report more accurately to the FSA.
- 2.44 Similarly, the changes will provide further clarity on the mandate rules so that firms will be able to apply the rules in a more consistent manner and auditors will know what to look for when assessing a firm's compliance with the mandate rules.
- 2.45 Part of this instrument comes into force on **1 January 2013** and the reminder comes into force on **28 February 2013**. Feedback on this consultation was published in a separate policy statement by the FSA.

## REGULATORY PROCESSES

### Supervision manual (SUP)

*Mortgage Market Review (Conduct of Business) Instrument 2012 (FSA 2012/46)*

- 2.46 For the changes made to the SUP by this instrument, see paragraphs 2.39 to 2.41 of this Notice.

*Short Selling Regulation Instrument 2012 (FSA 2012/58)*

- 2.47** For the changes made to SUP by this instrument, see paragraphs 2.54 to 2.56 of this Notice.

*Client Assets Sourcebook (Firm Classification, Operational Oversight, and Mandate Rules) Instrument 2012 (FSA 2012/65)*

- 2.48** For the changes made to SUP by this instrument, see paragraphs 2.42 to 2.45 of this Notice.

*Supervision Manual (Remuneration Reporting) Instrument 2012 (FSA 2012/66)*

- 2.49** Following consultation in CP12/18<sup>12</sup>, the Board has made the following changes in the Handbook:

**Changes to Glossary:     *Addition of the definition of 'high earner'*****Changes:*****Changes to SYSC 19A.1.6G***

.....  
***Addition of SUP 16.17.1G, 16.17.2R, 16.17.3R, 16.17.4R and 16.17.5G***

***Addition of SUP 16 Annex 33AR***

***Addition of SUP 16 Annex 33BG***

***Addition of SUP 16 Annex 34AR***

***Addition of SUP 16 Annex 34BG***

- 2.50** Directive 2010/76/EU<sup>13</sup> (CRD 3) introduced requirements for Member State competent authorities to collect data to benchmark remuneration trends and practices and on high earners and to transmit that data to the European Banking Authority (EBA). In the UK, the Capital Requirements (Amendment) Regulations 2012 require the FSA to provide the EBA with remuneration data as set out in CRD3.
- 2.51** The EBA published guidelines on 27 July 2012 setting out its expectations on the contents of the data to be submitted by firms annually. In summary, the changes above require firms to comply with the expectations in the EBA guidelines. The annexes to SUP 16 are the data templates that firms are required to complete and submit.
- 2.52** This instrument comes into force on **1 November 2012**. Feedback on this consultation was published in a separate policy statement by the FSA.

<sup>12</sup> CP12/18, *Data collection on Remuneration practices*, (August 2012).

<sup>13</sup> <http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=OJ:L:2010:329:0003:0035:EN:PDF>



## Decision Procedure and Penalties Manual (DEPP)

### *Recognised Auction Platforms (Penalty and Censure Policy) Instrument 2012 (FSA 2012/67)*

- 2.53** For the changes made to DEPP by this instrument, see paragraphs 2.58 to 2.60 of this Notice.

### *Short Selling Regulation Instrument 2012 (FSA 2012/58)*

- 2.54** Following consultation in CP12/21<sup>14</sup>, the Board has made the following changes in the Handbook:

**Changes to Glossary:** *Addition of the definition of ‘authorised primary dealer’, ‘authorised primary dealer exemption’, ‘market maker exemption’, ‘market making activities’, ‘short selling regulation’ and ‘sovereign issuer’*  
*Changes to definition of ‘breach’ and ‘competent authority’* *Deletion of the definition of ‘disclosable short position’ and ‘disclosure’*  
*Changes to the definition of ‘discretionary investment manager’, ‘EEA regulator’, ‘market maker’, ‘net short position’ and ‘non-discretionary investment manager’*  
*Deletion of the definition of ‘ongoing disclosure’ and ‘relevant financial instrument’*  
*Changes to the definition of ‘rights issue’*  
*Deletion of the definition of ‘rights issue period’ and ‘short selling rules’*  
*Changes to the definition of ‘trading day’ and ‘trading venue’*  
 .....  
*Deletion of FINMAR 2.1.1R*  
*Addition of FINMAR 2.1.1AG*  
*Changes to FINMAR 2.1.2G*  
*Deletion of FINMAR 2.4.1R, 2.4.2G, 2.4.3R, 2.4.4R, 2.4.5R, 2.4.6G, 2.4.7R, 2.4.8R and 2.4.9G*  
*Addition of FINMAR 2.5.1G, 2.5.2G, 2.5.3G, 2.5.4G, 2.5.5G, 2.5.6G and 2.5.7G*  
*Addition of FINMAR 2.6.1G, 2.6.2G and 2.6.3G*  
*Addition of FINMAR 2 Annex 1G*  
*Changes to FINMAR Schedule 4.1G*  
 .....  
*Changes to GEN Schedule 4.2G*

<sup>14</sup> CP12/21, *Short Selling Regulation – Handbook changes*, (August 2012).

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***Changes to SUP 2.3.5R***

.....  
***Changes to DEPP 1.1.1G and 1.1.2G***

***Changes to DEPP 7.1.1G, 7.1.2G, 7.1.3G and 7.1.4G***

***Changes to DEPP 7.2.1G, 7.2.2G, 7.2.4G, 7.2.5G, 7.2.6G,  
 7.2.7G, 7.2.9G, 7.2.10G, 7.2.11G, 7.2.12G, 7.2.14G,  
 7.2.15G, 7.2.16G, 7.2.17G, 7.2.18G, 7.2.19G and 7.2.20G***

***Changes to DEPP Schedule 3.2G***

***Changes to DEPP Schedule 4.1G***

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***Changes to EG 1.2***

***Changes to EG 2.16***

***Changes to EG 3.1***

***Addition of EG 3.15A, 3.15B, 3.15C and 3.15D***

***Changes to EG 4.8***

***Changes to EG 4.25 and 4.27***

***Changes to EG 7.2***

**2.55** In summary, the following changes are made:

- The repeal of the UK's current domestic short selling regime.
- Amendments to note that the existing interview policy relating to overseas regulators applies in relation to EEA regulators.
- An amendment to provide that a firm must allow access to FSA representatives to its business premises so we can fulfil our obligations under the SSR.
- An insertion outlining the framework for our use of powers provided in the SSR of temporary suspension of short selling.
- An insertion specifying the method for converting a Euro value into Sterling for the purposes of determining a significant fall in the value of a share other than a liquid share in relation to the FSA's powers to impose temporary restrictions on short selling.
- An insertion outlining the procedure applied to decisions and reviews of decisions by the FSA to prohibit persons from using the market-maker and authorised primary dealer exemptions.
- Consequential amendments to the Glossary and other parts of the Handbook.

**2.56** This instrument comes into force on **1 November 2012**. Feedback on this consultation was published in a separate policy statement published by the FSA.

## SPECIALIST SOURCEBOOKS

### Professional Firms sourcebook (PROF)

*Mortgage Market Review (Conduct of Business) Instrument 2012 (FSA 2012/46)*

- 2.57 For the changes made to the PROF by this instrument, see paragraphs 2.39 to 2.41 of this Notice.

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

*Recognised Auction Platforms (Penalty and Censure Policy) Instrument 2012 (FSA 2012/67)*

- 2.58 Following consultation in Chapter 6 of CP12/11<sup>15</sup>, the Board has made the following changes in the Handbook:

#### **Changes:**

#### **Changes to DEPP 2 Annex 1G**

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**Addition of REC 2A.4.41G, 2A.4.2G, 2A.4.3G, 2A.4.4G, 2A.4.5G, 2A.4.6G, 2A.4.7G, 2A.4.8G, 2A.4.9G, 2A.4.10G, 2A.4.11G and 2A.4.12G**

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**Addition of EG 19.120G**

.....

- 2.59 In summary, these changes implement the Treasury's amendment to the Recognised Auction Platforms (RAPs) regulations which introduces a power for the FSA to impose a penalty on, or censure, a RAP where it is in breach of certain directly applicable EU rules set out in the EU regulation on the auctioning of emissions allowances (No 1031/2010).
- 2.60 This instrument comes into force on **1 November 2012**. Feedback on this consultation is set out in Chapter 4 of this Notice.

<sup>15</sup> Chapter 5 of CP12/11, *Quarterly Consultation (No 33)*, (June 2012).

# 3

## Changes outside the Handbook

### REGULATORY GUIDES

#### Enforcement Guide (EG)

*Short Selling Regulation Instrument 2012 (FSA 2012/58)*

- 3.1 For the changes made to EG by this instrument, see paragraphs 2.54 to 2.56 of this Notice.

*Recognised Auction Platforms (Penalty and Censure Policy) Instrument 2012 (FSA 2012/67)*

- 3.2 For the changes made to EG by this instrument, see paragraphs 2.58 to 2.60 of this Notice.

#### Financial Crime: a guide for firms (FC)

*Financial Crime Guide (Amendment) Instrument 2012 (FSA 2012/68)*

- 3.3 Following consultation in GC12/7<sup>16</sup> and GC12/5<sup>17</sup>, the Board has made the following changes in the Handbook:

<b>Changes:</b>	<b><i>Changes to Part 1 FC Contents</i></b>
	<b><i>Changes to Part 1 FC Box 1.1</i></b>
	<b><i>Changes to Part 1 FC Box 2.5</i></b>
	<b><i>Changes to Part 1 FC Box 3.2</i></b>

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<sup>16</sup> GC12/7, *Examples of Good and Poor Practice in 'Banks' defences against investment fraud*, (June 2012).

<sup>17</sup> GC12/5, *Anti-bribery and corruption systems and controls: Proposed guidance and amendments to 'Financial crime: a guide for firms'* (March 2012).

*Changes to Part 1 FC Box 3.10*  
*Addition of Part 1 FC Box 3.15 and 3.17*  
*Changes to Part 1 FC 3.7*  
*Changes to Part 1 FC Box 4.5*  
*Changes to Part 1 FC 4.3*  
*Changes to Part 1 FC Box 6.1, 6.2, 6.3 and 6.4*  
*Changes to Part 1 FC 6.4*  
*Changes to Part 1 FC 7.5 and 7.6*  
*Changes to Part 1 FC Annex 1*  
 .....  
*Changes to Part 2 FC Contents*  
*Addition of Part 2 FC 13.1, 13.2, 13.3 and 13.4*  
*Addition of Part 2 FC Box 13.1, 13.2, 13.3, 13.4, 13.5,*  
*13.6, 13.7, 13.8, 13.9 and 13.10*  
*Addition of Part 2 FC 14.1, 14.2, 14.3 and 14.4*  
*Addition of Part 2 FC Box 14.1, 14.2, 14.3,*  
*14.4, 14.5, 14.6, 14.7 and 14.8*

- 3.4 In summary, these changes include examples of good and poor practice drawn from two thematic reviews. The guidance will give firms greater understanding of our expectations on anti-bribery, corruption controls, and systems and controls to defend against investment fraudsters.
- 3.5 This instrument comes into force on 1 November 2012. Feedback will be available in due course at [www.fsa.gov.uk/library/policy/final\\_guides](http://www.fsa.gov.uk/library/policy/final_guides).

### **The Perimeter Guidance manual (PERG)**

*Mortgage Market Review (Conduct of Business) Instrument 2012 (FSA 2012/46)*

- 3.6 For the changes made to the PERG by this instrument, see paragraphs 2.39 to 2.41 of this Notice.

# 4

## Feedback on responses to consultation

4.1 This chapter provides feedback on the following consultation:

- Chapter 3, 4 and 6 of CP12/11, *Quarterly consultation (No 33)*, (June 2012).

### Chapter 3 of CP12/11, Quarterly consultation (No 33)

*Capital Requirements Directive (Handbook Amendment No 5)  
Instrument 2012 (FSA 2012/60)*

### **Prudential sourcebook for Banks, Building Societies and Investments Firms (BIPRU)**

- 4.2 In Chapter 3 of CP12/11, we consulted on a proposed minor amendment to rules on counterparty credit risk exposure netting requirements, to clarify the legal criteria that these netting agreements must meet.
- 4.3 BIPRU 13.7.6R sets out the requirements for recognition of contractual netting in assessing capital requirements. A firm must have a contractual netting agreement with its counterparty which, in the event of that counterparty's default, allows the firm to pay or to claim a single net amount in respect of all transactions under that agreement. In order to demonstrate that such netting would be recognised on the default of a counterparty, a firm must obtain legal opinions from all relevant jurisdictions, confirming that the netting would be recognised under the laws of those jurisdictions. The rule sets out the three categories of jurisdiction which are considered relevant. This rule is derived from the Banking Consolidation Directive 2006/48/EC (BCD)<sup>18</sup>.

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<sup>18</sup> Annex III Part 7 point (b).

*Handbook changes*

- 4.4 We propose to amend BIPRU 13.7.6R(2) by removing the words ‘or’ and linking (b) and (c) with ‘and’. This should remove any ambiguity and make it clear that opinions must be obtained for each of the jurisdictions specified in paragraphs (a), (b) and (c). This amended wording is also consistent with the text of the original provision of the BCD.

**Cost benefit analysis and compatibility statement**

- 4.5 In Chapter 3 of CP12/11, 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 Chapter 3 of CP12/11.

**Equality and diversity issues**

- 4.6 We continue to believe that these changes do not give rise to discrimination and are of low relevance on the equality agenda.
- 4.7 The changes made by this instrument are listed and described in paragraphs 2.17 to 2.19 of this Notice.

**Chapter 4 of CP12/11, Quarterly consultation (No 33)**

*Prudential Requirements for Insurers (Amendment No 6) Instrument 2012 (FSA 2012/61)*

**General Prudential sourcebook (GENPRU)****Prudential sourcebook for Insurers (INSPRU)****Interim Prudential sourcebook for Friendly Societies (IPRU (FSOC))****Interim Prudential sourcebook for Insurers (IPRU (INS))**

- 4.8 Following reviews by the European Commission of certain amounts specified in the Insurance and Reinsurance Directives to take into account changes in the European index of consumer prices, we need to increase slightly the base capital resources requirement (BCRR) for insurers, along with the capital resources requirement (CRR) for general insurers, to continue to comply with those Directives.

*Feedback to responses*

- 4.9 All the respondents agreed with our proposed changes.
- 4.10 Two respondents reminded us that a consequential change would also be required to the wording of line 33 in Form 12 in Appendix 9.1 of IPRU(INS). This Form had been inadvertently omitted from Chapter 4 of CP12/11, but the appropriately amended Form has now been included in the Prudential Requirements for Insurers (Amendment No 6) Instrument 2012 (FSA 2012/61). We do not believe that this consequential change will have any significant effect on our previous cost benefit analysis.
- 4.11 One respondent highlighted the proposed change in the base capital resources requirement for the members of Lloyd's in aggregate in GENPRU 2.3.9R. We believe that this should be brought into line with the corresponding requirement for other firms, but we not believe that it will have any direct effect on the Society or its members.
- 4.12 One respondent questioned whether the assumed cost of capital set out in our cost benefit analysis (CBA) was appropriate for mutuals. There are very few mutuals that are expected to be impacted by these changes, and none would need to raise additional capital solely as a result of these changes.

**Cost benefit analysis and compatibility statement**

- 4.13 In Chapter 4 of CP12/11, we set out the outcomes of our 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 Chapter 4 of CP12/11.

**Equality and diversity issues**

- 4.14 We continue to believe that these changes do not give rise to discrimination and are low relevance on the equality agenda.
- 4.15 The changes made by this instrument are listed and described in paragraphs 2.24 to 2.27 of this Notice.



## Chapter 6 of CP12/11, Quarterly consultation (No 33)

*Recognised Auction Platforms (Penalty and Censure Policy)  
Instrument 2012 (FSA 2012/67)*

**Decision Procedure and Penalties manual (DEPP)  
Recognised Investment Exchanges and Recognised Clearing Houses  
sourcebook (REC)  
Enforcement Guide (EG)**

- 4.16** In Chapter 6 of CP12/11<sup>19</sup>, we consulted on our policy in respect of new FSA powers to impose a penalty on, or censure, a Recognised Auction Platform (RAP) where it has contravened certain directly applicable EU requirements set out in the Commission Auction Regulation (CAR).<sup>20</sup> We did not receive any formal responses to our consultation and have therefore not decided to change our policy approach. The only changes made to the rules are to add in the relevant dates and to reflect limited changes made by the Treasury to the underlying power in the Recognised Auction Platform Regulations 2011.

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

- 4.17** In Chapter 6 of CP12/11, we set out the outcomes of our cost benefit analysis (CBA), 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.

### **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.
- 4.19** The minor changes made by this instrument are listed and described in paragraphs 2.58 to 2.60 of this Notice.

<sup>19</sup> CP12/11, *Quarterly Consultation (No 33)*, (June 2012).

<sup>20</sup> EU Commission Regulation 1031/2011, as amended by Commission Regulation 1210/2011.

## Annex A

### List of new instruments and addenda

(See also descriptions within Annex E)

#### Instruments made or approved by the Board on 27 September 2012 and 31 October 2012

Title of instrument	CP	Modules affected	No. of instrument	Changes effective
Mortgage Market Review (Conduct of Business) Instrument 2012	11/31	Glossary, TC, COBS, <b>MCOB</b> , SUP, PROF, PERG	FSA 2012/46	26.4.14
Prudential Sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries (Non-Bank Lenders) Instrument 2012	11/31 (Ch 9)	Glossary, <b>MIPRU</b>	FSA 2012/47	26.04.14
Short Selling Regulation Instrument 2012	12/21	Glossary, <b>FINMAR</b> , GEN, SUP, DEPP, EG	FSA 2012/58	1.11.12
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Large Exposures) (Amendment) Instrument 2012	12/1	Glossary, <b>BIPRU</b>	FSA 2012/59	2.11.12
Capital Requirements Directive (Handbook Amendments No 5) Instrument 2012	12/11 (Ch 3)	<b>BIPRU</b>	FSA 2012/60	1.11.12
Prudential Requirements for Insurers (Amendment No 6) Instrument 2012	12/11 (Ch 4)	GENPRU, INSPRU, <b>IPRU(FSOC)</b> , IPRU(INS)	FSA 2012/61	31.12.12
Conduct of Business Sourcebook (Pension Transfer Value Analysis) (Amendment) Instrument 2012	12/10 (Ch 3)	Glossary, <b>COBS</b>	FSA 2012/62	1.1.13
Conduct of Business Sourcebook (Projections) (Amendment) Instrument 2012	12/10 (Ch 4)	<b>COBS</b>	FSA 2012/63	6.4.13 6.4.14
Conduct of Business Sourcebook (Pension Scheme Disclosure) Instrument 2012	12/5 (Ch 5)	<b>COBS</b>	FSA 2012/64	6.4.13
Client Assets Sourcebook (Firm Classification, Operational Oversight, and Mandate Rules) Instrument 2012	12/15	Glossary, <b>CASS</b> , SUP	FSA 2012/65	1.1.13
Supervision Manual (Remuneration Reporting) Instrument 2012	12/18	Glossary, SYSC, <b>SUP</b>	FSA 2012/66	1.11.12
Recognised Auction Platforms (Penalty and Censure Policy) Instrument 2012	12/11 (Ch 6)	DEPP, <b>REC</b> , EG	FSA 2012/67	1.11.12
Financial Crime Guide (Amendment) Instrument 2012	12/7 & 12/5	<b>FC</b>	FSA 2012/68	1.11.12

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	26.7.12	122
Packaged Bank Accounts Instrument 2012	2012/37	26.7.12	122
Listing Rules (Related Party Transactions) Instrument 2012	2012/41	26.7.12	122
Retail Distribution Review (Platforms)(Amendment) Instrument 2012	2012/43	26.7.12	122
Handbook Administration (No 27) Instrument 2012	2012/44	27.9.12	123
Compensation Sourcebook (Amendment No 9) Instrument 2012	2012/48	27.9.12	123
Listing, Prospectus and Disclosure Rules (Miscellaneous Amendments No 2) Instrument 2012	2012/52	27.9.12	123
Listing Rules (Reverse Takeovers) Instrument 2012	2012/53	27.9.12	123
Listing Rules Sourcebook (Amendment No 8) Instrument 2012	2012/54	27.9.12	123
Listing Rules (Financial Information) (Amendment) Instrument 2012	2012/55	27.9.12	123
Listing Rules (Sponsors Amendment No 3) Instrument 2012	2012/56	27.9.12	123
Prudential Sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries (Non-Bank Lenders) Instrument 2012	2012/47	31.10.12	124
Short Selling Regulation Instrument 2012	2012/58	31.10.12	124
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Large Exposures) (Amendment) Instrument 2012	2012/59	31.10.12	124
Conduct of Business Sourcebook (Pension Transfer Value Analysis) (Amendment) Instrument 2012	2012/62	31.10.12	124
Client Assets Sourcebook (Firm Classification, Operational Oversight, and Mandate Rules) Instrument 2012	2012/65	31.10.12	124
Supervision Manual (Remuneration Reporting) Instrument 2012	2012/66	31.10.12	124
<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



Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	
		Date of Inst	HN
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10
Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )		2011/7	9.2.11
Emissions Allowance Auction Bidders Instrument 2012		2012/35	26.7.12

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

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	118
Emissions Allowance Auction Bidders Instrument 2012	2012/35	26.7.12	122
Advanced Measurement Approach (Guidelines) Instrument 2012	2012/45	27.9.12	123
Supervision Manual (Remuneration Reporting) Instrument 2012	2012/66	31.10.12	124

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

APER	Statements of Principle and Code of Practice for Approved Persons		
<i>First brought into force</i>		-	1.12.01
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
Supervision Manual (Controlled Functions) (Amendment No 2) Instrument 2009	2009/42	23.7.09	90
Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10	101
UK Corporate Governance Code (Handbook Amendments) Instrument 2010	2010/39	22.7.10	102
Controlled Functions (Amendment) Instrument 2010	2010/48	23.9.10	103
Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010	2010/65	16.12.10	105
Controlled Functions (Amendment No 2) Instrument 2011	2011/15	24.3.11	108
Emissions Allowance Auction Bidders Instrument 2012	2012/35	26.7.12	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
Short Selling Regulation Instrument 2012	2012/58	31.10.12	124

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

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

Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 ( <i>made jointly with FOS as FOS 2009/3</i> )	2009/36	1.7.09	90
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010	2010/65	16.12.10	105
Retail Distribution Review (Training and Competence) Instrument 2011	2011/5	19.1.11	106
Training and Competence Sourcebook (Qualifications Amendments) Instrument 2011	2011/16	24.3.11	108
Retail Distribution Review (Holloway Sickness Policies) Instrument 2011	2011/37	23.6.11	111
Training and Competence Sourcebook (Accredited Bodies and Qualifications Amendments No 2) Instrument 2011	2011/50	22.9.11	113
Training and Competence Sourcebook (Qualifications Amendments No 3) Instrument 2011	2011/69	8.12.11	115
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	26.7.12	122
Mortgage Market Review (Conduct of Business) Instrument 2012	2012/47	31.10.12	124

*GEN	General Provisions		
<i>First brought into force</i>	-	21.6.01	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008	2008/2	24.1.08	72
Companies Act 2006 (Transitional Provisions) Instrument 2008	2008/9	27.3.08	75
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77
Disclosure Documents (Amendment) Instrument 2008	2008/35	24.7.08	79
FSA Logo Licence (Amendment) Instrument 2008	2008/39	20.8.08	80
Status Disclosure and FSA Logo Instrument 2008	2008/42	25.9.08	81
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
Payment Services Instrument 2009	2009/14	26.3.09	86
Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009	2009/52	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Sale and Rent Back Instrument 2010	2010/1	28.1.10	96
Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103
Public Awareness Objective (Financial Services Act 2010) Instrument 2010	2010/53	10.11.10	104
Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )	2011/7	9.2.11	107
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment No 2) Instrument 2011	2011/10	24.2.11	107
Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108
UCITS IV Directive Instrument 2011	2011/39	28.7.11	112
Training and Competence Sourcebook (Qualifications Amendment No 6) Instrument 2012	2012/32	28.6.12	121
Short Selling Regulation Instrument 2012	2012/58	31.10.12	124

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Financial Services Compensation Scheme (Amendment of Fees Provisions) Instrument 2008	2008/11	27.3.08	75
Fees Manual (Financial Ombudsman Service Case Fees 2008/2009) Instrument 2008	FOS 2008/2	5.3.08	75
Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 ( <i>made jointly with FOS as FOS 2008/3</i> )	2008/18	27.3.08	75
Periodic Fees (2008/2009) and Other Fees Instrument 2008	2008/23	22.5.08	77
Connected Travel Insurance Instrument 2008	2008/24	22.5.08	77
Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
Periodic Fees (Solvency 2) Instrument 2008	2008/43	25.9.08	81
Fees (Transaction Reporting) (Amendment) Instrument 2008	2008/49	25.9.08	81
Financial Services Compensation Scheme (Amendment of Fees Provisions (No 2)) Instrument 2008	2008/52	29.9.08	82
Financial Services Compensation Scheme (Amendment of Fees Provisions (No 3)) Instrument 2008	2008/54	7.10.08	82
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
Financial Services Compensation Scheme (Amendment of Tariff Measures and Other Levy Rules) Instrument 2008	2008/57	29.10.08	82
Financial Services Compensation Scheme (Amendment of Fees Provisions (No 4)) Instrument 2008	2008/63	29.10.08	82
Fees Manual (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009	FOS 2009/2	13.3.09	86
Fees Provisions (2009/2010) Instrument 2009	2009/15	26.3.09	86
Fees (Miscellaneous Amendments) Instrument 2009	2009/16	26.3.09	86
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
Fees (Payment Services) Instrument 2009	2009/23	23.4.09	87
Periodic Fees (2009/2010) and Other Fees Instrument 2009	2009/27	28.5.09	88
Fees (Payment Services) (No 2) Instrument 2009	2009/28	28.5.09	88
Fees (Electronic Payments) Instrument 2009	2009/32	25.6.09	89
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 ( <i>made jointly with FOS as FOS 2009/3</i> )	2009/36	1.7.09	90
Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90
Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009	2009/47	23.7.09	90
Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 ( <i>instrument made by FOS</i> )	FOS 2009/4	16.9.09	92
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009	2009/66	5.11.09	94
Fees (Miscellaneous Amendments) (No 2) Instrument 2009	2009/70	10.12.09	95
Fees (Building Societies) Instrument 2009	2009/71	10.12.09	95
Sale and Rent Back Instrument 2010	2010/1	28.1.10	96
Fees Manual (Financial Ombudsman Service Case Fees 2010/2011) Instrument 2010	FOS 2010/1	10.3.10	98
Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10	98
Fees Provisions (2010/2011) Instrument 2010	2010/9	25.3.10	98
Fees Provisions (Amendment No 2) Instrument 2010	2010/10	25.3.10	98
Periodic Fees (2010/2011) and Other Fees Instrument 2010	2010/15	27.5.10	100
Fees (CFEB Levy) Instrument 2010	2010/16	27.5.10	100
Fees (Special Project Fee for Restructuring) (Amendment) Instrument 2010	2010/20	24.6.10	101
Financial Services Compensation Scheme (Financial Services Act 2010) Instrument 2010	2010/27	22.7.10	102
Financial Services Compensation Scheme (Financial Services Act 2010) (No 2) Instrument 2010	2010/45	23.9.10	103
Financial Services Compensation Scheme (Deposit Tariff Base Amendment) Instrument 2010	2010/54	10.11.10	104
Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
Fees Provisions (Amendment No 3) Instrument 2010	2010/62	16.12.10	105

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
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	26.7.12	122

## PRUDENTIAL STANDARDS

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

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst		
		Date of Inst		
			HN	
UCITS IV Directive Instrument 2011		2011/39	28.7.11	112
Venture Capital Investments Instrument 2011		2011/42	28.7.11	112
Capital Instruments (Notification) Instrument 2011		2011/63	2.11.11	114
Capital Requirements Directive (Handbook Amendment No 4) Instrument 2011		2011/66	2.11.11	114
Supervision Manual (Prudent Valuation Reporting) Instrument 2012		2012/24	26.4.12	119
Prudential Requirements for Insurers (Amendment No 6) Instrument 2012		2012/61	31.10.12	124

*BIPRU	Prudential sourcebook for Banks, Building Societies and Investment Firms		
<i>First brought into force (in part)</i>		1.1.07	
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Lifetime Mortgages) Instrument 2008	2008/4	28.2.08	73
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Credit Derivatives Specific Risk) Instrument 2008	2008/58	29.10.08	82
Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009	2009/55	30.9.09	93
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Capital Floors) Instrument 2009	2009/58	5.11.09	94
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Large Exposures Transitional Provisions) (Amendment) Instrument 2009	2009/59	5.11.09	94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09	95
Prudential Requirements (Stress Testing) Instrument 2009	2009/72	10.12.09	95
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Short-Term Trade 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
Advanced Measurement Approach Guidelines Instrument 2012	2012/45	27.9.12	123
Capital Requirements Directive (Handbook Amendments No 5) Instrument 2012	2012/60	31.10.12	124

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

<b>*INSPRU</b>	<b>Prudential sourcebook for Insurers</b>		
<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
Prudential Requirements for Insurers (Amendment No 6) Instrument 2012	2012/61	31.10.12	124

<b>*MIPRU</b>	<b>Prudential sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries</b>		
<i>First brought into force</i>		1.1.07	
Prudential Sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries (Use of Intermediaries) Instrument 2008	2008/14	27.3.08	75
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77
Connected Travel Insurance Instrument 2008	2008/24	22.5.08	77
Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
Professional Indemnity Insurance (Limits of Indemnity) Instrument 2009	2009/4	22.1.09	84
Reclassification of Available-For-Sale Debt Instrument 2009	2009/40	23.7.09	90
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Sale and Rent Back Instrument 2010	2010/1	28.1.10	96
Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108
Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011	2011/72	8.12.11	115
Credit Unions (Northern Ireland) Instrument 2012	2012/18	21.3.12	118
Prudential Sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries (Non-Bank Lenders) Instrument 2012	2012/47	31.10.12	124

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

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

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

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

*IPRU (FSOC)	Interim Prudential sourcebook: Friendly Societies		
<i>First brought into force</i>	-	1.12.01	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008	2008/66	4.12.08	83
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Prudential Requirements for Insurers (Amendment No 4) Instrument 2009	2009/60	5.11.09	94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Prudential Requirement for Insurers (Amendment No 6) Instrument 2012	2012/61	31.10.12	124

*IPRU (INS)	Interim Prudential sourcebook: Insurers		
<i>First brought into force</i>	-	1.12.01	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
Interim Prudential sourcebook for Insurers (Marine Mutuals Reporting) (Amendment) Instrument 2008	2008/15	27.3.08	75
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008	2008/66	4.12.08	83
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
Prudential Requirement for Insurers (Amendment No 6) Instrument 2012	2012/61	31.10.12	124

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



Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	
		Date of Inst	HN
Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10	101
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	26.7.12	122

## BUSINESS STANDARDS

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
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	26.7.12	122
Conduct of Business Sourcebook (Mortality Assumptions For Future Annuity Projections) Instrument 2012	2012/36	26.7.12	122
Retail Distribution Review (Platforms) (Amendment) Instrument 2012	2012/43	26.7.12	122
Mortgage Market Review (Conduct of Business) Instrument 2012	2012/46	31.10.12	124
Conduct of Business Sourcebook (Pension Transfer Value Analysis) (Amendment) Instrument 2012	2012/62	31.10.12	124
Conduct of Business Sourcebook (Projections) (Amendment) Instrument 2012	2012/63	31.10.12	124
Conduct of Business Sourcebook (Pension Scheme Disclosure) Instrument 2012	2012/64	31.10.12	124

ICOBS	Insurance: Conduct of Business		
<i>Comes into force</i>	-	6.1.08	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
Connected Travel Insurance Instrument 2008	2008/24	22.5.08	77
Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
Financial Services Compensation Scheme (Limits Amendment) Instrument 2009	2009/25	23.4.09	87
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Retail Distribution Review (Pure Protection) Instrument 2010	2010/46	23.9.10	103
Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
Employers' Liability Insurance: Disclosure by Insurers Instrument 2011	2011/12	24.2.11	107
Handbook Administration (No 23) Instrument 2011	2011/48	22.9.11	113
Employers' Liability Insurance: Disclosure by Insurers (No 2) Instrument 2012	2012/17	21.3.12	118
Packaged Bank Accounts Instrument 2012	2012/37	26.7.12	122
Handbook Administration (No 27) Instrument 2012	2012/44	27.9.12	123

*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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	
		Date of Inst	HN
Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10	101
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
Handbook Administration (No 27) Instrument 2012	2012/44	27.9.12	123
Mortgage Market Review (Conduct of Business) Instrument 2012	2012/46	31.10.12	124

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
Client Assets Sourcebook (Resolution Pack) Instrument 2012	2012/20	21.3.12	119
Handbook Administration (No 26) Instrument 2012	2012/31	28.6.12	121
Emissions Allowance Auction Bidders Instrument 2012	2012/35	26.7.12	122
Client Assets Sourcebook (Firm Classification, Operational Oversight, and Mandate Rules) Instrument 2012	2012/65	31.10.12	124

MAR	Market Conduct		
<i>Chapters 1 to 3 first brought into force</i>	-	1.12.01	-
<i>Chapter 4 first brought into force</i>	-	20.9.01	-
Market Conduct Sourcebook (Amendment No 9) Instrument 2008	2008/25	22.5.08	77
Short Selling Instrument 2008	2008/30	12.6.08	78
Short Selling (No 2) Instrument 2008	2008/51	18.9.08	81
Short Selling (No 4) Instrument 2008	2008/60	29.10.08	82
Short Selling (No 5) Instrument 2009	2009/1	14.1.09	84
Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84
Short Selling (No 6) Instrument 2009	2009/35	25.4.09	89
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	
		Date of Inst	HN
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Financial Stability and Market Confidence Sourcebook Instrument 2010	2010/25	22.7.10	102
Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
Market Conduct Sourcebook (Amendment No 10) Instrument 2011	2011/9	24.2.11	107
Handbook Administration (No 24) Instrument 2011	2011/67	8.12.11	115
Handbook Administration (No 26) Instrument 2012	2012/31	28.6.12	121
Emissions Allowance Auction Bidders Instrument 2012	2012/35	26.7.12	122
Market Conduct Sourcebook (Amendment No 11) Instrument 2012	2012/38	26.7.12	122

## REGULATORY PROCESSES

*SUP	Supervision		
Chapter 9 first brought into force	-	21.6.01	-
Chapters 6, 7, 8 and 10 first brought into force	-	3.9.01	-
Rest of SUP first brought into force	-	1.12.01	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008	2008/2	24.1.08	72
Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations) Instrument 2008	2008/17	27.3.08	75
Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
Integrated Regulatory Reporting (Amendment No 4) Instrument 2008	2008/20	24.4.08	76
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77
Connected Travel Insurance Instrument 2008	2008/24	22.5.08	77
Supervision Manual (Controlled Functions) (Amendment) Instrument 2008	2008/37	24.7.08	79
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
Status Disclosure and FSA Logo Instrument 2008	2008/42	25.9.08	81
Supervision Manual (Amendment No 14) Instrument 2008	2008/46	25.9.08	81
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
Prudential Categories (Amendment) Instrument 2008	2008/65	4.12.08	83
Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84
Supervision Manual (Passporting and Reinsurance) (Amendment) Instrument 2009	2009/9	26.2.09	85
Supervision Manual (Amendment No 15) Instrument 2009	2009/10	26.2.09	85
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
Supervision Manual (Controllers) (Amendment) Instrument 2009	2009/20	26.3.09	86
Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
Integrated Regulatory Reporting (Amendment No 5) Instrument 2009	2009/34	25.4.09	89
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 ( <i>made jointly with FOS as FOS 2009/3</i> )	2009/36	1.7.09	90
Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90
Supervision Manual (Controlled Functions) (Amendment No 2) Instrument 2009	2009/42	23.7.09	90
Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009	2009/48	11.8.09	91
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009	2009/55	30.9.09	93
Close Links Reporting Instrument 2009	2009/63	5.11.09	94
Supervision Manual (Amendment No 16) Instrument 2009	2009/64	5.11.09	94
Supervision Manual (Retail Mediation Activities Return) (Amendment) Instrument 2009	2009/65	5.11.09	94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95

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
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Sale and Rent Back Instrument 2010	2010/1	28.1.10	96
Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10	98
Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10	101
Sale and Rent Back (Regulatory Reporting) Instrument 2010	2010/23	24.6.10	101
Online Submission and Mandatory Forms (No 2) Instrument 2010	2010/24	24.6.10	101
Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10	102
Capital Requirements Directive (Handbook Amendments) Instrument 2010	2010/29	22.7.10	102
Supervision Manual (Controlled Functions) (Amendment No 3) Instrument 2010	2010/33	22.7.10	102
Supervision Manual (Payment Services) (Reporting) Instrument 2010	2010/34	22.7.10	102
Integrated Regulatory Reporting (Amendment No 6) Instrument 2010	2010/35	22.7.10	102
Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103
Capital Requirements Directive (Large Exposures) Instrument 2010	2010/41	23.9.10	103
Liquidity Standards (Miscellaneous Amendments) Instrument 2010	2010/43	23.9.10	103
Controlled Functions (Amendment) Instrument 2010	2010/48	23.9.10	103
Integrated Regulatory Reporting (Amendment No 7) Instrument 2010	2010/49	23.9.10	103
Integrated Regulatory Reporting (Amendment No 8) Instrument 2010	2010/50	23.9.10	103
Client Assets Sourcebook (Enhancement) Instrument 2010	2010/52	13.10.10	104
Public Awareness Objective (Financial Services Act 2010) Instrument 2010	2010/53	10.11.10	104
Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010	2010/65	16.12.10	105
Integrated Regulatory Reporting (Amendment No 9) Instrument 2010	2010/68	16.12.10	105
Supervision Manual (Retail Mediation Activities Return) (Amendment No 2) Instrument 2010	2010/69	16.12.10	105
Supervision Manual (Retail Mediation Activities Return) (Amendment No 3) Instrument 2010	2010/70	16.12.10	105
Change of Control (Aggregation of Holdings) Instrument 2011	2011/2	19.1.11	106
Integrated Regulatory Reporting (Amendment No 10) Instrument 2011	2011/3	19.1.11	106
Supervision Manual (Amendment No 17) Instrument 2011	2011/4	19.1.11	106
Retail Distribution Review (Training and Competence) Instrument 2011	2011/5	19.1.11	106
Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )	2011/7	9.2.11	107
Employers' Liability Insurance: Disclosure by Insurers Instrument 2011	2011/12	24.2.11	107
Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108
Controlled Functions (Amendment No 2) Instrument 2011	2011/15	24.3.11	108
Supervision Manual (Auditor's Client Assets Report) (Amendment) Instrument 2011	2011/21	24.3.11	108
Integrated Regulatory Reporting (Amendment No 11) Instrument 2011	2011/22	24.3.11	108
Client Assets Reporting (Amendment) Instrument 2011	2011/26	28.4.11	109
Supervision Manual (Core Information) (Amendment) Instrument 2011	2011/27	28.4.11	109
Client Assets Reporting (Amendment No 2) Instrument 2011	2011/31	26.5.11	110
Handbook Administration (No 22) Instrument 2011	2011/34	23.6.11	111
UCITS IV Directive Instrument 2011	2011/39	28.7.11	112
Liquidity Reporting (Miscellaneous Amendments) Instrument 2011	2011/45	28.7.11	112
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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	
		Date of Inst	HN
Professional Firms (Amendment) Instrument 2011	2011/70	8.12.11	115
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	26.7.12	122
Credit Unions New Sourcebook (Consequential Amendments No 2) Instrument 2012	2012/39	26.7.12	122
Listing Rules (Contact with the FSA) Instrument 2012	2012/42	26.7.12	122
Handbook Administration (No 27) Instrument 2012	2012/44	27.9.12	123
Mortgage Market Review (Conduct of Business) Instrument 2012	2012/46	31.10.12	124
Short Selling Regulation Instrument 2012	2012/47	31.10.12	124
Client Assets Sourcebook (Firm Classification, Operational Oversight, and Mandate Rules) Instrument 2012	2012/65	31.10.12	124
Supervision Manual (Remuneration Reporting) Instrument 2012	2012/66	31.10.12	124

*DEPP	Decision Procedure and Penalties		
<i>First brought into force</i>	-	28.8.07	-
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008	2008/2	24.1.08	72
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment) Instrument 2008	2008/68	4.12.08	83
Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84
Payment Services Instrument 2009	2009/14	26.3.09	86
Supervision Manual (Controllers) (Amendment) Instrument 2009	2009/20	26.3.09	86
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Decision Procedure and Penalties Manual (Financial Penalties) Instrument 2010	2010/4	25.2.10	97
Enforcement Powers (Financial Services Act 2010) Instrument 2010	2010/26	22.7.10	102
Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )	2011/7	9.2.11	107
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment No 2) Instrument 2011	2011/10	24.2.11	107
Handbook Administration (No 22) Instrument 2011	2011/34	23.6.11	111
UCITS IV Directive Instrument 2011	2011/39	28.7.11	112
Consumer Redress Schemes Instrument 2011 ( <i>made jointly with FOS as FOS 2011/5</i> )	2011/46	28.7.11	112
Retail Distribution Review (Retail Mediation Activities Return & Complaints Data) Instrument 2011	2011/58	22.9.11	114
Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011	2011/72	8.12.11	115
Glossary Amendment (Definition of Settlement Decision Makers) Instrument 2012	2012/2	19.1.12	116
Credit Unions (Northern Ireland) Instrument 2012	2012/18	21.3.12	118
Short Selling Regulation Instrument 2012	2012/47	31.10.12	124
Recognised Auction Platforms (Penalty and Censure Policy) Instrument 2012	2012/67	31.10.12	124

## REDRESS

DISP	Dispute Resolution: Complaints
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Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
<i>First brought into force</i>	-	1.12.01	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	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
Handbook Administration (No 25) Instrument 2012	2012/11	21.3.12	118
Emissions Allowance Auction Bidders Instrument 2012	2012/35	26.7.12	122

COMP	Compensation		
<i>Chapter 4 first brought into force</i>	-	15.11.01	-
<i>Rest of COMP brought into force</i>	-	1.12.01	-
Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
Compensation Sourcebook (Protected Contracts of Insurance) (Scope Amendment No 3) Instrument 2008	2008/38	24.7.08	79

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	
		Date of Inst	HN
Compensation Sourcebook (Amendment No 8) Instrument 2008	2008/53	2.10.08	82
Financial Services Compensation Scheme (Amendment of Fees Provisions (No 3)) Instrument 2008	2008/54	7.10.08	82
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
Compensation Sourcebook (Accelerated Compensation for Depositors) Instrument 2008	2008/62	29.10.08	82
Compensation Sourcebook (Building Society Mergers) Instrument 2008	2008/64	26.11.08	83
Compensation Sourcebook (Building Societies and other Mutual Society Mergers) Instrument 2009	2009/2	15.1.09	84
Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84
Compensation Sourcebook (Protected Deposit Transfers under the Special Resolution Regime) Instrument 2009	2009/21	29.3.09	86
Financial Services Compensation Scheme (Limits Amendment) Instrument 2009	2009/25	23.4.09	87
Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) Instrument 2009	2009/29	28.5.09	88
Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90
Compensation Sourcebook (Mutual Society Mergers and Protected Deposit Transfers under the Special Resolution Regime) (Amendment) Instrument 2009	2009/43	23.7.09	90
Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009	2009/47	23.7.09	90
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009	2009/66	5.11.09	94
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10	98
Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10	102
Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) (No 2) Instrument 2010	2010/71	16.12.10	105
UCITS IV Directive Instrument 2011	2011/39	28.7.11	112
Consumer Redress Schemes Instrument 2011 ( <i>made jointly with FOS as FOS 2011/5</i> )	2011/46	28.7.11	112
Compensation Sourcebook (Occupational Pension Scheme Trustees) Instrument 2011	2011/61	1.10.11	113
Professional Firms (Amendment) Instrument 2011	2011/70	8.12.11	115
Compensation Sourcebook (Deposits by Credit Unions) Instrument 2012	2012/6	19.1.12	116
Credit Unions (Northern Ireland) Instrument 2012	2012/18	21.3.12	118
Compensation Sourcebook (Deposit-Taking Firms' Disclosure Requirements) Instrument 2012	2012/27	24.5.12	120
Handbook Administration (No 26) Instrument 2012	2012/31	28.6.12	121
Credit Unions New Sourcebook (Consequential Amendments No 2) Instrument 2012	2012/39	26.7.12	122
Handbook Administration (No 27) Instrument 2012	2012/44	27.9.12	123
Compensation Sourcebook (Amendment No 9) Instrument 2012	2012/48	27.9.12	123

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

## SPECIALIST SOURCEBOOKS

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



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

COLL	Collective Investment Schemes			
<i>First brought into force</i>		-	1.4.04	-
Collective Investment Schemes Sourcebook (UCITS Eligible Assets Directive and Other Amendments) Instrument 2008		2008/5	28.2.08	73
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08	76
Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2008 <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
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08	79
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08	81
Collective Investment Schemes Sourcebook (Immovables Valuation) Instrument 2008		2008/48	25.9.08	81
Collective Investment Schemes Sourcebook (Simplified Prospectus) (Amendment) Instrument 2008		2008/61	29.10.08	82
Collective Investment Schemes Sourcebook (Suspension of Dealings) Instrument 2008		2008/69	4.12.08	83
Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2009		2009/5	22.1.09	84
Collective Investment Schemes Sourcebook (Amendment No 4) Instrument 2009		2009/11	26.2.09	85
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09	86
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09	90
Collective Investment Schemes Sourcebook (Single Sub-fund Umbrellas) Instrument 2009		2009/44	23.7.09	90
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Collective Investment Schemes Sourcebook (Amendment No 5) Instrument		2009/74	10.12.09	95
Collective Investment Schemes Sourcebook (Accounting Amendments) Instrument 2010		2010/3	28.1.10	96
Funds of Alternative Investment Funds Instrument 2010		2010/5	25.2.10	97
Alternative Finance Investment Bonds Instrument 2010		2010/6	25.2.10	97
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10	98
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10	103
Collective Investment Schemes Sourcebook (Winding Up and Sub-fund Termination and Miscellaneous Amendments) Instrument 2011		2011/11	24.2.11	107
Money Market Funds Instrument 2011		2011/38	23.6.11	111
UCITS IV Directive Instrument 2011		2011/39	28.7.11	112
Retail Distribution Review (Platforms) Instrument 2011		2011/47	28.7.11	112
Handbook Administration (No 23) Instrument 2011		2011/48	22.9.11	113
Collective Investment Schemes Sourcebook (ICVC Sub-Funds) Instrument 2011		2011/76	21.12.11	116
Collective Investment Schemes Sourcebook (Amendment No 6) Instrument 2011		2012/19	21.3.12	118
Collective Investment Schemes Sourcebook (Master-Feeder) Instrument 2012		2012/25	26.4.12	119
Handbook Administration (No 26) Instrument 2012		2012/31	28.6.12	121
Handbook Administration (No 27) Instrument 2012		2012/44	27.9.12	123

CRED	Credit Unions			
<i>First brought into force</i>		-	1.7.02	-
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008		2008/2	24.1.08	72
Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 <i>(made jointly with FOS as FOS 2008/3)</i>		2008/18	27.3.08	75
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08	77
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08	81
Companies Act 2006 (Consequential Handbook Amendments No 2) Instrument 2008		2008/41	25.9.08	81
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09	86

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

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	26.7.12	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
Professional Firms (Amendment No 2) Instrument 2012	2012/49	27.9.12	123
Mortgage Market Review (Conduct of Business) Instrument 2012	2012/46	31.10.12	124

RCB	Regulated Covered Bonds		
<i>First brought into force</i>	-	6.3.08	-
Regulated Covered Bonds Sourcebook Instrument 2008	2008/07	6.3.08	74
Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment) Instrument 2008	2008/68	4.12.08	83
Regulated Covered Bonds Sourcebook (Amendment) Instrument 2008	2008/72	2.12.08	83
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Decision Procedure and Penalties Manual (Financial Penalties) Instrument 2010	2010/4	25.2.10	97

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
UCITS IV Directive Instrument 2011		2011/39	28.7.11
Regulated Covered Bond Sourcebook (Amendment No 2) Instrument 2011		2011/73	8.12.11
Fees (Miscellaneous Amendments) (No 4) Instrument 2012		2012/13	21.3.12

*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	26.7.12	122
Recognised Investment Exchanges and Recognised Clearing Houses Sourcebook (Financial Resources Requirements) Instrument 2012	2012/40	26.7.12	122
Recognised Auction Platforms (Penalty and Censure Policy) Instrument 2012	2012/67	31.10.12	124

## LISTING, PROSPECTUS AND DISCLOSURE

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	
		Date of Inst	HN
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	26.7.12	122
Listing Rules (Related Party Transactions) Instrument 2012	2012/41	26.7.12	122
Listing Rules (Contact with the FSA) Instrument 2012	2012/42	26.7.12	122
Handbook Administration (No 27) Instrument 2012	2012/44	27.9.12	123
Listing Rules (Sponsors) (Amendment No2) Instrument 2012	2012/50	27.9.12	123
Listing Rules (Cancellation of Listing) (Amendment) Instrument 2012	2012/51	27.9.12	123
Listing, Prospectus and Disclosure Rules (Miscellaneous Amendments No 2) Instrument 2012	2012/52	27.9.12	123
Listing Rules (Reverse Takeovers) Instrument 2012	2012/53	27.9.12	123
Listing Rules Sourcebook (Amendment No 8) Instrument 2012	2012/54	27.9.12	123
Listing Rules (Financial Information) (Amendment) Instrument 2012	2012/55	27.9.12	123
Listing Rules (Sponsors Amendment No 3) Instrument 2012	2012/56	27.9.12	123

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
Handbook Administration (No 27) Instrument 2012	2012/44	27.9.12	123
Listing, Prospectus and Disclosure Rules (Miscellaneous Amendments No 2) Instrument 2012	2012/52	27.9.12	123
Listing Rules (Financial Information) (Amendment) Instrument 2012	2012/55	27.9.12	123
Prospectus Regulation (Amendment No 2) Instrument 2012	2012/57	27.9.12	123

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	
			Date of Inst
			HN
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	26.7.12	122
Listing, Prospectus and Disclosure Rules (Miscellaneous Amendments No 2) Instrument 2012	2012/52	27.9.12	123

## Instruments outside the Handbook made after 1 January 2008

Ref Code	Sourcebook or manual	No of Inst	Date of Inst
Name of Instrument			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	26.7.12	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*

<b>*EG</b>	<b>Enforcement Regulatory Guide</b>			
<i>Regulatory Guide brought into force</i>		-	28.8.07	-
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment) Instrument 2008		2008/68	4.12.08	83
Payment Services Instrument 2009		2009/14	26.3.09	86
Enforcement Guide (Use of Firm-Commissioned Reports) Instrument 2009		2009/26	23.4.09	87
Decision Procedure and Penalties Manual (Financial Penalties) Instrument 2010		2010/4	25.2.10	97
Enforcement Powers (Financial Services Act 2010) Instrument 2010		2010/26	22.7.10	102
Electronic Money and Payment Services Instrument 2011 <i>(made jointly with FOS as FOS 2011/1)</i>		2011/7	9.2.11	107
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment No 2) Instrument 2011		2011/10	24.2.11	107
Handbook Administration (No 2) Instrument 2011		2011/34	23.6.11	111
Consumer Redress Schemes Instrument 2011 <i>(made jointly with FOS as FOS 2011/5)</i>		2011/46	28.7.11	112
Glossary Amendment (Definition of Settlement Decision Makers) Instrument 2012		2012/2	19.1.12	116
Emissions Allowance Auction Bidders Instrument 2012		2012/35	26.7.12	122
Recognised Auction Platforms (Penalty and Censure Policy) Instrument 2012		2012/67	31.10.12	124

*EG is made and amended by instrument*

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

*UNFCOG is made and amended by instrument*

<b>*FC</b>	<b>Financial Crime Guide</b>			
Financial Crime Guide Instruments 2011		2011/75	8.12.11	115
Financial Crime Guide (Amendment) Instrument 2012		2012/68	31.10.12	124

## 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)
	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	HN115 <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	HN118 <i>Mar 2011</i> (paras 2.2 – 2.4)
	Amended provisions for advised sales of investments to retail clients	Retail Distribution Review (Adviser Charging) Instrument 2010 [FSA 2010/12]	31.12.12	HN98 <i>Mar 2010</i> (paras 2.29 – 2.34)
	Introduction of ‘consultancy charging’ in group pensions market	Retail Distribution Review (Corporate Pensions) Instrument 2010 [FSA 2010/21]	31.12.12	HN101 <i>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	HN103 <i>Sep 2010</i> (paras 2.54 – 2.59)
	Qualification standards etc for retail investment advisers	Retail Distribution Review (Training and Competence) Instrument 2011 [FSA 2011/5]	31.12.12 (part)	HN106 <i>Jan 2011</i> (paras 2.3 – 2.15)
	Clarify the relevant conditions that apply for exemption from the Retail Distribution Review rules	Retail Distribution Review (Holloway Sickness Policies) Instrument 2011 [FSA 2011/37]	31.12.12	HN111 <i>Jun 2011</i> (paras 2.20 – 2.25)
	Change rules and introduce new obligations for firms using platforms	Retail Distribution Review (Platforms) Instrument 2011 [FSA 2011/47]	31.12.12	HN112 <i>Jul 2011</i> (paras 2.28 – 2.30)

Module	Change	Instrument	When effective	Described in
	Introduce rules for data reporting requirements on adviser charging, consultancy charging and professionalism	Retail Distribution Review (Retail Mediation Activities Return & Complaints Data) Instrument 2011 [FSA 2011/58]	31.12.12	HN115 <i>Dec 2011</i> (paras 2.29 – 2.32)
	Amends to the sponsor's role and obligations	Listing Rules (Sponsors Amendment No 3) Instrument 2012 [FSA 2012/56]	31.12.12	HN123 <i>Sep 2012</i> (paras 2.46 – 2.48)
	Amendments to rules for asset pool monitors and reporting requirements	Regulated Covered Bond Sourcebook (Amendment No 2) Instrument 2011 [FSA 2011/73]	1.1.13	HN115 <i>Dec 2011</i> (paras 2.47 – 2.49)
	Improve speed of compensation payments by the Financial Services Compensation Scheme (FSCS) and reduce costs of FSCS in processing claims	Compensation Sourcebook (Amendment No 9) Instrument 2012 [FSA 2012/48]	1.4.13	HN124 <i>Sep 2012</i> (paras 2.19 – 2.21)
	Minor administrative corrections to the Handbook	Handbook Administration (No 4) Instrument 2011 [FSA 2011/67]	31.12.13 ( <i>part</i> )	HN115 <i>Dec 2011</i> (paras 2.4 – 2.6)
	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	1.10.14 ( <i>part</i> )	HN115 <i>Dec 2011</i> (paras 2.8 – 2.10)
	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 ( <i>part</i> ) 31.12.12	HN121 <i>Jun 2012</i> (paras 2.3 – 2.5)
	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]	31.3.12	HN122 <i>Jul 2012</i> (paras 2.19 – 2.21)
PRIN	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 ( <i>part</i> ) 31.12.12	HN121 <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]	+	HN108 <i>Mar 2011</i> (paras 2.48 – 2.55)
	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	1.10.12 ( <i>part</i> ) 31.12.12	HN118 <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 ( <i>part</i> ) 31.12.12	HN121 <i>Jun 2012</i> (paras 2.3 – 2.5)

Module	Change	Instrument	When effective	Described in
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 ( <i>part</i> )	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 ( <i>part</i> ) 31.12.12	HN121 <i>Jun 2012</i> (paras 2.3 – 2.5)
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	HN111 <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 ( <i>part</i> ) 31.12.12	HN121 <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 ( <i>part</i> ) 31.12.12	HN121 <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 ( <i>part</i> ) 31.12.12	HN121 <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> )	HN115 <i>Dec 2011</i> (paras 2.4 – 2.6)
IPRU(INV)	Deferring the implementation of new capital rules and connected reporting rules for personal investment firms	Capital Resources Requirements for Personal Investment Firms (Amendment) Instrument 2011 [FSA 2011/44]	31.12.13 ( <i>part</i> )	HN112 <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> )	HN115 <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	HN121 <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	HN110 <i>May 2011</i> (paras 2.12 – 2.15)

<b>Module</b>	<b>Change</b>	<b>Instrument</b>	<b>When effective</b>	<b>Described in</b>
	Minor changes to key features illustrations for individual pensions	Retail Distribution Review (Key Features Illustrations) Instrument 2011 [FSA 2011/55]	1.10.12 ( <i>part</i> ) 1.12.12	HN115 <i>Dec 2011</i> (paras 2.25 – 2.27)
	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	1.10.12 ( <i>part</i> ) 31.12.12	HN118 <i>Mar 2011</i> (paras 2.22 – 2.25)
	Amended provisions for advised sales of investments to retail clients	Retail Distribution Review (Adviser Charging) Instrument 2010 [FSA 2010/12]	31.12.12	HN98 <i>Mar 2010</i> (paras 2.29 – 2.34)
	Introduction of ‘consultancy charging’ in group pensions market	Retail Distribution Review (Corporate Pensions) Instrument 2010 [FSA 2010/21]	31.12.12	HN101 <i>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	HN103 <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	HN109 <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	HN111 <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	HN103 <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	HN112 <i>Jul 2010</i> (paras 2.28 – 2.30)
	Amendments to rules on adviser and consultancy charging	Retail Distribution Review (Adviser Charging No 3) Instrument 2011 [FSA 2011/54]	31.12.12	HN115 <i>Dec 2011</i> (paras 2.21 – 2.24)
	Introduce and amend rules on adviser charging	Retail Distribution Review (Adviser Charging No 4) Instrument 2012 [FSA 2012/9]	31.12.12	HN117 <i>Feb 2012</i> (paras 2.5 – 2.7)
	Introduce and amend rules on adviser charging	Retail Distribution Review (Adviser Charging No 5) Instrument 2012 [FSA 2012/15]	31.12.12	HN118 <i>Mar 2012</i> (paras 2.22 – 2.25)

<b>Module</b>	<b>Change</b>	<b>Instrument</b>	<b>When effective</b>	<b>Described in</b>
	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	31.12.12	HN121 <i>Jun 2012</i> (paras 2.3 – 2.5)
	Amendments to change the mortality basis	Conduct of Business Sourcebook (Mortality Assumptions For Future Annuity Projections) Instrument 2012 [FSA 2012/36]	21.12.12	HN122 <i>July 2012</i> (paras 2.13 – 2.15)
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]	31.12.12	HN 121 <i>Jun 2012</i> (paras 2.3 – 2.5)
CASS	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	31.12.12	HN121 <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	HN115 <i>Dec 2011</i> (paras 2.4 – 2.6)
SUP	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	31.12.12	HN118 <i>Mar 2011</i> (paras 2.2 – 2.4)
	Qualification standards etc for retail investment advisers	Retail Distribution Review (Training and Competence) Instrument 2011 [FSA 2011/5]	31.12.12	HN106 <i>Jan 2011</i> (paras 2.3 – 2.15)
	Introduce rules for data reporting requirements on adviser charging, consultancy charging and professionalism	Retail Distribution Review (Retail Mediation Activities Return & Complaints Data) Instrument 2011 [FSA 2011/58]	31.12.12	HN115 <i>Dec 2011</i> (paras 2.29 – 2.31)
	Introduce and amend rules on adviser charging	Retail Distribution Review (Adviser Charging No 5) Instrument 2012 [FSA 2012/15]	31.12.12	HN118 <i>Mar 2011</i> (paras 2.22 – 2.25)
	Minor administrative corrections to the Handbook	Handbook Administration (No 4) Instrument 2011 [FSA 2011/67]	31.12.13	HN115 <i>Dec 2011</i> (paras 2.4 – 2.6)
	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	1.10.14 (part)	HN115 <i>Dec 2011</i> (paras 2.8 – 2.10)
	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 <i>Mar 2011</i> (paras 2.48 – 2.55)

Module	Change	Instrument	When effective	Described in
	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	31.12.12	HN121 Jun 2012 (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> )	HN115 Dec 2011 (paras 2.8 – 2.10)
DISP	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	31.12.12	HN118 Mar 2011 (paras 2.2 – 2.4)
	Introduce rules for data reporting requirements on adviser charging, consultancy charging and professionalism	Retail Distribution Review (Retail Mediation Activities Return & Complaints Data) Instrument 2011 [FSA 2011/58]	31.12.12	HN115 Dec 2011 (paras 2.29 – 2.31)
	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	1.10.14 ( <i>part</i> )	HN115 Dec 2011 (paras 2.8 – 2.10)
	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 Mar 2011 (paras 2.48 – 2.55)
COMP	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	1.10.14 ( <i>part</i> )	HN115 Dec 2011 (paras 2.8 – 2.10)
	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	31.12.12	HN121 Jun 2012 (paras 2.3 – 2.5)
	Improve speed of compensation payments by the Financial Services Compensation Scheme (FSCS) and reduce costs of FSCS in processing claims	Compensation Sourcebook (Amendment No 9) Instrument 2012 [FSA 2012/48]	1.4.13	HN123 Sep (paras 2.19 – 2.21)
COLL	Change rules and introduce new obligations for firms using platforms	Retail Distribution Review (Platforms) Instrument 2011 [FSA 2011/47]	31.12.12	HN112 Jul 2011 (paras 2.28 – 2.30)
	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	31.12.12	HN121 Jun 2012 (paras 2.3 – 2.5)
PROF	Changes to the Handbook relating to ‘non-mainstream regulated activities’	Professional Firms (Amendment No 2) Instrument 2012 [FSA 2012/49]	1.4.13	HN123 Sep 2012 (paras 2.24 – 2.26)

<b>Module</b>	<b>Change</b>	<b>Instrument</b>	<b>When effective</b>	<b>Described in</b>
RCB	Amendments to rules for asset pool monitors and reporting requirements	Regulated Covered Bond Sourcebook (Amendment No 2) Instrument 2011 [FSA 2011/73]	1.1.13	HN115 <i>Dec 2011</i> (paras 2.47 – 2.49)
REC	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	31.12.12	HN118 <i>Mar 2011</i> (paras 2.2 – 2.4)
	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	31.12.12	HN121 <i>Jun 2012</i> (paras 2.3 – 2.5)
	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	HN122 <i>July 2012</i> (paras 2.40 – 2.42)
LR	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	31.12.12	HN118 <i>Mar 2011</i> (paras 2.2 – 2.4)
	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	31.12.12	HN121 <i>Jun 2012</i> (paras 2.3 – 2.5)
PR	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	31.12.12	HN121 <i>Jun 2012</i> (paras 2.3 – 2.5)
PERG	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	31.12.12	HN118 <i>Mar 2011</i> (paras 2.2 – 2.4)
	Introduce and amend rules on adviser charging	Retail Distribution Review (Adviser Charging No 4) Instrument 2012 [FSA 2012/9]	31.12.12	HN117 <i>Feb 2012</i> (paras 2.5 – 2.7)

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

## Annex E

### What's New?

*listed by effective date within modules*

Module	Change	Instrument	When effective	Described in paragraphs
Glossary	Implements the EU Short Selling Regulation	Short Selling Regulation Instrument 2012 [FSA 2012/58]	1.11.12	2.54 – 2.56
	Implements Directive 2010/76/EU	Supervision Manual (Remuneration Reporting) Instrument 2012 [FSA 2012/66]	1.11.12	2.49 – 2.52
	Makes minor amendments to 'connected counterparties'	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Large Exposures) (Amendment) Instrument 2012 [FSA 2012/59]	2.11.12	2.13 – 2.16
	Amendments to pension transfer value analysis	Conduct of Business Sourcebook (Pension Transfer Value Analysis) (Amendment) Instrument 2012 [FSA 2012/62]	1.1.13	2.30 – 2.32
	Minor amendments to the Client Assets sourcebook	Client Assets Sourcebook (Firm Classification, Operational Oversight, and Mandate Rules) Instrument 2012 [FSA 2012/65]	1.1.13	2.42 – 2.45
	Implements a mortgage market that works better for consumers	Mortgage Market Review (Conduct of Business) Instrument 2012 [FSA 2012/46]	26.4.14	2.39 – 2.41
SYSC	Implements Directive 2010/76/EU	Amendments to prudential requirements for Banks and Building Societies	26.04.14	2.20 – 2.22
		Supervision Manual (Remuneration Reporting) Instrument 2012 [FSA 2012/66]	1.11.12	2.49 – 2.52
FINMAR	Implements the EU Short Selling Regulation	Short Selling Regulation Instrument 2012 [FSA 2012/58]	1.11.12	2.54 – 2.56
TC	Implements a mortgage market that works better for consumers	Mortgage Market Review (Conduct of Business) Instrument 2012 [FSA 2012/46]	26.4.14	2.39 – 2.41
GEN	Implements the EU Short Selling Regulation	Short Selling Regulation Instrument 2012 [FSA 2012/58]	1.11.12	2.54 – 2.56
GENPRU	Amendments to bring into effect the Insurance and Reinsurance Directives	Prudential Requirements for Insurers (Amendment No 6) Instrument 2012 [FSA 2012/61]	31.12.12	2.24 – 2.27
BIPRU	Makes minor amendments to 'connected counterparties'	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Large Exposures) (Amendment) Instrument 2012 [FSA 2012/59]	2.11.12	2.13 – 2.16
	Amends a grammatical error in the Handbook	Capital Requirements Directive (Handbook Amendments No 5)	1.11.12	2.17 – 2.19



Module	Change	Instrument	When effective	Described in paragraphs
		Instrument 2012 [FSA 2012/60]		
INSPRU	Amendments to bring into effect the Insurance and Reinsurance Directives	Prudential Requirements for Insurers (Amendment No 6) Instrument 2012 [FSA 2012/61]	31.12.12	2.24 – 2.27
MIPRU	Amendments to prudential requirements for Banks and Building Societies	Prudential Sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries (Non-Bank Lenders) Instrument 2012 [FSA 2012/47]	26.04.14	2.20 – 2.22
IPRU(FSOC)	Amendments to bring into effect the Insurance and Reinsurance Directives	Prudential Requirements for Insurers (Amendment No 6) Instrument 2012 [FSA 2012/61]	31.12.12	2.24 – 2.27
IPRU(INS)	Amendments to bring into effect the Insurance and Reinsurance Directives	Prudential Requirements for Insurers (Amendment No 6) Instrument 2012 [FSA 2012/61]	31.12.12	2.24 – 2.27
COBS	Amendments to pension transfer value analysis	Conduct of Business Sourcebook (Pension Transfer Value Analysis) (Amendment) Instrument 2012 [FSA 2012/62]	1.1.13	2.30 – 2.32
	Amends the projection rates and attendant rule	Conduct of Business Sourcebook (Projections) (Amendment) Instrument 2012 [FSA 2012/63]	6.4.13 (part) 6.4.14	2.33 – 2.35
	Makes changes to the costs and benefits of pension options	Conduct of Business Sourcebook (Pension Scheme Disclosure) Instrument 2012 [FSA 2012/64]	6.4.13	2.36 – 2.38
	Implements a mortgage market that works better for consumers	Mortgage Market Review (Conduct of Business) Instrument 2012 [FSA 2012/46]	26.4.14	2.39 – 2.41
MCOB	Implements a mortgage market that works better for consumers	Mortgage Market Review (Conduct of Business) Instrument 2012 [FSA 2012/46]	26.4.14	2.39 – 2.41
CASS	Minor amendments to the Client Assets sourcebook	Client Assets Sourcebook (Firm Classification, Operational Oversight, and Mandate Rules) Instrument 2012 [FSA 2012/65]	1.1.13	2.42 – 2.45
SUP	Implements the EU Short Selling Regulation	Short Selling Regulation Instrument 2012 [FSA 2012/58]	1.11.12	2.54 – 2.56
	Implements Directive 2010/76/EU	Supervision Manual (Remuneration Reporting) Instrument 2012 [FSA 2012/66]	1.11.12	2.49 – 2.52
	Minor amendments to the Client Assets sourcebook	Client Assets Sourcebook (Firm Classification, Operational Oversight, and Mandate Rules) Instrument 2012 [FSA 2012/65]	1.1.13	2.42 – 2.45
	Implements a mortgage market that works better for consumers	Mortgage Market Review (Conduct of Business) Instrument 2012 [FSA 2012/46]	26.4.14	2.39 – 2.41
DEPP	Implements the EU Short Selling Regulation	Short Selling Regulation Instrument 2012 [FSA 2012/58]	1.11.12	2.54 – 2.56
	Minor amends to the Recognised Auction Platforms	Recognised Auction Platforms (Penalty and Censure Policy) Instrument 2012 [FSA 2012/67]	1.11.12	2.58 – 2.60
REC	Minor amends to the Recognised Auction Platforms	Recognised Auction Platforms (Penalty and Censure Policy) Instrument 2012 [FSA 2012/67]	1.11.12	2.58 – 2.60

<b>Module</b>	<b>Change</b>	<b>Instrument</b>	<b>When effective</b>	<b>Described in paragraphs</b>
PROF	Implements a mortgage market that works better for consumers	Mortgage Market Review (Conduct of Business) Instrument 2012 [FSA 2012/46]	26.4.14	2.39 – 2.41
EG	Implements the EU Short Selling Regulation Minor amends to the Recognised Auction Platforms	Short Selling Regulation Instrument 2012 [FSA 2012/58]	1.11.12	2.54 – 2.56
		Recognised Auction Platforms (Penalty and Censure Policy) Instrument 2012 [FSA 2012/67]	1.11.12	2.58 – 2.60
FC	Changes to include examples of good and poor practice	Financial Crime Guide (Amendment) Instrument 2012 [FSA 2012/68]	1.11.12	3.3 – 3.5
PERG	Implements a mortgage market that works better for consumers	Mortgage Market Review (Conduct of Business) Instrument 2012 [FSA 2012/46]	26.4.14	2.39 – 2.41

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