

Financial Services Authority

Handbook Notice 100

Board Meeting: 27 May 2010

Notice published: 28 May 2010

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Handbook Notice 100

This Handbook Notice introduces the Handbook and other material made by the Board under its legislative powers on 27 May 2010. 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:

Nick Walker
Handbook Editor
Tel: 020 7066 3176
Email: nick.walker@fsa.gov.uk

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

Tel: 0845 606 9966
Fax: 020 7066 0991
Email: fcc@fsa.gov.uk
Post: Firm Contact Centre
Financial Services Authority
25 The North Colonnade
Canary Wharf
London E14 5HS

1 Overview

Legislative changes

The Handbook

- 1.1 On 27 May 2010, the FSA Board made changes to the Handbook in four instruments which:
 - set the fees and levies for the FSA, FOS and CFEB for 2010/11, and implement substantial changes to FSA fees rules; and
 - prevents certain complaints about Payment Protection Insurance (PPI) sales from falling outside the time limit for referral to the Financial Ombudsman Service (FOS).
- 1.2 These instruments are listed in Annex A.

Changes outside the Handbook

- 1.3 A new regulatory guide, the Credit Ratings Agency Regulatory Guide (CRAG), has been introduced. The changes that bring about this guide were not made by legal instrument, as the contents of this guide are not guidance within the scope of the Financial Services and Markets Act 2000. However the guide has been published within the Handbook Online and can be accessed from the Handbook Table of Contents. These changes are detailed in Chapter 3.
- 1.4 Changes have been made to the Unauthorised mutuals registration fees. These are outlined in Chapter 3.

Description of changes

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

- 1.6 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.

Feedback on responses to consultations

- 1.7 Chapters 2 and 3 contain brief references to the consultative stages of the new legislative material made by the Board this month. The material referred to in those chapters was consulted on in the following documents:
- CP10/05 *Regulatory fees and levies – Rates proposals 2010/11 and feedback statement on Part 1 of CP09/26* (February 2010); and
 - CP09/26 *Regulatory fees and levies: policy proposals for 2010/11* (November 2009).
- 1.8 Feedback on responses to this consultation is set out in PS10/7.

Annexes to this Notice

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

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/index.jsp>.

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

Obligation to publish feedback

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

Comments

- 1.16 We always welcome feedback on the way we present information in the Handbook Notice, including its Annexes. If you do have any comment, this should be sent to the Handbook Editor, Nick Walker (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 May 2010 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

- 2.2 Changes made to the Glossary this month are detailed in 2.3 and 2.4.

HIGH LEVEL STANDARDS

Fees manual (FEES)

Periodic Fees (2010/2011) and Other Fees Instrument 2010 (FSA 2010/15)

- 2.3 Following consultation in CP09/26¹ and CP10/5 the Board has made the following changes:

Changes to Glossary:

Addition of new definitions of “securities derivative” and “Solvency 2 Directive”

Changes:

Changes to FEES 4.2.7R and 4.2.11R

Changes to FEES 4.3.3R and 4.3.16R

Changes to FEES 4 Annex 1R, Annex 2R, Annex 3R, Annex 4R, Annex 5R, Annex 6R, Annex 7R, Annex 8R, Annex 9R, Annex 10R and Annex 11R

Changes to FEES 5 Annex 1R

1 CP09/26 Regulatory fees and levies: policy proposals for 2010/11(November 2009)

- 2.4 This instrument sets the following fees and levies for 2010/11:
- the final FSA periodic fees;
 - special project fees, enabling us to recover Solvency II directive implementation costs; and
 - the Financial Ombudsman Service general levies.
- 2.5 The instrument makes substantial changes to the overall structure of the FSA fee rules resulting from the strategic review. It also reduces fee discounts for EEA firms with branches in the UK, enables us to recover the set-up costs of reclaim funds and corrects an error in the rules relating to the recovery of development costs for the Alternative Instrument Identifier code.
- 2.6 The FSA fees set are amended following consultation to address the concerns of respondents. The other proposals are unchanged from those consulted on. The changes come into force on 1 June 2010 and feedback on this consultation, including the details of the post-consultation changes to FSA fees, is set out in Policy Statement PS10/7.

Fees (CFEB Levy) Instrument 2010 (FSA 2010/16)

- 2.7 Following consultation in CP10/5,² the Board has made the following changes:

Changes to Glossary: ***Addition of new definitions of “CFEB”, “CFEB levy” and “Consumer Financial Education Body Limited”***

Changes: ***Changes to FEES 1.1.1G and 1.1.2R***
 Changes to FEES 2.1.4G, 2.1.5G and 2.1.7G
 Changes to FEES 2.2.1R, 2.2.2G, 2.2.3G and 2.2.4G
 Changes to FEES 2.3.1R and FEES 2.3.2R
 Changes to FEES 2.4.1R
 Addition of FEES 7
 FEES 7.1 (7.1.1R, 7.1.2G, 7.1.3G, 7.1.4G, 7.1.5G, 7.1.6G, 7.1.7G, 7.1.8G, 7.1.9G and 7.1.10G)
 FEES 7.2 (7.2.1R, 7.2.2R, 7.2.3R, 7.2.4R, 7.2.5R, 7.2.6R, 7.2.7G, 7.2.8R, 7.2.9R, 7.2.10G, 7.2.11G and 7.2.12G)
 FEES 7 Annex 1R
 Changes to FEES Transitional Provisions
 Changes to FEES Schedule 4

- 2.8 This instrument introduces a new levy for authorised firms, to cover the operating costs of the Consumer Financial Education Body (CFEB), a new independent body created by the FSA pursuant to the Financial Services Act 2010. The costs have been distributed similarly to our Annual Funding Requirement distribution, with a

2 CP10/5 Regulatory fees and levies – *Rates proposals 2010/11 and feedback statement on Part 1 of CP09/26* (February 2010)

minimum fee for all authorised firms and the remaining costs to be recovered on a straight line basis from relevant fee-blocks, mirroring FSA fee-blocks.

- 2.9 The levies are unchanged from those consulted on. The changes made by this instrument come into force on 1 June 2010. The feedback on this consultation is set out in Policy Statement PS10/7.

PRUDENTIAL STANDARDS

- 2.10 There are no changes to this part of the Handbook this month.

BUSINESS STANDARDS

- 2.11 There are no changes to this part of the Handbook this month.

REGULATORY PROCESSES

- 2.12 There are no changes to this part of the Handbook this month.

REDRESS

Dispute Resolution: Complaints (DISP)

Dispute Resolution: Complaints (Payment Protection Insurance Complaints: Referral to Ombudsman) Instrument 2010 (FSA 2010/18)

- 2.13 The Board has made the following changes:

Changes: *Addition to DISP Transitional Provision 1.1*

- 2.14 This instrument introduces a new transitional rule preventing complaints about PPI sales from falling outside the six-month time limit for referral to the Financial Ombudsman Service. This transitional measure will be effective for five months from and including 28 May 2010. The rule will apply to those complainants who were sent a final response to their complaint by the firm that they complained to between 28 November 2009 and 28 April 2010 inclusive (the six-month time limit for referring complaints to the FOS commences when a final response is sent).
- 2.15 We made the transitional rule without consultation. This is in the interest of the complainants specified in the rule, who would otherwise lose their ability to complain to the FOS due to falling outside the time limit and would be left potentially unable to secure fair outcomes where firms have not assessed their complaints fairly.
- 2.16 During the five-month transitional period, we will be continuing in our efforts to reach long-term solutions to securing fairer outcomes for PPI consumers who had their complaints unfairly handled by firms, or who intend to complain in the future.

SPECIALIST SOURCEBOOKS

- 2.17 There are no changes to this part of the Handbook this month.

LISTING, PROSPECTUS AND DISCLOSURE

- 2.18 There are no changes to this part of the Handbook this month.

3 Changes outside the Handbook

Unauthorised Mutual Registration Fees

Changes:

Replacement of UMRF Annex 1R

- 3.1 The *Periodic Fees (Unauthorised Mutual Societies Registration) (2010/2011) Instrument 2010* (FSA 2010/17) makes no change to the periodic fees payable by unauthorised mutuals from the previous financial year (2009/10), the sole change being to the dates in the heading of the relevant table. The same rates will apply for the period 2010/11.
- 3.2 Feedback on this consultation will be set out in Chapter 15 of the Consolidated Policy Statement of our fee-raising arrangement and regulatory fees and levies 2010/11 (PS10/7).

Credit Rating Agencies Regulatory Guide (Crag)

- 3.3 We have drafted a new Regulatory Guide for Credit Ratings Agencies. It does not form part of the FSA Handbook and is not guidance as defined in sections 157 and 158 of the Financial Services and Markets Act 2000 (the Act). It is made under regulation 6 of the *Credit Rating Agencies Regulations 2010* (SI 2010/906).
- 3.4 Its purpose is to point to some of the key components of *Regulation (EC) No 1060/2009 of the European Parliament and of the Council of 16 September 2009 on Credit Rating Agencies*, which has direct application in the UK in particular to credit rating agencies falling within its scope, certain types of regulated entity and relevant competent authorities. It also points to some of the main parts of the implementing UK legislation.
- 3.5 This Guide comes into force on 7 June 2010.

4 Feedback on responses to consultation

- 4.1 Feedback on the consultations referred to in Chapters 2 and 3 is being published in a separate Policy Statement (PS10/7).

Annex A

List of new instruments and addenda

(See also descriptions within Annex E)

Instruments made or approved by the Board on 27 May 2010

Title of instrument	CP	Modules affected	No. of instrument	Changes effective
Periodic Fees (2010/2011) and Other Fees Instrument 2010	09/26 and 10/5	Glossary, FEES	FSA 2010/15	1.6.10
Fees (CFEB Levy) Instrument 2010	10/5	Glossary, FEES	FSA 2010/16	1.6.10
Periodic Fees (Unauthorised Mutual Societies Registration) (2010/2011) Instrument 2010	10/5	N/A	FSA 2010/17	1.6.10
Dispute Resolution: Complaints (Payment Protection Insurance Complaints: Referral to Ombudsman) Instrument 2010	N/A	DISP	FSA 2010/18	28.5.10

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 copied to roslyn.anderson@fsa.gov.uk

Handbook instruments made after 1 January 2008

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

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

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

HIGH LEVEL STANDARDS

PRIN	The Principles for Businesses			
<i>First brought into force</i>		-	1.12.01	-
Handbook Administration (No 11) Instrument 2008		2008/55	29.10.08	82
Payment Services Instrument 2009		2009/14	26.3.09	86
Banking: Conduct of Business Sourcebook Instrument 2009		2009/24	23.4.09	87
Dormant Bank and Building Society Accounts Instrument 2009		2009/38	23.7.09	90
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95

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

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

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

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

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

*FEES	Fees		
<i>First brought into force</i>	-	1.1.06	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
Fees Provisions (2008/2009) Instrument 2008	2008/10	27.3.08	75
Financial Services Compensation Scheme (Amendment of Fees Provisions) Instrument 2008	2008/11	27.3.08	75
Fees Manual (Financial Ombudsman Service Case Fees 2008/2009) Instrument 2008	FOS 2008/2	5.3.08	75
Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 <i>(made jointly with FOS as FOS 2008/3)</i>	2008/18	27.3.08	75
Periodic Fees (2008/2009) and Other Fees Instrument 2008	2008/23	22.5.08	77
Connected Travel Insurance Instrument 2008	2008/24	22.5.08	77
Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
Periodic Fees (Solvency 2) Instrument 2008	2008/43	25.9.08	81
Fees (Transaction Reporting) (Amendment) Instrument 2008	2008/49	25.9.08	81
Financial Services Compensation Scheme (Amendment of Fees Provisions (No 2)) Instrument 2008	2008/52	29.9.08	82
Financial Services Compensation Scheme (Amendment of Fees Provisions (No 3)) Instrument 2008	2008/54	7.10.08	82
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
Financial Services Compensation Scheme (Amendment of Tariff Measures and Other Levy Rules) Instrument 2008	2008/57	29.10.08	82
Financial Services Compensation Scheme (Amendment of Fees Provisions (No 4)) Instrument 2008	2008/63	29.10.08	82
Fees Manual (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009	FOS 2009/2	13.3.09	86
Fees Provisions (2009/2010) Instrument 2009	2009/15	26.3.09	86
Fees (Miscellaneous Amendments) Instrument 2009	2009/16	26.3.09	86
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
Fees (Payment Services) Instrument 2009	2009/23	23.4.09	87
Periodic Fees (2009/2010) and Other Fees Instrument 2009	2009/27	28.5.09	88
Fees (Payment Services) (No 2) Instrument 2009	2009/28	28.5.09	88
Fees (Electronic Payments) Instrument 2009	2009/32	25.6.09	89
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 <i>(made jointly with FOS as FOS 2009/3)</i>	2009/36	1.7.09	90
Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90
Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009	2009/47	23.7.09	90
Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 <i>(instrument made by FOS)</i>	FOS 2009/4	16.9.09	92
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009	2009/66	5.11.09	94
Fees (Miscellaneous Amendments) (No 2) Instrument 2009	2009/70	10.12.09	95
Fees (Building Societies) Instrument 2009	2009/71	10.12.09	95
Sale and Rent Back Instrument 2010	2010/1	28.1.10	96
Fees Manual (Financial Ombudsman Service Case Fees 2010/2011) Instrument 2010	FOS 2010/1	10.3.10	98
Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10	98
Fees Provisions (2010/2011) Instrument 2010	2010/9	25.3.10	98
Fees Provisions (Amendment No 2) Instrument 2010	2010/10	25.3.10	98
Periodic Fees (2010/2011) and Other Fees Instrument 2010	2010/15	27.5.10	100
Fees (CFEB Levy) Instrument 2010	2010/16	27.5.10	100

PRUDENTIAL STANDARDS

GENPRU	General Prudential sourcebook		
<i>First brought into force (in part)</i>			<i>31.12.06</i>
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

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

INSPRU	Prudential sourcebook for Insurers		
<i>First brought into force</i>			<i>31.12.06</i>
Regulated Covered Bonds (Related Amendments) Instrument 2008		2008/8	6.3.08 74
Prudential Sourcebook for Insurers (Amendment) Instrument 2008		2008/13	27.3.08 75
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008		2008/66	4.12.08 83
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09 92
Prudential Requirements for Insurers (Amendment No 4) Instrument 2009		2009/60	5.11.09 94
Approved Reinsurance to Close Instrument 2009		2009/61	5.11.09 94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09 95
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09 95
Prudential Requirements (Stress Testing) Instrument 2009		2009/72	10.12.09 95

MIPRU	Prudential sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries			
First brought into force			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

UPRU	Prudential sourcebook for UCITS Firms			
First brought into force			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

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

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

IPRU (INS)	Interim Prudential sourcebook: Insurers			
First brought into force		-	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

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

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

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

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

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

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

MAR	Market Conduct		
<i>Chapters 1 to 3 first brought into force</i>	-	1.12.01	-
<i>Chapter 4 first brought into force</i>	-	20.9.01	-
Market Conduct Sourcebook (Amendment No 9) Instrument 2008	2008/25	22.5.08	77
Short Selling Instrument 2008	2008/30	12.6.08	78
Short Selling (No 2) Instrument 2008	2008/51	18.9.08	81
Short Selling (No 4) Instrument 2008	2008/60	29.10.08	82
Short Selling (No 5) Instrument 2009	2009/1	14.1.09	84
Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84
Short Selling (No 6) Instrument 2009	2009/35	25.4.09	89
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95

TC	Training and Competence		
<i>First brought into force</i>	-	1.12.01	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)	2009/36	1.7.09	90
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95

REGULATORY PROCESSES

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

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

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

REDRESS

*DISP	Dispute Resolution: Complaints		
<i>First brought into force</i>	-	1.12.01	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72

Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 <i>(made jointly with FOS as FOS 2008/3)</i>	2008/18	27.3.08	75
Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
Dispute Resolution: Complaints (Amendment No 2) Instrument 2008 <i>(made jointly with FOS as FOS 2008/4)</i>	2008/47	25.9.08	81
Handbook Administration (No 11) Instrument 2008 <i>(made jointly with FOS as FOS 2008/5)</i>	2008/55	29.10.08	82
Payment Services Instrument 2009 <i>(made jointly with FOS as FOS 2009/1)</i>	2009/14	26.3.09	86
Periodic Fees (2009/2010) and Other Fees Instrument 2009	2009/27	28.5.09	88
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 <i>(made jointly with FOS as FOS 2009/3)</i>	2009/36	1.7.09	90
Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90
Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 <i>(instrument made by FOS)</i>	FOS 2009/4	16.9.09	92
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Payment Services (Transitioning Firms) Instrument 2009	2009/53	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Dispute Resolution (Voluntary Jurisdiction and Sale and Rent Back Amendments) Instrument 2009 <i>(instrument made by FOS)</i>	FOS 2009/6	17.12.09	96
Dispute Resolution: Complaints (Publication of Complaints Data) Instrument 2010	2010/2	28.1.10	96
Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10	98
Dispute Resolution: Complaints (Payment Protection Insurance Complaints: Referral to Ombudsman) Instrument 2010	2010/18	27.5.10	100

COMP	Compensation		
<i>Chapter 4 first brought into force</i>	-	15.11.01	-
<i>Rest of COMP brought into force</i>	-	1.12.01	-
Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
Compensation Sourcebook (Protected Contracts of Insurance) (Scope Amendment No 3) Instrument 2008	2008/38	24.7.08	79
Compensation Sourcebook (Amendment No 8) Instrument 2008	2008/53	2.10.08	82
Financial Services Compensation Scheme (Amendment of Fees Provisions (No 3)) Instrument 2008	2008/54	7.10.08	82
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
Compensation Sourcebook (Accelerated Compensation for Depositors) Instrument 2008	2008/62	29.10.08	82
Compensation Sourcebook (Building Society Mergers) Instrument 2008	2008/64	26.11.08	83
Compensation Sourcebook (Building Societies and other Mutual Society Mergers) Instrument 2009	2009/2	15.1.09	84
Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84
Compensation Sourcebook (Protected Deposit Transfers under the Special Resolution Regime) Instrument 2009	2009/21	29.3.09	86
Financial Services Compensation Scheme (Limits Amendment) Instrument 2009	2009/25	23.4.09	87
Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) Instrument 2009	2009/29	28.5.09	88
Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90
Compensation Sourcebook (Mutual Society Mergers and Protected Deposit Transfers under the Special Resolution Regime) (Amendment) Instrument 2009	2009/43	23.7.09	90
Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009	2009/47	23.7.09	90
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009	2009/66	5.11.09	94
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10	98

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

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

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 (made jointly with FOS as FOS 2008/3)		2008/18	27.3.08	75
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08	77
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08	81
Companies Act 2006 (Consequential Handbook Amendments No 2) Instrument 2008		2008/41	25.9.08	81
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09	86
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09	92
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009		2009/52	24.9.09	92

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

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 (made jointly with FOS as FOS 2008/3)	2008/18	27.3.08	75
Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90

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

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

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

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

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

Instruments outside the Handbook made after 1 January 2008

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

Interim Permitted Persons

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

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

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

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

BSOG is made and amended by instrument

RPPD Providers and Distributors Regulatory Guide

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

EG Enforcement Regulatory Guide

<i>Regulatory Guide brought into force</i>	-	28.8.07	-
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment) Instrument 2008	2008/68	4.12.08	83
Payment Services Instrument 2009	2009/14	26.3.09	86
Enforcement Guide (Use of Firm-Commissioned Reports) Instrument 2009	2009/26	23.4.09	87
Decision Procedure and Penalties Manual (Financial Penalties) Instrument 2010	2010/4	25.2.10	97

EG is made and amended by instrument

UNFCOG	Unfair Contract Terms Regulatory Guide			
Regulatory Guide brought into force		-	28.8.07	-
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
UNFCOG is made and amended by instrument				

CRAG	THE CREDIT RATING AGENCIES GUIDE			
<i>Regulatory Guide brought into force</i>		-	7.6.10	100

Guidance Notes issued by the FSA

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

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

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

Handbook provisions not yet in force

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

Listed by effective date within modules

Module	Change	Instrument	When effective	Described in
Glossary	Introduction of full regulatory regime for sale and rent back activities	Sale and Rent Back Instrument 2010 [FSA 2010/1]	30.6.10	HN96 <i>Jan 2010</i> (paras 2.8 – 2.13)
	New chapter in SYSC and other changes to require firms to test their business models to failure	Prudential (Stress Testing) Instrument 2009 [FSA 2009/72]	14.12.10 (<i>part</i>)	HN95 <i>Dec 2009</i> (paras 2.13 – 2.14)
	Changes to FSCS provisions enabling faster payout of claims to depositors	Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009 [FSA 2009/47]	31.12.10	HN90 <i>July 2009</i> (paras 2.2 – 2.8)
	Minor administrative corrections	Handbook Administration (No 15) Instrument 2009 [FSA 2009/49]	31.12.10 (<i>part</i>)	HN92 <i>Sep 2009</i> (paras 2.2 – 2.4)
	New requirements for deposit takers to put in place single customer views in order to provide aggregate balances of depositors	Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009 [FSA 2009/66]	31.12.10 (<i>part</i>)	HN94 <i>Nov 2009</i> (paras 2.52 – 2.59)
	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)
SYSC	New chapter in SYSC and other changes to require firms to test their business models to failure	Prudential (Stress Testing) Instrument 2009 [FSA 2009/72]	14.12.10 (<i>part</i>)	HN95 <i>Dec 2010</i> (paras 2.13 – 2.14)
COND	Amendment of existing close links notification requirements	Close Links Reporting Instrument 2009 [FSA 2009/63]	1.6.10	HN94 <i>Nov 2009</i> (paras 2.34 – 2.43)
GEN	Introduction of full regulatory regime for sale and rent back activities	Sale and Rent Back Instrument 2010 [FSA 2010/1]	30.6.10	HN96 <i>Jan 2010</i> (paras 2.8 – 2.13)

Module	Change	Instrument	When effective	Described in
FEES	Changes to FSCS provisions enabling faster payout of claims to depositors	Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009 [FSA 2009/47]	31.12.10	HN90 <i>July 2009</i> (paras 2.57 – 2.63)
	Minor administrative changes	Handbook Administration (No 17) Instrument 2010 [FSA 2010/8]	31.12.10 (<i>part</i>)	HN98 <i>Mar 2010</i> (paras 2.2 – 2.13)
GENPRU	New chapter in SYSC and other changes to require firms to test their business models to failure	Prudential (Stress Testing) Instrument 2009 [FSA 2009/72]	14.12.10 (<i>part</i>)	HN95 <i>Dec 2009</i> (paras 2.13 – 2.14)
INSPRU	Minor changes following review of prudential requirements	Prudential Requirements for Insurers (Amendment No 4) Instrument 2009 [FSA 2009/60]	31.12.11 (<i>part</i>)	HN94 <i>Nov 2009</i> (paras 2.21 – 2.23)
MIPRU	Introduction of full regulatory regime for sale and rent back activities	Sale and Rent Back Instrument 2010 [FSA 2010/1]	30.6.10	HN96 <i>Jan 2010</i> (paras 2.8 – 2.13)
IPRU(BSOC)	Deletion of provisions consequent upon making of new sourcebook for building societies	Building Societies Sourcebook Instrument 2010 [FSA 2010/11]	1.10.10 (<i>part</i>)	HN98 <i>Mar 2010</i> (paras 2.39 – 2.43)
IPRU(FSOC)	Minor changes following review of prudential requirements	Prudential Requirements for Insurers (Amendment No 4) Instrument 2009 [FSA 2009/60]	31.12.11 (<i>part</i>)	HN94 <i>Nov 2009</i> (paras 2.21 – 2.23)
IPRU(INV)	Change of the capital resources, requirements and professional indemnity rules for personal investment firms	Capital Resources and Professional Indemnity Insurance Requirements for Personal Investment Firms Instrument 2009 [FSA 2009/62]	31.12.11 (<i>part</i>)	HN94 <i>Nov 2009</i> (paras 2.30 – 2.33)
	Minor administrative changes	Handbook Administration (No 16) Instrument 2009 [FSA 2009/69]	31.12.11 (<i>part</i>)	HN95 <i>Dec 2009</i> (paras 2.7 – 2.9)
COBS	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)
MCOB	Introduction of full regulatory regime for sale and rent back activities	Sale and Rent Back Instrument 2010 [FSA 2010/1]	30.6.10	HN96 <i>Jan 2010</i> (paras 2.8 – 2.13)
SUP	Amendment of existing close links notification requirements	Close Links Reporting Instrument 2009 [FSA 2009/63]	1.6.10	HN94 <i>Nov 2009</i> (paras 2.34 – 2.43)
	Introduction of full regulatory regime for sale and rent back activities	Sale and Rent Back Instrument 2010 [FSA 2010/1]	30.6.10	HN96 <i>Jan 2010</i> (paras 2.8 – 2.13)

Module	Change	Instrument	When effective	Described in
	New and amended reporting rules on liquidity	Supervision Manual (Integrated Regulatory Reporting of Liquidity for Banks, Building Societies and Investment Firms) Instrument 2009 [FSA 2009/56]	1.10.10 <i>(part)</i>	HN93 <i>Oct 2009</i> (paras 2.5 – 2.9)
COMP	Changes to reflect changes made to the DGSD	Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) Instrument 2009 [FSA 2009/29]	31.12.10 <i>(part)</i>	HN88 <i>May 2009</i> (paras 2.17 – 2.19)
	Changes to FSCS provisions enabling faster payout of claims to depositors	Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009 [FSA 2009/47]	31.12.10 <i>(part)</i>	HN90 <i>July 2009</i> (paras 2.57 – 2.63)
	Minor administrative corrections	Handbook Administration (No 15) Instrument 2009 [FSA 2009/49]	31.12.10 <i>(part)</i>	HN92 <i>Sep 2009</i> (paras 2.2 – 2.4)
	Deposit takers to put in place single customer views in order to provide aggregate balances of depositors	Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009 [FSA 2009/66]	31.12.10 <i>(part)</i>	HN94 <i>Nov 2009</i> (paras 2.52 – 2.59)
	Minor administrative changes	Handbook Administration (No 17) Instrument 2010 [FSA 2010/8]	31.12.10 <i>(part)</i>	HN98 <i>Mar 2010</i> (paras 2.2 – 2.13)
PERG	Introduction of full regulatory regime for sale and rent back activities	Sale and Rent Back Instrument 2010 [FSA 2010/1]	30.6.10	HN96 <i>Jan 2010</i> (paras 2.8 – 2.13)

What's New?

listed by effective date within modules

Module	Change	Instrument	When effective	Described in paragraphs
Glossary	Sets the fees for the FSA and FOS	Periodic Fees (2010/2011) and Other Fees Instrument 2010 [FSA 2010/15]	1.6.10	2.3 – 2.5
	Sets the fees for the newly established consumer body, CFEB	Fees (CFEB Levy) Instrument 2010 [FSA 2010/16]	1.6.10	2.6 – 2.9
FEES	Sets the fees for the FSA and FOS	Periodic Fees (2010/2011) and Other Fees Instrument 2010 [FSA 2010/15]	1.6.10	2.3 – 2.5
FEES	Sets the fees for the newly established consumer body, CFEB	Fees (CFEB Levy) Instrument 2010 [FSA 2010/16]	1.6.10	2.6 – 2.9
DISP	Prevents certain complaints about PPI sales from falling outside the six-month time limit for referral to the Financial Ombudsman Service.	Dispute Resolution: Complaints (Payment Protection Insurance Complaints: Referral to Ombudsman) Instrument 2010	28.5.10	2.13 – 2.16
Unauthorised Mutual Societies	Sets the periodic fees for 2010/2011	Periodic Fees (Unauthorised Mutual Societies Registration) Instrument 2010 [FSA 2010/17]	1.6.10	3.1 – 3.2

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