

Financial Services Authority

Handbook Notice

110

Board meeting: 26 May 2011
Notice published: 27 May 2011



This Handbook Notice introduces the Handbook and other material made by the Board under its legislative powers on 26 May 2011. It also contains information about other publications relating to the Handbook and, if appropriate, lists minor corrections made to previous instruments made by the Board.

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

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

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

Tel: 0845 606 9966
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1

Overview

Legislative changes this month

The Handbook

- 1.1** On 26 May 2011 the FSA Board made changes to the Handbook in six instruments which:
- set the fees and levies for the FSA, Money Advice Service and the Financial Ombudsman Service (FOS) for 2011/12 (FSA 2011/28 and FSA 2011/29);
 - remove the requirement to include a statement about stakeholder pensions in the key features document for an automatic enrolment scheme and to permit providers to opt-out of the process under the legislation for those schemes (FSA 2011/30);
 - enact measures to implement the Client and Money Asset Return (CMAR) through the existing GABRIEL system and defer the CMAR reporting requirements by four months (FSA 2011/31);
 - make minor amendments to the Listing Rules to update references to external guidance, correct previous drafting errors and clarify relevant provisions (FSA 2011/32); and
 - substantially amend the obligation on firms to provide customers with information, free of charge, regarding internal complaints procedures and either provide adequate mechanisms of redress or facilitate the process for customers seeking redress (FSA 2011/33).
- 1.2** The Board also approved the making, by the Board of the Financial Ombudsman Service (FOS), of part of one of those instruments (FSA 2011/33) which relates to firms' complaints procedures (FOS 2011/3).
- 1.3** These instruments are all listed in Annex A.

Changes outside the Handbook

- 1.4 Changes have been made to the Unauthorised Mutual Registration Fees rules, as described in 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 of this Notice.

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 material referred to in those chapters was consulted on in the following documents:

- CP10/21: *Consumer complaints: The ombudsman award limit and changes to complaints-handling rules* (September 2010);
- CP10/26: *Pension reform – Conduct of business changes* (November 2010);
- Chapter 11 of CP11/1: *Quarterly consultation* (No27) (January 2011);
- CP11/2: *Regulatory fees and levies – Rates proposals 2011/12* (February 2011); and
- Chapter 2 of CP11/4: *The Client Money and Asset Return (CMAR): Operational Implementation* (February 2011).

- 1.7 Feedback in relation to CP10/21, CP10/26, CP11/2 and CP11/4 are being published in separate Policy Statements. Feedback in relation to CP11/1 is set out in Chapter 4 of this Notice.

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 Nick Walker (Handbook Editor) or Melanie Purdie (see contact details at the front of this Notice).

2

Handbook changes made by the Board

Introduction

- 2.1 This chapter briefly describes Handbook changes made on 26 May 2011 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

- Periodic Fees (2011/2012) and Other Fees Instrument 2011 (FSA 2011/28)*
- 2.2 For the changes made to the Glossary of definitions by this instrument, see paragraphs 2.6 to 2.10 of this Notice.
- Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011 (FSA 2011/30)*
- 2.3 For the changes made to the Glossary of definitions by this instrument, see paragraphs 2.12 to 2.15 of this Notice.
- Listing Rules Sourcebook (Amendment No 7) Instrument 2011 (FSA 2011/32)*
- 2.4 For the changes made to the Glossary of definitions by this instrument see paragraphs 2.26 to 2.28 of this Notice.

Dispute Resolution: Complaints (Amendment No 3) Instrument 2011 (FSA 2011/33)

- 2.5 For the changes made to the Glossary of definitions by this instrument, see paragraphs 2.21 to 2.24 of this Notice.

HIGH LEVEL STANDARDS

Fees manual (FEES)

Periodic Fees (2011/2012) and Other Fees Instrument 2011 (FSA 2011/28)

- 2.6 Following consultation in CP11/2¹, the Board has made the following changes to the Handbook.

Changes to Glossary: ***Changes to definition of ‘fee-paying payment service provider’***
 Changes to definition of ‘firm’

Changes: ***Changes to FEES 1.1.2R***
 Deletions in FEES 3 Annex 1R
 Changes to FEES 4.1.1AR and 4.1.4G
 Changes to FEES 4.2.7R, 4.2.7AG, 4.2.7BR, 4.2.8R and 4.2.11R
 Changes to FEES 4.3.2G, 4.3.3R, 4.3.3AR, 4.3.4G, 4.3.6R, 4.3.11G,
 4.3.12AR, 4.3.13R and 4.3.14G
 Changes to FEES 4.4.7D, 4.4.8D and 4.4.9D
 Changes to FEES 4 Annex 1R, Annex 2R, Annex 4R, Annex 5R, Annex 6R,
 Annex 7R, Annex 8R, Annex 9R, Annex 10R and Annex 11R
 Changes to FEES 5 Annex 1R
 Changes to FEES 7.1.4G
 Addition of FEES 7.1.11G
 Change to FEES 7.2.1R
 Addition of FEES 7.2.1AR
 Changes to FEES 7.2.3R, 7.2.4R and 7.2.5R
 Addition of FEES 7.2.9AD
 Changes to FEES 7.2.10G and 7.2.12R
 Changes to FEES 7 Annex 1R
 Changes to FEES TP6 (addition of rows, 6.3.1G, 6.3.2G, 6.3.3R,
 6.3.4G, 6.3.5R, 6.3.6G, 6.3.7R, 6.3.8G, 6.3.9G, 6.4.1R, 6.5.1R)

¹ CP11/2: *Regulatory fees and levies – Rates proposals 2011/12* (February 2011).

- 2.7 This instrument sets the following fees and levies for 2011/12:
- the final FSA periodic fees;
 - special project fees, enabling us to recover Solvency II Directive implementation costs;
 - Money Advice Service levies to recover the costs of the Service in meeting its statutory function; and
 - the Financial Ombudsman Service general levies.
- 2.8 Further, the instrument contains provisions for the implementation of periodic fee arrangements under the Second Electronic Money Directive and clarification on the basis for applying the ‘on account payment’ of levies for the Money Advice Service.
- 2.9 Overall, the proposed final 2011/12 FSA fees will either not materially increase from, or will be lower than, those approved by the Board for consultation and included in CP11/2, with the exception of the variable periodic fee rates for fee-block A.18 (Home finance providers, advisers and arrangers).
- 2.10 The FSA fees set are amended following consultation to address the concerns of respondents. The changes come into force on 1 June 2011 and feedback on this consultation, including details of the post-consultation changes to FSA fees, is set out in a separate Policy Statement.

PRUDENTIAL STANDARDS

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

BUSINESS STANDARDS

Conduct of Business sourcebook (COBS)

Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011 (FSA 2011/30)

- 2.12 Following consultation in CP10/26², the Board has made the following changes to COBS.

Changes to Glossary: **Addition of definition of ‘automatic enrolment scheme’**
Changes to definitions of ‘distance contract’ and ‘pension opt-out’

Changes: **Change to COBS 13.3.1R**
Changes to COBS 15.5.3G
Changes to COBS 19.2.2R

² CP10/26: *Pension reform – Conduct of business changes* (November 2010).

2.13 From October 2012 the government is introducing significant changes to workplace pensions. In particular, employers will be required to enrol their eligible employees automatically into a pension and to contribute to it. Consequential changes are therefore needed to the Handbook.

2.14 The effect of the changes made by this instrument are as follows:

- inclusion of a definition of ‘automatic enrolment scheme’ within the Glossary to the Handbook, in line with the legislative definition;
- clarification that contracts for automatic enrolment schemes will not be classed as distance contracts and that providers of group pension schemes with employer contributions are permitted to be part of the pension opt-out process;
- removal of the requirement for a statement about stakeholder pensions in the key features document for an automatic enrolment scheme; and
- extending the additional requirements for recommendations relating to additional contributions to GPPs.

2.15 This instrument comes into force on 1 October 2012. Feedback on this consultation will be published in a separate Policy Statement.

Client Assets sourcebook (CASS)

Client Assets Reporting (Amendment No 2) Instrument 2011 (FSA 2011/31)

2.16 For the changes made to CASS by this instrument, see paragraphs 2.17 to 2.20 of this Notice.

REGULATORY PROCESSES

Supervision manual (SUP)

Client Assets Reporting (Amendment No 2) Instrument 2011 (FSA 2011/31)

2.17 Following consultation in CP11/4³, the Board has made the following changes to the Handbook:

Changes: *Changes to CASS 1A.2.11G*

Addition of SUP 16 Annex 29AG

Addition of SUP 16.14.6R

Revocation and replacement of SUP 16 Annex 29R

³ CP11/4: *The Client Money and Asset Return (CMAR): Operational Implementation* (February 2011).

- 2.18** This instrument:
- provides comprehensive guidance on Client Money and Asset Returns (CMARs) to assist firms in completing a CMAR and clarifying the FSA's expectations on the data required;
 - places a duty on firms to submit CMARs electronically, in the format prescribed by the FSA, to increase the efficiency of data gathering on firms and ensure that the FSA receives regular and comprehensive CMAR information; and
 - revokes SUP 16 Annex 29R and replaces it with a link to the new CMAR form.
- 2.19** This instrument also defers the implementation of the CMAR reporting requirements for CASS large and medium firms from 1 June 2011 to 1 October 2011, in consequence of concerns raised by firms.
- 2.20** The revocation of the CMAR within SUP 16 Annex 29R will be enacted on **1 June 2011**, but a replacement CMAR will be introduced from **1 October 2011** together with the remainder of the provisions within this instrument. Feedback on this consultation will be provided in a separate Policy Statement from the FSA.

REDRESS

Dispute Resolution: Complaints (Amendment No 3) Instrument 2011 (FSA 2011/33; FOS 2011/3)

- 2.21** Following consultation in CP10/21⁴, the Board, with the approval of the Financial Ombudsman Service (FOS) Board, has made the following changes to the Handbook:

Changes to Glossary: ***Changes to the definition of 'final response'***

Changes:

- Deletion of DISP 1.1.9G***
- Addition of DISP 1.1.9AG***
- Changes to DISP 1.2.1R***
- Addition of DISP 1.3.1AR and 1.3.2AG***
- Addition of DISP 1.3.3BG***
- Changes to DISP 1.3.4G***
- Deletion of DISP 1.3.5G***
- Addition of DISP 1.3.6G, 1.3.7R and 1.3.8G***
- Changes to DISP 1.4.1R, 1.4.2G and 1.6.2R***
- Deletion of DISP 1.6.3G***
- Deletion of DISP 1.6.5R and 1.6.6R***
- Changes to DISP 1.6.6AG and 1.6.7G***

⁴ CP10/21: *Consumer complaints: The ombudsman award limit and changes to complaints-handling rules* (September 2010).

Addition of DISP 1.9.2G
Changes to DISP 1.10.3G and 1.10.7R
Deletion of DISP 1.10.8G
Change to DISP 1 Annex 1R
Change to DISP 3.7.4R
Changes to DISP TP

2.22 This instrument makes the following changes to the DISP sourcebook:

- requires firms to provide information in writing and free of charge to customers about complaints procedures;
- requires firms to identify a single senior individual responsible for complaints handling, extending beyond the UK's obligations under the MiFID Level 2 Directive;
- strengthens guidance on root-cause analysis and the need to take account of ombudsman decisions;
- requires firms to keep records of analysis and decisions taken by senior personnel in response to complaints;
- advises firms to adopt proportionate measures to ensure that non-complainants who have suffered detriment, or been potentially disadvantaged by, systemic problems in its provision of financial services are given appropriate redress;
- abolishes the two-stage complaints-handling process for firms, to encourage better process in customer complaints and improve consumer confidence; and
- increases the FOS award limit from £100,000 to £150,000.

2.23 The amendments come into force on the following dates:

- the requirement for firms to provide appropriate information regarding internal complaints procedures from **1 July 2011**;
- the requirement for firms to comply with specified actions in their complaints procedure from **1 September 2011**;
- the end of the use of a two-stage complaints procedure by **1 July 2012**; and
- the increase in the maximum money award that the Ombudsman may make to £150,000 from **1 January 2012**.

2.24 Feedback on this consultation is set out in a separate Policy Statement to be published.

SPECIALIST SOURCEBOOKS

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

LISTING, PROSPECTUS AND DISCLOSURE

Listing Rules (LR)

Listing Rules Sourcebook (Amendment No 7) Instrument 2011 (FSA 2011/32)

- 2.26 Following consultation in Chapter 11 of CP11/1⁵, the Board has made the following changes to the Handbook:

Changes to Glossary: *Changes to definitions of “premium listing (commercial company)” and “premium listing (investment company)”*

Changes:

- Changes to LR 2.2.3R*
- Changes to LR 9.3.12R*
- Change to LR 9.5.6R*
- Addition of LR 9.5.7AR*
- Change to LR 9.5.8R*
- Addition of LR 9.5.8AR and 9.5.8BR*
- Change to LR 9.5.15R*
- Changes to LR 9.8.6R and 9.8.8R*
- Changes to LR 11.1.6R*
- Change to LR 11 Annex 1R*
- Addition of LR 13.1.7G and 13.1.8R*
- Changes to LR 14.3.1R and 14.3.9R*
- Addition of LR 15.2.12-AR*
- Changes to LR 15.2.12AR*
- Changes to LR 15.6.4R*
- Changes to LR 16.4.1R*
- Deletion of LR 18.2.10R*
- Changes to LR Appendix 1*
- Changes to LR TR 5*

⁵ CP11/1: *Quarterly consultation (No 27)* (January 2011).

- 2.27** These changes consist of 13 sets of minor amendments, as described in paragraph 4.2 of this Notice. These update references to external guidance which has changed, change incorrect references and drafting errors, and clarify existing drafting. The overall aim of these changes is to clarify the existing text of LR.
- 2.28** This instrument comes into force on **6 June 2011**. Feedback on this consultation is set out in Chapter 4 of this Notice.

3

Changes outside the Handbook

Unauthorised Mutual Registration Fees

Changes: *Replacement of UMRF Annex 1R*

- 3.1 *The Periodic Fees (Unauthorised Mutual Societies Registration) (2011/2012) Instrument 2011 (FSA 2011/29)* makes no change to the periodic fees payable by unauthorised mutuals from the previous financial year (2010/11), the sole change being to the dates in the heading of the relevant table. The same rates will apply for the period 2011/12.
- 3.2 Feedback on this consultation will be set out in the Consolidated Policy Statement of our fee-raising arrangement and regulatory fees and levies 2011/12.

4

Feedback on responses to consultation

4.1 This chapter provides feedback on the following consultation:

- Chapter 11 of CP11/1: *Quarterly consultation (No 27)* (January 2011)

Chapter 11 of CP11/1 Quarterly consultation (No 27)

Listing Rules Sourcebook (Amendment No 7) Instrument 2011 (FSA 2011/32)

Glossary of definitions

Listing Rules sourcebook (LR)

4.2 In Chapter 11 of CP11/1 we consulted on amendments to the Listing Rules (LRs) that were intended to make clearer how the rules applied. In that consultation, we proposed to:

- correct LR 2.2.3R and LR 14.3.1R to reflect our intention, as set out in CP09/24⁶, that listed “equity shares” and not “equity securities” must be admitted to trading on a regulated market;
- correct LR 9.3.12R(4) to include the sale of treasury shares that are equity shares within the exemption for overseas companies with a premium listing, from the requirement to first offer such shares to existing shareholders, as was our intention in CP09/24;
- clarify that LR 9.5.4R and LR 9.5.5R, which apply to rights issues, should apply equally to open offers made with a compensatory element and that an open-offer subscription period should be a minimum of 10 business days;

⁶ CP09/24: *Listing regime review: Policy statement for CP08/21 and further minor consultation* (October 2009).

- make clear that major shareholder disclosure in accounts (as required by LR 9.8.6R(2)) relates to notifications received as at the end of the period under review and should include changes that have occurred between the end of the period under review, up to a date not more than one month before the date of the notice of the AGM;
- update references to external guidance/rules within LR 9.8.8R(12)(b) and LR 15.6.4R;
- amend several cross-references within LR 11.1.6R, together with an erroneous additional sub-heading under LR 11 Annex 1.1R, so that they refer correctly to the application of related party transaction rules;
- amend LR TR 5 (transitional provision on pre-emption rights) so that it correctly refers to LR 9.3.12R(1)–(3);
- introduce new guidance (LR 13.1.7G) and a new rule (LR 13.1.8R) for the omission of information from circulars;
- amend LR 15.2.12AR to make it clearer that a Board with an equal number of independent and non-independent members does not satisfy the independence requirement of LR 15.2.11R;
- amend LR 9.3.12R and LR 16.4.1R to remove the pre-emption requirement for open-ended investment companies (OEICs);
- delete LR 18.2.10R (requiring a UK Global Depository Receipt issuer to list its underlying equity) which is now superfluous with the introduction of the standard listing regime;
- amend definitions of “premium listing (commercial company)” and “premium listing (investment company)” to refer to equity shares; and
- amend LR 9.5.6R, LR 9.5.15R and LR 14.3.9R to make it clear that a rights issue remains open for acceptance for at least 10 business days, beginning on the first day on which the rights issue is open for acceptance.

4.3 We received 11 responses. The following section sets out a summary of the feedback we received, analysis of that feedback and our conclusions.

Open offers

4.4 We asked:

Q11.1: Do you agree that the requirements for compensation and announcements in relation to the rights issues should be extended to open offers?

- 4.5 All respondents to this question were in agreement with our proposal, so we have not changed the amendment proposed in CP11/1.

Major shareholder disclosures in accounts

- 4.6 We asked:

Q11.2: Do you agree with our proposal to limit the notifications received from major shareholders, which are required to be included in the annual report, to a statement of notifications received as at the end of the period under review and any changes that have occurred between the end of the period under review and a date not more than one month prior to the AGM?

- 4.7 Three respondents had concerns that a time period of one month before the AGM was not practical since, in practice, companies often issue their Annual Accounts one to two months prior to the AGM allowing for the statutory notice period and posting and printing time.
- 4.8 One respondent considered that the drafting of LR 9.8.6R(2) could be further clarified so that it is clear that a snapshot of interests is required and that the snapshot should be at the latest practicable date.
- 4.9 One respondent suggested that the drafting of LR 9.8.6R(2)(b) could be amended to reflect the fact that no company can state that there have been no changes, only that no changes have been notified to it.

Our response

It was not our intention to limit the time period to one month before the AGM. Unfortunately, our CP text incorrectly referred to one month before the AGM, whereas our proposed rule correctly referred to one month before the notice of the AGM. We believe one month before the notice of the AGM is sufficient time and, therefore, no changes are required to be made to our proposed rule in this regard.

It is our intention that LR 9.8.6R(2) should relate to notifications received by the listed company as at the end of the period under review and include notifications that have been received between that date and a date not more than one month before the notice of the AGM.

In practical terms, the end-of-period statement will not show all the notifications received from major shareholders during the period under review, but only the most recent notifications received from each major shareholder who has

disclosed an interest during the year. The following example demonstrates how the statement would look.

Example:

A listed company whose period end was 31 December 2010 and had received the notifications, as set out below, in the period under review would make the following disclosure:

Notifications received

Shareholder A notified listed company on 5 February 2010 that shareholding had fallen below 3%

Shareholder B notified listed company on 1 July 2010 of 5% shareholding

Shareholder C notified listed company on 31 July 2010 of 3% shareholding

Disclosure as at 31 December 2010

Shareholder A no longer has a notifiable interest

Shareholder B 5%

Shareholder C 3%

We have redrafted LR 9.8.6R(2) to make this clearer.

We believe it is important for shareholders to be informed of the latest position and, therefore, see all interests disclosed to the listed company that have occurred for the period between the end of the period under review and a date not more than one month before the notice of the AGM.

Finally, we have amended LR 9.8.6R(2)(b) to refer to changes disclosed to the company, to exclude changes which have not been notified, of which the company would be unaware.

Omission of information

4.10 We asked:

Q11.3: Do you agree with our intention to include the grounds under which we consider information can be omitted from a circular?

4.11 All respondents to this question supported our proposal. One respondent noted that, to be consistent with LR 13.1.7G, new rule LR 13.1.8R should refer to a listed company, rather than issuer.

Our response

We have amended LR 13.1.8R so that it refers to “listed company” and not “issuer”.

Continuing obligations of OEICs

4.12 We asked:

Q11.4: Do you agree that OEICs should not be required to comply with the pre-emption requirements in LR 9.3.11R?

4.13 All respondents to this question supported our proposal so we have not changed the amendment proposed in CP11/1.

Further responses and comments

4.14 We asked:

Q11.5: Do you have comments on any other changes we are proposing to make in this chapter?

Pre-emption rights of overseas companies

4.15 We proposed to amend LR 9.3.12R(4) to include the “sale of treasury shares that are equity shares” within the exemption from the requirement to first offer such shares to existing shareholders for overseas companies with a premium listing. We explained in CP11/1 that this was a minor amendment to correct the change made following CP09/24.

4.16 One respondent commented on the drafting of LR 9.3.12R(4) and suggested that it did not adequately reflect all the elements included in LR 9.3.12R(1).

4.17 One respondent questioned if we were proposing a different treatment for treasury shares for an overseas company.

Our response

It has always been our intention that the requirements for an overseas company, as set out in LR 9.3.12R(4), should be equivalent to those for a UK company. This should have been enacted following changes consulted on in CP09/24. Our proposal was the simple correction to LR 9.3.12R(4) to include the “sale of treasury shares that are equity shares” within the rule. We have redrafted LR 9.3.12R(4) to follow the format of LR 9.3.12R(1) so it is clear that this is the case and that we are not proposing a different treatment for treasury shares for overseas companies.

Independence of the Board

- 4.18 We proposed to clarify LR 15.2.12AR to make it clearer that a Board with an equal number of independent and non-independent members does not satisfy the independence requirement of LR 15.2.11R.
- 4.19 One respondent considered that our proposed drafting was not sufficiently clear enough to explain that the chairman must always be independent and the majority of the Board must be independent (the chairman may be included within that majority).

Our response

It is our intention that the chairman of the Board should be independent and that the majority of the Board (which may include the chairman) must be independent. We have re-drafted LR 15.2.12AR to make this clear.

Rights issue subscription period

- 4.20 One respondent considered that our rule would still impose a longer minimum offer period than that provided for under the Companies Act 2006, as our rule refers to the start of the offer period as beginning on the first day it is capable of being accepted, which is not the same as the date on which the offer is capable of being accepted. This difference is because the Handbook Glossary defines day as a period of 24 hours beginning at midnight; therefore, if an offer was capable of being accepted, for example, at 7 am on Monday the 10 business days would not start until one minute past midnight on Tuesday.

Our response

It is not our intention to impose a longer minimum offer period than that in the Companies Act 2006. We have therefore amended our drafting of LR 9.5.6R to refer to date, and made consequential changes to LR 9.5.15R(2)(h) and LR 14.3.9R(2)(g).

We have also made similar amendments to our rule LR 9.5.7A on open offers.

Cost-benefit analysis and compatibility statement

- 4.21 In the light of consultation feedback, we have made the changes explained above to our original proposals. We do not consider that these changes are fundamental changes to the substance of our proposals. On this basis, our cost-benefit analysis and compatibility statement published in CP11/1 remain valid. The changes made by this instrument are listed and described in paragraphs 2.26 to 2.28 of this Notice.

Annex A

List of new instruments and addenda

(See also descriptions within Annex E)

Instruments made or approved by the Board on 26 May 2011

Title of instrument	CP	Modules affected	No. of instrument	Changes effective
Periodic Fees (2011/2012) and Other Fees Instrument 2011	11/2	Glossary, FEES	FSA 2011/28	1.6.11
Periodic Fees (Unauthorised Mutual Societies Registration) (2011/2012) Instrument 2011	11/2	N/A	FSA 2011/29	1.6.11
Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011	10/26	Glossary, COBS	FSA 2011/30	1.10.12
Client Assets Reporting (Amendment No 2) Instrument 2011	11/4 (Ch 2)	CASS , SUP	FSA 2011/31	1.6.11; 1.10.11
Listing Rules Sourcebook (Amendment No 7) Instrument 2011	11/1 (Ch 11)	Glossary, LR	FSA 2011/32	6.6.11
Dispute Resolution: Complaints (Amendment No 3) Instrument 2011	10/21	Glossary, DISP	FSA 2011/33; FOS 2011/3	1.7.11; 1.9.11; 1.1.12; 1.7.12

Column 2 ("CP") shows the number of the corresponding consultation paper, where relevant.

Where the acronym of a module in Column 3 appears in **bold**, that module is the main one affected by the instrument shown, and changes made by that instrument are described in Chapter 2 or 3 under that module heading.

Table of Handbook modules showing amending instruments

1. The first of the tables in this Annex lists the modules which make up the Handbook and the instruments by which they were made or amended, together with the date (in italics) on which each module was first commenced (in whole or in part), the date of each instrument which amended it and the number of the Handbook Notice which described the making or amendment. The subsequent tables list instruments making material which lies outside the Handbook.
2. For detailed information on dates in force, see the legal instruments by which the text was made or amended. The date on which each paragraph of the Handbook (or, where relevant, its latest amendment) came into force appears in the consolidated text of the Handbook in the margin of the text beneath the status letter for the paragraph.
3. An asterisk * in this table beside the reference code for a module (or the heading of a table, for provisions outside the Handbook) shows that the Board made a change to that module at its last meeting.
4. The three columns on the right-hand side of this table show the FSA instrument number, the date the instrument was made and the number of the Handbook Notice ("HN") in which details of the instrument were first published.
5. This Annex reference only shows instruments made from 1 January 2008 onwards. We can however supply by email lists, for each Handbook module, of all instruments made *before* 31 December 2007. Requests, which should specify the relevant module(s), should be sent by email to nick.walker@fsa.gov.uk or mel.purdie@fsa.gov.uk and copied to roslyn.anderson@fsa.gov.uk

Handbook instruments made after 1 January 2008

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

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Recognition Requirements) Instrument 2009		
	Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)	2009/36	1.7.09 90
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09 90
	Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09 90
	Supervision Manual (Controlled Functions) (Amendment No 2) Instrument 2009	2009/42	23.7.09 90
	Collective Investment Schemes Sourcebook (Single Sub-fund Umbrellas) Instrument 2009	2009/44	23.7.09 90
	Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009	2009/47	23.7.09 90
	Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009	2009/48	11.8.09 91
	Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 (<i>instrument made by FOS</i>)	FOS 2009/4	16.9.09 92
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09 92
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09 92
	Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009	2009/52	24.9.09 92
	Listing Rules Sourcebook (Amendment No 3) Instrument 2009	2009/54	24.9.09 92
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009	2009/55	30.9.09 93
	Supervision Manual (Integrated Regulatory Reporting of Liquidity for Banks, Building Societies and Investment Firms) Instrument 2009	2009/56	30.9.09 93
	Payment Services (Gibraltar-based Firms) Instrument 2009 (<i>instrument made jointly with FOS as FOS 2009/5</i>)	2009/57	5.11.09 94
	Approved Reinsurance to Close Instrument 2009	2009/61	5.11.09 94
	Capital Resources and Professional Indemnity Insurance Requirements for Personal Investment Firms Instrument 2009	2009/62	5.11.09 94
	Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009	2009/66	5.11.09 94
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09 95
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09 95
	Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09 95
	Prudential Requirements (Stress Testing) Instrument 2009	2009/72	10.12.09 95
	Sale and Rent Back Instrument 2010	2010/1	28.1.10 96
	Dispute Resolution: Complaints (Publication of Complaints Data) Instrument 2010	2010/2	28.1.10 96
	Collective Investment Schemes Sourcebook (Accounting Amendments) Instrument 2010	2010/3	28.1.10 96
	Funds of Alternative Investment Funds Instrument 2010	2010/5	25.2.10 97
	Alternative Finance Investment Bonds Instrument 2010	2010/6	25.2.10 97
	Listing Rules Sourcebook (Amendment No 4) Instrument 2010	2010/7	25.2.10 97
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10 98
	Building Societies Sourcebook Instrument 2010	2010/11	25.3.10 98
	Retail Distribution Review (Adviser Charging) Instrument 2010	2010/12	25.3.10 98
	Periodic Fees (2010/2011) and Other Fees Instrument 2010	2010/15	27.5.10 100
	Fees (CFEB Levy) Instrument 2010	2010/16	27.5.10 100
	Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10 101
	Retail Distribution Review (Corporate Pensions) Instrument 2010	2010/21	24.6.10 101
	Financial Stability and Market Confidence Sourcebook Instrument 2010	2010/25	22.7.10 102
	Enforcement Powers (Financial Services Act 2010) Instrument 2010	2010/26	22.7.10 102
	Financial Services Compensation Scheme (Financial Services Act 2010) Instrument 2010	2010/27	22.7.10 102
	Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10 102
	Capital Requirements Directive (Handbook Amendments) Instrument 2010	2010/29	22.7.10 102
	UK Corporate Governance Code (Handbook Amendments) Instrument 2010	2010/39	22.7.10 102
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10 103
	Capital Requirements Directive (Large Exposures) Instrument 2010	2010/41	23.9.10 103
	Prudential Requirements (Capital Planning Buffer) Instrument 2010	2010/42	23.9.10 103
	Liquidity Standards (Miscellaneous Amendments) Instrument 2010	2010/43	23.9.10 103
	Financial Services Compensation Scheme (Financial Services Act 2010) (No 2) Instrument 2010	2010/45	23.9.10 103

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Retail Distribution Review (Pure Protection) Instrument 2010	2010/46	23.9.10 103
	Controlled Functions (Amendment) Instrument 2010	2010/48	23.9.10 103
	Disclosure Rules and Transparency Rules Sourcebook (Amendment No 4) Instrument 2010	2010/51	23.9.10 103
	Client Assets Sourcebook (Enhancement) Instrument 2010	2010/52	13.10.10 104
	Public Awareness Objective (Financial Services Act 2010) Instrument 2010	2010/53	10.11.10 104
	Conduct of Business Sourcebook (Abolition of Contracting Out for Defined Contribution Schemes) Instrument 2010	2010/58	10.11.10 104
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10 105
	Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 (<i>made jointly with FOS as FOS 2010/3</i>)	2010/63	16.12.10 105
	Retail Distribution Review (Training and Competence) Instrument 2011	2011/5	19.1.11 106
	Fees (Electronic Money Application Fees) Instrument 2011	2011/6	9.2.11 107
	Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11 107
	Decision Procedure and Penalties Manual and Enforcement Guide (Amendment No 2) Instrument 2011	2011/10	24.2.11 107
	Banking: Conduct of Business Sourcebook (Amendment No 2) Instrument 2011	2011/13	24.2.11 107
	Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11 108
	Controlled Functions (Amendment No 2) Instrument 2011	2011/15	24.3.11 108
	Liquidity Standards (Miscellaneous Amendments No 2) Instrument 2011	2011/18	24.3.11 108
	Pensions (Annuitisation and Income Withdrawals Rules) (Amendment) Instrument 2011	2011/19	24.3.11 108
	Child Trust Funds (Amendment) Instrument 2011	2011/20	24.3.11 108
	Supervision Manual (Auditor's Client Assets Report) (Amendment) Instrument 2011	2011/21	24.3.11 108
	Permitted Links (Amendment No 3) Instrument 2011	2011/24	28.4.11 109
	Periodic Fees (2011/2012) and Other Fees Instrument 2011	2011/28	26.5.11 110
	Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011	2011/30	26.5.11 110
	Listing Rules Sourcebook (Amendment No 7) Instrument 2011	2011/32	26.5.11 110
	Dispute Resolution: Complaints (Amendment No 3) Instrument 2011 (<i>made jointly with FOS as FOS 2011/3</i>)	2011/33	26.5.11 110

HIGH LEVEL STANDARDS

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

SYSC	Senior Management Arrangements, Systems and Controls		
	<i>First brought into force</i>	-	1.12.01 -
	Conduct of Business Sourcebook (Recording of Telephone Conversations and Electronic Communications) Instrument 2008	2008/6	28.2.08 73
	Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08 79
	Supervision Manual (Controlled Functions) (Amendment) Instrument 2008	2008/37	24.7.08 79
	Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08 81
	Senior Management Arrangements, Systems and Controls (Amendment No 2) Instrument 2009	2009/7	26.2.09 85
	Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09 86

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

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

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

FIT	The Fit and Proper test for Approved Persons		
	<i>First brought into force</i>	-	3.9.01 -

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08 81
Handbook Administration (No 12) Instrument 2009		2009/3	22.1.09 84
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09 87
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10 103
Controlled Functions (Amendment) Instrument 2010		2010/48	23.9.10 103
Controlled Functions (Amendment No 2) Instrument 2011		2011/15	24.3.11 108

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

TC	Training and Competence		
<i>First brought into force</i>		-	1.12.01 -
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08 72
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)		2009/36	1.7.09 90
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09 95
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10 105
Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010		2010/65	16.12.10 105
Retail Distribution Review (Training and Competence) Instrument 2011		2011/5	19.1.11 106
Training and Competence Sourcebook (Qualifications Amendments) Instrument 2011		2011/16	24.3.11 108

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

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

*FEES	Fees			
<i>First brought into force</i>		-	1.1.06	-
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08	72
Fees Provisions (2008/2009) Instrument 2008		2008/10	27.3.08	75
Financial Services Compensation Scheme (Amendment of Fees Provisions) Instrument 2008		2008/11	27.3.08	75
Fees Manual (Financial Ombudsman Service Case Fees 2008/2009) Instrument 2008		FOS 2008/2	5.3.08	75
Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 <i>(made jointly with FOS as FOS 2008/3)</i>		2008/18	27.3.08	75
Periodic Fees (2008/2009) and Other Fees Instrument 2008		2008/23	22.5.08	77
Connected Travel Insurance Instrument 2008		2008/24	22.5.08	77
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08	79
Periodic Fees (Solvency 2) Instrument 2008		2008/43	25.9.08	81
Fees (Transaction Reporting) (Amendment) Instrument 2008		2008/49	25.9.08	81
Financial Services Compensation Scheme (Amendment of Fees Provisions (No 2)) Instrument 2008		2008/52	29.9.08	82
Financial Services Compensation Scheme (Amendment of Fees Provisions (No 3)) Instrument 2008		2008/54	7.10.08	82
Handbook Administration (No 11) Instrument 2008		2008/55	29.10.08	82
Financial Services Compensation Scheme (Amendment of Tariff Measures and Other Levy Rules) Instrument 2008		2008/57	29.10.08	82
Financial Services Compensation Scheme (Amendment of Fees Provisions (No 4)) Instrument 2008		2008/63	29.10.08	82
Fees Manual (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009		FOS 2009/2	13.3.09	86
Fees Provisions (2009/2010) Instrument 2009		2009/15	26.3.09	86
Fees (Miscellaneous Amendments) Instrument 2009		2009/16	26.3.09	86
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09	86
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09	87
Fees (Payment Services) Instrument 2009		2009/23	23.4.09	87
Periodic Fees (2009/2010) and Other Fees Instrument 2009		2009/27	28.5.09	88
Fees (Payment Services) (No 2) Instrument 2009		2009/28	28.5.09	88
Fees (Electronic Payments) Instrument 2009		2009/32	25.6.09	89
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 <i>(made jointly with FOS as FOS 2009/3)</i>		2009/36	1.7.09	90
Dormant Bank and Building Society Accounts Instrument 2009		2009/38	23.7.09	90
Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009		2009/47	23.7.09	90
Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 <i>(instrument made by FOS)</i>		FOS 2009/4	16.9.09	92
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009		2009/66	5.11.09	94
Fees (Miscellaneous Amendments) (No 2) Instrument 2009		2009/70	10.12.09	95
Fees (Building Societies) Instrument 2009		2009/71	10.12.09	95
Sale and Rent Back Instrument 2010		2010/1	28.1.10	96
Fees Manual (Financial Ombudsman Service Case Fees 2010/2011) Instrument 2010		FOS 2010/1	10.3.10	98
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10	98
Fees Provisions (2010/2011) Instrument 2010		2010/9	25.3.10	98
Fees Provisions (Amendment No 2) Instrument 2010		2010/10	25.3.10	98
Periodic Fees (2010/2011) and Other Fees Instrument 2010		2010/15	27.5.10	100
Fees (CFEB Levy) Instrument 2010		2010/16	27.5.10	100
Fees (Special Project Fee for Restructuring) (Amendment) Instrument 2010		2010/20	24.6.10	101
Financial Services Compensation Scheme (Financial Services Act 2010) Instrument 2010		2010/27	22.7.10	102
Financial Services Compensation Scheme (Financial Services Act 2010) (No 2) Instrument 2010		2010/45	23.9.10	103
Financial Services Compensation Scheme (Deposit Tariff Base Amendment) Instrument 2010		2010/54	10.11.10	104
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10	105
Fees Provisions (Amendment No 3) Instrument 2010		2010/62	16.12.10	105
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 <i>(made</i>		2010/63	16.12.10	105

Ref Code	Sourcebook or manual	No of Inst	Date of Inst	HN
Name of Instrument				
<i>jointly with FOS as FOS 2010/3</i>				
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

PRUDENTIAL STANDARDS

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

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

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

(Consequential Amendments) Instrument 2009			
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

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

MIPRU	Prudential sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries		
<i>First brought into force</i>		1.1.07	
Prudential Sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries (Use of Intermediaries) Instrument 2008	2008/14	27.3.08	75
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77
Connected Travel Insurance Instrument 2008	2008/24	22.5.08	77
Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
Senior Management Arrangements, Systems and Controls (Extension of Common Platform 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

UPRU	Prudential sourcebook for UCITS Firms		
<i>First brought into force</i>		1.1.07	
Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations)	2008/17	27.3.08	75

Ref Code	Sourcebook or manual	No of Inst	Date of Inst	HN
Instrument 2008				
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

IPRU (BANK)	Interim Prudential sourcebook: Banks	No of Inst	Date of Inst	HN
<i>First brought into force</i>		-	1.12.01	-
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009		2009/68	27.11.09	95

IPRU (BSOC)	Interim Prudential sourcebook: Building Societies	No of Inst	Date of Inst	HN
<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	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
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	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
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	No of Inst	Date of Inst	HN
<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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Companies Act 2006 (Consequential Handbook Amendments No 2) Instrument 2008		2008/41	25.9.08 81
Handbook Administration (No 11) Instrument 2008		2008/55	29.10.08 82
Professional Indemnity Insurance (Limits of Indemnity) Instrument 2009		2009/4	22.1.09 84
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09 92
Capital Resources and Professional Indemnity Insurance Requirements for Personal Investment Firms Instrument 2009		2009/62	5.11.09 94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09 95
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09 95
Handbook Administration (No 18) Instrument 2010		2010/19	24.6.10 101

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011		2011/30	26.5.11 110

ICOB	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

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

BCOB	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

*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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Retail Distribution Review (Pure Protection) Instrument 2010	2010/46	23.9.10 103
	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

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

REGULATORY PROCESSES

*SUP	Supervision		
	<i>Chapter 9 first brought into force</i>	-	21.6.01 -
	<i>Chapters 6, 7, 8 and 10 first brought into force</i>	-	3.9.01 -
	<i>Rest of SUP first brought into force</i>	-	1.12.01 -
	Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08 72
	Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008	2008/2	24.1.08 72
	Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations) Instrument 2008	2008/17	27.3.08 75
	Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08 76
	Integrated Regulatory Reporting (Amendment No 4) Instrument 2008	2008/20	24.4.08 76
	Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08 77
	Connected Travel Insurance Instrument 2008	2008/24	22.5.08 77
	Supervision Manual (Controlled Functions) (Amendment) Instrument 2008	2008/37	24.7.08 79
	Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08 81
	Status Disclosure and FSA Logo Instrument 2008	2008/42	25.9.08 81
	Supervision Manual (Amendment No 14) Instrument 2008	2008/46	25.9.08 81
	Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08 82
	Prudential Categories (Amendment) Instrument 2008	2008/65	4.12.08 83
	Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09 84
	Supervision Manual (Passporting and Reinsurance) (Amendment) Instrument 2009	2009/9	26.2.09 85
	Supervision Manual (Amendment No 15) Instrument 2009	2009/10	26.2.09 85
	Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09 86
	Supervision Manual (Controllers) (Amendment) Instrument 2009	2009/20	26.3.09 86
	Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09 87
	Integrated Regulatory Reporting (Amendment No 5) Instrument 2009	2009/34	25.4.09 89
	Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS</i>)	2009/36	1.7.09 90

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
<i>as FOS 2009/3)</i>			
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09 90
	Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09 90
	Supervision Manual (Controlled Functions) (Amendment No 2) Instrument 2009	2009/42	23.7.09 90
	Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009	2009/48	11.8.09 91
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09 92
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09 92
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009	2009/55	30.9.09 93
	Close Links Reporting Instrument 2009	2009/63	5.11.09 94
	Supervision Manual (Amendment No 16) Instrument 2009	2009/64	5.11.09 94
	Supervision Manual (Retail Mediation Activities Return) (Amendment) Instrument 2009	2009/65	5.11.09 94
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09 95
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09 95
	Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09 95
	Sale and Rent Back Instrument 2010	2010/1	28.1.10 96
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10 98
	Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10 101
	Sale and Rent Back (Regulatory Reporting) Instrument 2010	2010/23	24.6.10 101
	Online Submission and Mandatory Forms (No 2) Instrument 2010	2010/24	24.6.10 101
	Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10 102
	Capital Requirements Directive (Handbook Amendments) Instrument 2010	2010/29	22.7.10 102
	Supervision Manual (Controlled Functions) (Amendment No 3) Instrument 2010	2010/33	22.7.10 102
	Supervision Manual (Payment Services) (Reporting) Instrument 2010	2010/34	22.7.10 102
	Integrated Regulatory Reporting (Amendment No 6) Instrument 2010	2010/35	22.7.10 102
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10 103
	Capital Requirements Directive (Large Exposures) Instrument 2010	2010/41	23.9.10 103
	Liquidity Standards (Miscellaneous Amendments) Instrument 2010	2010/43	23.9.10 103
	Controlled Functions (Amendment) Instrument 2010	2010/48	23.9.10 103
	Integrated Regulatory Reporting (Amendment No 7) Instrument 2010	2010/49	23.9.10 103
	Integrated Regulatory Reporting (Amendment No 8) Instrument 2010	2010/50	23.9.10 103
	Client Assets Sourcebook (Enhancement) Instrument 2010	2010/52	13.10.10 104
	Public Awareness Objective (Financial Services Act 2010) Instrument 2010	2010/53	10.11.10 104
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10 105
	Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010	2010/65	16.12.10 105
	Integrated Regulatory Reporting (Amendment No 9) Instrument 2010	2010/68	16.12.10 105
	Supervision Manual (Retail Mediation Activities Return) (Amendment No 2) Instrument 2010	2010/69	16.12.10 105
	Supervision Manual (Retail Mediation Activities Return) (Amendment No 3) Instrument 2010	2010/70	16.12.10 105
	Change of Control (Aggregation of Holdings) Instrument 2011	2011/2	19.1.11 106
	Integrated Regulatory Reporting (Amendment No 10) Instrument 2011	2011/3	19.1.11 106
	Supervision Manual (Amendment No 17) Instrument 2011	2011/4	19.1.11 106
	Retail Distribution Review (Training and Competence) Instrument 2011	2011/5	19.1.11 106
	Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11 107
	Employers' Liability Insurance: Disclosure by Insurers Instrument 2011	2011/12	24.2.11 107
	Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11 108
	Controlled Functions (Amendment No 2) Instrument 2011	2011/15	24.3.11 108
	Supervision Manual (Auditor's Client Assets Report) (Amendment) Instrument 2011	2011/21	24.3.11 108
	Integrated Regulatory Reporting (Amendment No 11) Instrument 2011	2011/22	24.3.11 108
	Client Assets Reporting (Amendment) Instrument 2011	2011/26	28.4.11 109
	Supervision Manual (Core Information) (Amendment) Instrument 2011	2011/27	28.4.11 109
	Client Assets Reporting (Amendment No 2) Instrument 2011	2011/31	26.5.11 110

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

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

REDRESS

*DISP	Dispute Resolution: Complaints			
<i>First brought into force</i>		-	1.12.01	-
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08	72
Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 (<i>made jointly with FOS as FOS 2008/3</i>)		2008/18	27.3.08	75
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08	76
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08	79
Dispute Resolution: Complaints (Amendment No 2) Instrument 2008 (<i>made jointly with FOS as FOS 2008/4</i>)		2008/47	25.9.08	81
Handbook Administration (No 11) Instrument 2008 (<i>made jointly with FOS as FOS 2008/5</i>)		2008/55	29.10.08	82
Payment Services Instrument 2009 (<i>made jointly with FOS as FOS 2009/1</i>)		2009/14	26.3.09	86
Periodic Fees (2009/2010) and Other Fees Instrument 2009		2009/27	28.5.09	88
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)		2009/36	1.7.09	90
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09	90
Dormant Bank and Building Society Accounts Instrument 2009		2009/38	23.7.09	90
Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 (<i>instrument made by FOS</i>)		FOS 2009/4	16.9.09	92
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Payment Services (Transitioning Firms) Instrument 2009		2009/53	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09	95
Dispute Resolution (Voluntary Jurisdiction and Sale and Rent Back Amendments) Instrument 2009 (<i>instrument made by FOS</i>)		FOS 2009/6	17.12.09	96
Dispute Resolution: Complaints (Publication of Complaints Data) Instrument 2010		2010/2	28.1.10	96
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10	98
Dispute Resolution: Complaints (Payment Protection Insurance Complaints: Referral to Ombudsman) Instrument 2010		2010/18	27.5.10	100
Sale and Rent Back (Regulatory Reporting) Instrument 2010		2010/23	24.6.10	101
Dispute Resolution: Complaints (Payment Protection Insurance) Instrument 2010		2010/36	22.7.10	103
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10	103
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10	105
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 (<i>made jointly with FOS as FOS 2010/3</i>)		2010/63	16.12.10	105
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)		2011/7	9.2.11	107
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11	108

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

Dispute Resolution: Complaints (Amendment No 3) Instrument 2011	2011/33	26.5.11	110
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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
	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

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

SPECIALIST SOURCEBOOKS

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

COLL	Collective Investment Schemes			
	<i>First brought into force</i>	-	1.4.04	-
	Collective Investment Schemes Sourcebook (UCITS Eligible Assets Directive and Other Amendments) Instrument 2008	2008/5	28.2.08	73
	Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
	Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2008	2008/27	22.5.08	77

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

(REVOKED: July 2008)			
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

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

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	2009/52	24.9.09	92	

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

Instrument 2009			
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

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
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

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

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

Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Listing Rules Sourcebook (Amendment No 3) Instrument 2009	2009/54	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Alternative Finance Investment Bonds Instrument 2010	2010/6	25.2.10	97
Listing Rules Sourcebook (Amendment No 4) Instrument 2010	2010/7	25.2.10	97
Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10	98
Listing Rules Sourcebook (Amendment No 5) Instrument 2010	2010/13	22.4.10	99
Listing Rules Sourcebook (Amendment No 6) Instrument 2010	2010/37	22.7.10	102
UK Corporate Governance Code (Handbook Amendments) Instrument 2010	2010/39	22.7.10	102
Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103
Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
Listing Rules Sourcebook (Amendment No 7) Instrument 2011	2011/32	26.5.11	110

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

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

Instruments outside the Handbook made after 1 January 2008

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

Interim Permitted Persons

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

<i>Unauthorised mutuals registration fees rules brought into force</i>	-	17.1.02	-
Periodic Fees (Unauthorised Mutual Societies Registration)(2008/2009) Instrument 2008	2008/29	22.5.08	77
Periodic Fees (Unauthorised Mutual Societies Registration)(2009/2010) Instrument 2009	2009/31	28.5.09	88
Periodic Fees (Unauthorised Mutual Societies Registration)(2010/2011) Instrument 2010	2010/17	27.5.10	100
Periodic Fees (Unauthorised Mutual Societies Registration) (2011/2012) Instrument 2011	2011/29	26.5.11	110

PERG Perimeter Guidance manual

<i>Regulatory Guide brought into force</i>	-	1.7.05	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
Connected Travel Insurance Instrument 2008	2008/24	22.5.08	77
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
Perimeter Guidance (Payment Services Scope) Instrument 2009	2009/19	26.3.09	86
Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90
Perimeter Guidance (Amendment No 2) Instrument 2009	2009/46	23.7.09	90
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Sale and Rent Back Instrument 2010	2010/1	28.1.10	96
Alternative Finance Investment Bonds Instrument 2010	2010/6	25.2.10	97
Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11	107
Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108

PERG is made and amended by instrument.

BSOG Building Societies Regulatory Guide

<i>Regulatory Guide brought into force</i>	-	1.7.07	-
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Building Societies Sourcebook Instrument 2010	2010/11	25.3.10	98
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11	107

BSOG is made and amended by instrument

RPPD Providers and Distributors Regulatory Guide

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

EG Enforcement Regulatory Guide

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

Decision Procedure and Penalties Manual (Financial Penalties) Instrument 2010	2010/4	25.2.10	97
Enforcement Powers (Financial Services Act 2010) Instrument 2010	2010/26	22.7.10	102
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11	107
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment No 2) Instrument 2011	2011/10	24.2.11	107

EG is made and amended by instrument

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

UNFCOG is made and amended by instrument

CRAG	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
No 10	Consumer Redress Schemes	22.7.10	23.7.10	HN 102	Current

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

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

Handbook provisions not yet in force

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

Listed by effective date within modules

Module	Change	Instrument	When effective	Described in
Glossary	Changes to strengthen client asset protection	Client Assets Sourcebook (Enhancement) Instrument 2010 [FSA 2010/52]	1.10.11 (<i>part</i>)	HN104 <i>Nov 2010</i> (paras 2.29 – 2.32)
	New requirements arising out of Electronic Money Regulations	Electronic Money and Payment Services Instrument 2011 [FSA 2011/7]	30.4.12 (<i>part</i>)	HN107 <i>Feb 2011</i> (paras 2.3 – 2.8)
	Amended provisions for advised sales of investments to retail clients	Retail Distribution Review (Adviser Charging) Instrument 2010 [FSA 2010/12]	31.12.12	HN98 <i>Mar 2010</i> (paras 2.29 – 2.34)
	Introduction of ‘consultancy charging’ in group pensions market	Retail Distribution Review (Corporate Pensions) Instrument 2010 [FSA 2010/21]	31.12.12	HN101 <i>June 2010</i> (paras 2.24 – 2.28)
	New and amended commission disclosure requirements	Retail Distribution Review (Pure Protection) Instrument 2010 [FSA 2010/46]	31.12.12	HN103 <i>Sep 2010</i> (paras 2.54 – 2.59)
	Qualification standards etc for retail investment advisers	Retail Distribution Review (Training and Competence) Instrument 2011 [FSA 2011/5]	31.12.12 (<i>part</i>)	HN106 <i>Jan 2011</i> (paras 2.3 – 2.15)
	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)
	Amendments following government’s removal of requirement to annuitise pension savings by age 75	Pensions (Annuitisation and Income Withdrawals Rules) (Amendment) Instrument 2011 [FSA 2011/19]	*	HN108 <i>Mar 2011</i> (paras 2.37 – 2.41)
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)
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)

Module	Change	Instrument	When effective	Described in
FIT	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)
TC	Qualification standards etc for retail investment advisers	Retail Distribution Review (Training and Competence) Instrument 2011 [FSA 2011/5]	1.7.11 and 31.12.12 (<i>part</i>)	HN106 <i>Jan 2011</i> (paras 2.3 – 2.15)
GEN	New requirements arising out of Electronic Money Regulations	Electronic Money and Payment Services Instrument 2011 [FSA 2011/7]	30.4.12 (<i>part</i>)	HN107 <i>Feb 2011</i> (paras 2.3 – 2.8)
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)
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)
	Minor administrative changes	Handbook Administration (No 18) Instrument 2010 [FSA 2010/19]	31.12.11 (<i>part</i>)	HN101 <i>June 2010</i> (paras 2.2 – 2.5)
COBS	Extension of current taping rules to cover voice and electronic communications on mobile phones	Conduct of Business Sourcebook (Recording of Telephone Conversations and Electronic Communications) (No 2) Instrument 2010 [FSA 2010/56]	14.11.11	HN104 <i>Nov 2010</i> (paras 2.17 – 2.20)
	Introduction of 'automatic enrolment scheme' for pensions	Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011	1.10.12	HN110 <i>May 2011</i> (paras 2.12 – 2.15)
	Amended provisions for advised sales of investments to retail clients	Retail Distribution Review (Adviser Charging) Instrument 2010 [FSA 2010/12]	31.12.12	HN98 <i>Mar 2010</i> (paras 2.29 – 2.34)
	Introduction of 'consultancy charging' in group pensions market	Retail Distribution Review (Corporate Pensions) Instrument 2010 [FSA 2010/21]	31.12.12	HN101 <i>June 2010</i> (paras 2.24 – 2.28)
	New and amended commission disclosure requirements	Retail Distribution Review (Pure Protection) Instrument 2010 [FSA 2010/46]	31.12.12	HN103 <i>Sep 2010</i> (paras 2.54 – 2.59)

Module	Change	Instrument	When effective	Described in
	Amendments following government's removal of requirement to annuitise pension savings by age 75	Pensions (Annuitisation and Income Withdrawals Rules) (Amendment) Instrument 2011 [FSA 2011/19]	*	HN108 <i>Mar 2011</i> (paras 2.37 – 2.41)
	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)
ICOB5	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)
CASS	Postponement of reporting on client money and asset returns for CASS small firms and the addition of a new one-off notification requirement for CASS small firms	Client Assets Reporting (Amendment) Instrument 2011 [FSA 2011/26]	1.6.11	HN109 <i>Apr 2011</i> (paras 2.18 – 2.20)
	Changes to strengthen client asset protection	Client Assets Sourcebook (Enhancement) Instrument 2010 [FSA 2010/52]	1.10.11 (<i>part</i>)	HN104 <i>Nov 2010</i> (paras 2.29 – 2.32)
SUP	Postponement of reporting on client money and asset returns for CASS small firms and the addition of a new one-off notification requirement for CASS small firms	Client Assets Reporting (Amendment) Instrument 2011 [FSA 2011/26]	1.6.11	HN109 <i>Apr 2011</i> (paras 2.18 – 2.20)
	Changes to strengthen client asset protection	Client Assets Sourcebook (Enhancement) Instrument 2010 [FSA 2010/52]	1.10.11 (<i>part</i>)	HN104 <i>Nov 2010</i> (paras 2.29 – 2.32)
	Minor amendments to RMAR (Section A)	Supervision Manual (Retail Mediation Activities Return) (Amendment No 2) Instrument 2010 [FSA 2010/69]	31.12.11	HN105 <i>Dec 2010</i> (paras 2.83 – 2.87)
	Minor amendments to RMAR (Sections D and E)	Supervision Manual (Retail Mediation Activities Return) (Amendment No 3) Instrument 2010 [FSA 2010/70]	31.12.11	HN105 <i>Dec 2010</i> (paras 2.88 – 2.93)
	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)
	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
CRED	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)
ELM	New requirements arising out of Electronic Money Regulations	Electronic Money and Payment Services Instrument 2011 [FSA 2011/7]	30.4.12 (<i>part</i>)	HN107 <i>Feb 2011</i> (paras 2.3 – 2.8)

- + Part of this instrument comes into force on a date to be notified.
- * Part of this instrument comes into force when the Finance Act 2011 comes into force.

Annex E

What's New?

listed by effective date within modules

Module	Change	Instrument	When effective	Described in paragraphs
Glossary	Sets the fees and levies for the FSA, Money Advice Service and FOS for 2011/2012	Periodic Fees (2011/2012) and Other Fees Instrument 2011 [FSA 2011/28]	1.6.11	2.6 – 2.10
	Minor amendments to provisions under Listing Rules	Listing Rules Sourcebook (Amendment No 7) Instrument 2011 [FSA 2011/32]	6.6.11	2.26 – 2.28
	Changes to the prescribed complaints process for firms and the maximum compensation award	Dispute Resolution: Complaints (Amendment No 3) Instrument 2011 [FSA 2011/33; FOS 2011/3]	1.9.11	2.21 – 2.24
	Introduction of automatic enrolment for pensions and related amendments to the opt-out process	Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011 [FSA 2011/30]	1.10.12	2.12 – 2.15
FEES	Sets the fees and levies for the FSA, Money Advice Service and FOS for 2011/2012	Periodic Fees (2011/2012) and Other Fees Instrument 2011 [FSA 2011/28]	1.6.11	2.6 – 2.10
COBS	Introduction of automatic enrolment for pensions and related amendments to the opt-out process	Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011 [FSA 2011/30]	1.10.12	2.12 – 2.15
CASS	Amending the procedure for submitting a Client Money and Asset Return (CMAR)	Client Assets Reporting (Amendment No 2) Instrument 2011 [FSA 2011/31]	1.6.11; 1.10.11	2.17 – 2.20
SUP	Amending the procedure for submitting a Client Money and Asset Return (CMAR)	Client Assets Reporting (Amendment No 2) Instrument 2011 [FSA 2011/31]	1.6.11; 1.10.11	2.17 – 2.20
DISP	Changes to the prescribed complaints process for firms and the maximum compensation award	Dispute Resolution: Complaints (Amendment No 3) Instrument 2011 [FSA 2011/33; FOS 2011/3]	1.7.11; 1.9.11; 1.1.12; 1.7.12	2.21 – 2.24
LR	Minor amendments to provisions under Listing Rules	Listing Rules Sourcebook (Amendment No 7) Instrument 2011 [FSA 2011/32]	6.6.11	2.26 – 2.28

Unauthorised Mutual Societies	Sets the periodic fees for 2011/2012	Periodic Fees (Unauthorised Mutual Societies Registration) (2011/2012) Instrument 2011 [FSA 2011/29]	1.6.11	3.1 – 3.2
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