

Financial Services Authority

Handbook Notice

115

Board meeting 8 December 2011
Notice published 9 December 2011



Financial Services Authority

This Handbook Notice introduces the Handbook and other material made by the Board under its legislative powers on 22 September and 8 December 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 Customer Contact Centre:

Tel: 0845 606 9966
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1

Overview

Legislative changes this month

The Handbook

1.1 On 22 September 2011 the FSA Board made changes to the Handbook as part of the Retail Distribution Review (RDR) programme. These changes:

- provide that trail commission can continue for pre-RDR products and makes changes to the adviser charging rules on ongoing charges (FSA 2011/54);
- introduce minor changes to the product disclosure rules, as part of the RDR for packaged products (FSA 2011/55); and
- require firms to report additional data in their Retail Mediation Activities Return and on complaints as part of the RDR (FSA 2011/58).

Although these changes were made by the Board in September they were not published until 8 November 2011.

1.2 On 8 December 2011 the FSA Board made changes to the Handbook in eight instruments which:

- make minor administrative corrections to the Handbook, none of which represents any change in FSA policy (FSA 2011/67);
- ensure a firm has arrangements in place to contribute to and develop, if required, adequate recovery and resolution arrangements for financial conglomerates (FSA 2011/68);
- introduce three qualifications and amend qualifications to the appropriate qualifications list, which advisers have to meet as part of the RDR (FSA 2011/69);

- implement the FSA's rules in key areas where designated professional bodies do not apply rules to the financial services activity of their authorised professional firms (FSA 2011/70);
- introduces the Credit Unions New sourcebook (CREDS) due to the Legislative Reform Order 2011 (the LRO) (FSA 2011/71);
- makes consequential amendments to the Handbook as a result of the Credit Unions New sourcebook (CREDS) (FSA 2011/72);
- make certain amendments to the RCB Sourcebook to reflect (in part) amendments made to the Regulated Covered Bond Regulations 2008 (FSA 2011/73); and
- make consequential amendments to the Handbook as a result of new regulatory guide to assist firms in tackling financial crime (FSA 2011/75).

1.3 These instruments are all listed in Annex A.

Changes outside the Handbook

1.4 On 8 December 2011 the FSA Board made changes to the Perimeter Guidance manual (PERG) to amend the 'by-way-of-business' test in relation to entering into a regulated sale and rent back agreement (FSA 2011/74).

1.5 It also made the new regulatory guide relating to financial crime (FC) referred to in paragraph 1.2.

Description of changes

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

Feedback on responses to consultations

1.7 Chapter 2 contains brief references to the consultative stages of the new legislative material made by the Board this month. The material referred to in those chapters was consulted on in the following documents:

- CP09/27, *Review of the Credit Unions Sourcebook (CREDS)*, (November 2009);
- Chapter 5 of CP10/22, *Quarterly consultation (No 26)*, (October 2010);
- CP11/3, *Product disclosure: Retail investments – changes to reflect RDR Adviser Charging and to improve pension scheme disclosure*, (February 2011);
- HM Treasury and FSA, *Review of the UK's regulatory framework for covered bonds*, (April 2011);

- CP11/8, *Data collection: Retail Mediation Activities Return and complaints data*, (May 2011);
- Chapter 6 of CP11/11, *Quarterly consultation* (No 29), (June 2011);
- CP11/12, *Financial crime: a guide for firms*, (June 2011);
- CP11/13, *Authorised professional firms and legal services reform*, (July 2011); and
- Chapters 2, 3 and 8 of CP11/18, *Quarterly consultation* (No 30), (September 2011).

1.8 Feedback in relation to the consultations in CP10/22, CP11/11 and CP11/18 above is set out in Chapter 4 of this Notice. Feedback in relation to the other consultations is being published in separate policy statements.

Annexes to this Notice

1.9 The Annexes to this Handbook Notice contain:

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

Making corrections

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

Publication of Handbook material

1.11 This Notice is published on the FSA website and is available in hardcopy.

1.12 The formal legal instruments (which contain details of the changes) can be found on the FSA's website listed by date and reference number at <http://fsahandbook.info/FSA/InstrumentsByDate.jsp> or listed by module at <http://fsahandbook.info/FSA/InstrumentsByModule.jsp>. The definitive version of the Handbook at any time is the version contained in the legal instruments.

- 1.13 The changes to the Handbook are incorporated in the consolidated Handbook text on the website as soon as practicable after the legal instruments are published.
- 1.14 The consolidated text of the Handbook can be found on the FSA's website at <http://fsahandbook.info/FSA/html/handbook/>.
- 1.15 Copies of the FSA's consultation papers referred to in this Notice are available on the FSA's website or on request in hardcopy form.

Obligation to publish feedback

- 1.16 This Notice, and the feedback to which paragraph 1.7 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

- 1.17 We always welcome feedback on the way we present information in the Handbook Notice, including its Annexes. If you do have any comment, this should be sent to Nick Walker (Handbook Editor) or Melanie Purdie (see contact details at the front of this Notice).

2

Handbook changes made by the Board

Introduction

2.1 This chapter briefly describes Handbook changes made on 22 September and 8 December 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

Retail Distribution Review (Key Features Illustrations) Instrument 2011 (FSA 2011/55)

2.2 For changes made to the Glossary by this instrument, see paragraphs 2.25 to 2.27 of this Notice.

Retail Distribution Review (Retail Mediation Activities Return & Complaints Data) Instrument 2011 (FSA 2011/58)

2.3 For changes made to the Glossary by this instrument, see paragraphs 2.29 to 2.31 of this Notice.

Handbook Administration (No 24) Instrument 2011 (FSA 2011/67)

2.4 The Board has made minor administrative changes to various modules of the Handbook, as listed below. These correct or clarify existing provisions. They were not consulted on

because they are regarded either as falling within the scope of previous consultations or as being so minor that they do not warrant consultation. None of these changes represents any alteration in FSA policy.

Changes to Glossary: *Changes to definitions of "EEA firm" and "TD implementing Directive"*

Changes: *Changes to INSPRU 6.1.29R*

Changes to MAR Sch 1

Changes to SUP 10 Annex 1G

Changes to SUP 14.2.10.G

Addition of SUP 14.2.13G

Changes to SUP 14.3.2G

Deletion of SUP 14.3.3AG

Changes to SUP 14.3.4AG

Addition of SUP 14.3.4BG, 14.3.4CG and 14.3.4DG

Changes to SUP 16.12.11R and 16.12.15R

2.5 In summary the amendments made this month are as follows:

- changes to references to European material (in the Glossary and SUP Appendix 3);
- corrections to cross-references (in INSPRU 6.1.29R);
- deletion of an out-of-date transitional provision (in MAR);
- change to SUP 10 Annex 1G to reflect an amendment made by section 66(4) of the Financial Services Act 2010;
- changes to SUP 14.3 in order to reflect changes in the legislation which implements European material, relevant passages of which are now updated in SUP 14.3;
- change within SUP 16.12 in order to correct changes recently made by the *Supervision Manual (Retail Mediation Activities Return) (Amendment No 3) Instrument 2010* (FSA 2010/70).

2.6 With the exception of the changes made to SUP 16.12 (which come into force on 31 December 2013) these changes come into force on 1 January 2012.

Professional Firms (Amendment) Instrument 2011 (FSA 2011/70)

2.7 For changes made to the Glossary by this instrument, see paragraphs 2.43 to 2.46 of this Notice.

Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 (FSA 2011/72)

2.8 Following consultation in CP09/27¹, the Board has approved the following changes to the Handbook:

Changes to Glossary: *Addition of “attached shares”, “CREDS”, “net liability”, “total non-deferred shared”, “total relevant liabilities” and “unattached shares”*
Changes to “complaint”, “deferred share”, “final response”, “own funds” and “respondent”
Deletion of “CRED”

Changes: *Changes to MIPRU 4.1.8R*

Changes to IPRU(INV) 8.1.2R, 8.1.3G, 8.2.1R, 8.2.2R and 8.2.3R

Changes to SUP 13A Annex 1G
Changes to SUP 16.12.6R and 16.12.7R
Addition of SUP 16 Annex 14(1)R
Change to SUP 16.3.13R
Addition of SUP 16 Annex 15(1)G
Change to SUP 16 Annex 15(2)G
Change to SUP Appendix 1.3.1G

Change to DEPP 2 Annex 1G
Changes to DISP 1.1.5R and 1.1.6G
Addition of DISP 1.1.5AR and 1.1.6AG

Change to COMP 5.3.1R

2.9 These changes make consequential amendments to the Handbook due to the introduction of the Credit Unions New sourcebook (CREDS).

2.10 Part of this instrument comes into force on 8 January 2012 and the remainder of the instrument comes into force on 1 October 2014. Feedback to this consultation will be provided in a separate policy statement published by the FSA.

Regulated Covered Bond Sourcebook (Amendment No 2) Instrument 2011 (FSA 2011/73)

2.11 For changes made to the Glossary by this instrument, see paragraphs 2.47 to 2.49 of this Notice.

¹ CP09/27, *Review of the Credit Unions Sourcebook (CRED)*, (November 2009).

HIGH LEVEL STANDARDS

Senior Management Arrangements, Systems and Controls (SYSC)

Senior Management Arrangements, Systems and Controls (Financial Conglomerates) (Amendment) Instrument 2011 (FSA 2011/68)

2.12 Following consultation in CP11/18², the Board has made the following change to the Handbook:

Change: *Change to SYSC 12.1.11R*

2.13 This change has been implemented as a result of an amendment made in Omnibus I Directive³ to the Financial Conglomerates Directive (FICOD)⁴ to ensure that there are adequate risk management processes in place.

2.14 This instrument comes into force on 31 December 2011 and feedback on this consultation is provided in Chapter 4, below.

Training and Competence Sourcebook (Qualifications Amendments No 3) Instrument 2011 (FSA 2011/69)

2.15 For changes made to SYSC by this instrument, see paragraphs 2.16 to 2.18 of this Notice.

Training and Competence sourcebook (TC)

Training and Competence Sourcebook (Qualifications Amendment No 3) Instrument 2011 (FSA 2011/69)

2.16 Following consultation in CP11/18, the Board has made the following changes to the Handbook:

Changes: *Changes to SYSC 3.1.10G*
Changes to SYSC 5.1.5AG

Changes to TC Appendix 4E

2.17 The rule changes add three qualifications and amend four qualifications on the appropriate qualification list. These set the minimum standards that advisers have to meet as part of the Retail Distribution Review (RDR).

² CP11/18, *Quarterly consultation (No 30)*, (September 2011).

³ Directive 2010/78/EU (Omnibus I).

⁴ Directive 2002/87/EC.

2.18 This instrument comes into force on 9 December 2011 and feedback on this consultation is provided in Chapter 4, below.

PRUDENTIAL STANDARDS

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

Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 (FSA 2011/72)

2.19 For changes made to MIPRU by this instrument, see paragraphs 2.8 to 2.10 of this Notice.

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

Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 (FSA 2011/72)

2.20 For changes made to IPRU(INV) by this instrument, see paragraphs 2.8 to 2.10 of this Notice.

BUSINESS STANDARDS

Conduct of Business sourcebook (COBS)

Retail Distribution Review (Adviser Charging No 3) Instrument 2011 (FSA 2011/54)

2.21 Following consultation in Chapter 5 of CP10/22⁵ and Chapter 6 of CP11/11⁶, the Board has made minor administrative changes to various modules of the Handbook, as listed below. These correct or clarify existing provisions. They were not consulted on because they are regarded either as falling within the scope of previous consultations or as being so minor that they do not warrant consultation. None of these changes represents any alteration in FSA policy.

Changes:

Change to COBS 6.1A.4R

Addition of COBS 6.1A.4AR

Addition of COBS 6.1A.4BR

⁵ CP10/22, *Quarterly consultation* (No 26), (October 2010).

⁶ CP11/11, *Quarterly consultation* (No 29), (June 2011).

Change to COBS 6.1A.22R
Addition of COBS 6.1A.22AG
Addition of COBS 6.1A.22BR
Change to COBS 6.1B.5R
Addition of COBS 6.1B.5AR
Change to COBS 6.1C.5R
Addition of COBS 6.1C.5AR
Addition of COBS 6.1C.5BR
Change to COBS 6.1D.4R
Addition of COBS 6.1D.6AR
Deletion of TP 2.2B1

2.22 The changes to COBS 6.1A, COBS 6.1B, COBS 6.1C and COBS 6.1D, resulting from consultation in CP10/22:

- confirm that trail commission can continue to be received after the end of 2012; and
- clarify the position where a retail client moves to a new adviser and the new adviser wishes to re-register trail commission.

2.23 The changes to COBS 6.1A, resulting from consultation in CP11/11, clarify that a retail client has the right to cancel an ongoing advice service at any time without penalty and without giving any reason, and that a firm should:

- ensure that any notice period of the retail client's right of cancellation is reasonable;
- not make any charge in respect of the cancellation, except for an amount that is in proportion to the extent of the service already provided by the firm up to the date of cancellation;
- not make cancellation conditional on, for example, requiring the retail client to sell any retail investment products to which the service relates; and
- if a retail client exercises his right to cancel an ongoing service, the firm must clearly disclose to the retail client whether other charges will continue, such as those for custody of the retail client's investments.

2.24 This instrument comes into force on 31 December 2012 and feedback to this consultation is provided in Chapter 4, below.

Retail Distribution Review (Key Features Illustrations) Instrument 2011
(FSA 2011/55)

2.25 Following consultation in CP11/3⁷, the Board has made the following changes to the Handbook:

⁷ CP11/3, *Product disclosure: Retail investments – changes to reflect RDR Adviser Charging and to improve pension scheme disclosure*, (February 2011).

Changes to Glossary: *Addition of “generic key features illustration”
Change to “appropriate charges information”*

Changes: *Changes to COBS 13.1.2R, 13.1.3R, 13.4.2R, 13.4.3R
Addition of COBS 13.6.1R
Changes to COBS 13 Annex 2 and Annex 3
Addition of COBS 13 Annex 4
Addition of COBS 14.2.1BR and 14.2.1CR
Change to COBS 14.2.2R
Addition to COBS to TP2*

2.26 These changes are intended to help consumers understand the separate impact of adviser and consultancy charges. This will allow them to compare product prices, and the cost of advice, and show the effect of different ways of paying for advice.

2.27 Part of this instrument comes into force on 1 October 2012 and the remaining part comes into force on 31 December 2012. Feedback to this consultation will be provided in a separate policy statement published by the FSA.

Client Assets sourcebook (CASS)

Professional Firms (Amendment) Instrument 2011 (FSA 2011/70)

2.28 For changes made to CASS by this instrument, see paragraphs 2.43 to 2.46 of this Notice.

REGULATORY PROCESSES

Supervision manual (SUP)

Retail Distribution Review (Retail Mediation Activities Return & Complaints Data) Instrument 2011 (FSA 2011/58)

2.29 Following consultation in CP11/8⁸, the Board has made the following changes to the Handbook:

Changes to Glossary: *Change to “complaint”*

Changes: *Addition of SUP 10.13.20AR, 10.13.20BG, 10.13.20CR
Addition of SUP 10 Annex 9R
Changes to SUP 16.12.22AR, 16.12.23R and 16.12.24R
Changes to SUP 16 Annex 18AR and Annex 18BG*

⁸ CP11/8, *Data Collection: Retail Mediation Activities Return and complaints data*, (May 2011).

Change to SUP TP 1.2
Change to SUP Sch 2.2G

Addition of DISP 1.10.2AR
Change to DISP 1.10.3G
Addition of DISP Annex 1CR
Change to DISP TP 1.1

2.30 In summary, these rules, as amended, will achieve the purpose of enabling effective supervision of compliance with the RDR rules and identification of risks in individual firms and in the relevant market as a whole.

2.31 This instrument comes into force on 31 December 2012 and feedback to this consultation will be provided in a separate policy statement published by the FSA.

Professional Firms (Amendment) Instrument 2011 (FSA 2011/70)

2.32 For changes made to SUP by this instrument, see paragraphs 2.43 to 2.46 of this Notice.

Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 (FSA 2011/72)

2.33 For changes made to SUP by this instrument, see paragraphs 2.8 to 2.10 of this Notice.

Decision Procedure and Penalties manual (DEPP)

Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 (FSA 2011/72)

2.34 For changes made to DEPP by this instrument, see paragraphs 2.8 to 2.10 of this Notice.

REDRESS

Dispute Resolution: Complaints sourcebook (DISP)

Retail Distribution Review (Retail Mediation Activities Return & Complaints Data) Instrument 2011 (FSA 2011/58)

2.35 For changes made to the DISP by this instrument, see paragraphs 2.29 to 2.31 of this Notice.

Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 (FSA 2011/72)

2.36 For changes made to DISP by this instrument, see paragraphs 2.8 to 2.10 of this Notice.

Compensation sourcebook (COMP)

Professional Firms (Amendment) Instrument 2011 (FSA 2011/70)

2.37 For changes made to COMP by this instrument, see paragraphs 2.43 to 2.46 of this Notice.

Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 (FSA 2011/72)

2.38 For changes made to COMP by this instrument, see paragraphs 2.8 to 2.10 of this Notice.

SPECIALIST SOURCEBOOKS

Credit Unions sourcebook (CRED)

Credit Unions New Sourcebook Instrument 2011 (FSA 2011/71)

2.39 This instrument deletes CRED and replaces it with CREDS, subject to transitional provisions, with effect from 8 January 2012.

Credit Unions New sourcebook (CREDS)

Credit Unions New Sourcebook Instrument 2011 (FSA 2011/71)

2.40 Following consultation in CP09/27⁹, the Board has approved the following changes to the Handbook:

Changes: *Deletion of CRED*

Addition of CREDS:

CREDS 1.1 (1.1.1G, 1.1.2G, 1.1.3G, 1.1.4G and 1.1.5G)

CREDS 2.1 (2.1.1R, 2.1.2G, 2.1.3G and 2.1.4G) CREDS 2.2 (2.2.1G, 2.2.2G, 2.2.3G, 2.2.4R, 2.2.5G, 2.2.6R, 2.2.7G, 2.2.8R, 2.2.9G, 2.2.10E, 2.2.11G, 2.2.12G, 2.2.13G, 2.2.14G, 2.2.15G, 2.2.16G, 2.2.17G, 2.2.18G, 2.2.19G, 2.2.20G, 2.2.21G, 2.2.22G, 2.2.23G, 2.2.24G, 2.2.25G, 2.2.26G, 2.2.27G, 2.2.28G, 2.2.29G, 2.2.30G,

⁹ CP09/27, *A review of the Credit Union Sourcebook (CRED)*, (November 2009).

2.2.31G, 2.2.32G, 2.2.33G, 2.2.34G, 2.2.35G, 2.2.36G, 2.2.37G, 2.2.38G, 2.2.39G, 2.2.40G, 2.2.41G, 2.2.42G, 2.2.43G, 2.2.44G, 2.2.45G, 2.2.46G, 2.2.47G, 2.2.48G, 2.2.49G, 2.2.50G, 2.2.51G, 2.2.52G, 2.2.53G, 2.2.54G, 2.2.55G, 2.2.56G, 2.2.57G, 2.2.58G, 2.2.59G, 2.2.60G, 2.2.61G, 2.2.62G, 2.2.63G and 2.2.64G)
CREDS 3.1 (3.1.1R, 3.1.2G and 3.1.3R)
CREDS 3.2 (3.2.1R, 3.2.2R, 3.2.3R, 3.2.4R, 3.2.5R, 3.2.6G and 3.2.7G)
CREDS 3.3 (3.3.1R, 3.3.2G, 3.3.3R, 3.3.4E, 3.3.5R, 3.3.6R, 3.3.7R, 3.3.8G, 3.3.9G and 3.3.10R)
CREDS 4.1 (4.1.1R and 4.1.2G)
CREDS 4.2 (4.2.1R, 4.2.2R, 4.2.3G, 4.2.4R, 4.2.5R, 4.2.6R and 4.2.7G)
CREDS 4.3 (4.3.1R, 4.3.2G and 4.3.3G)
CREDS 4.4 (4.4.1R, 4.4.2R, 4.4.3R, 4.4.4R and 4.4.5G)
CREDS 4 Annex 1R
CREDS 5.1 (5.1.1R, 5.1.2G, 5.1.3G, 5.1.4G, 5.1.5G and 5.1.6G)
CREDS 5.2 (5.2.1R, 5.2.2G, 5.2.3G, 5.2.4G, 5.2.5R, 5.2.6R, 5.2.7R, 5.2.8R and 5.2.9G)
CREDS 5.3 (5.3.1R, 5.3.2R, 5.3.3R, 5.3.4R, 5.3.5R, 5.3.6R, 5.3.7E, 5.3.8G, 5.3.9G, 5.3.10R, 5.3.11G, 5.3.12G, 5.3.13R, 5.3.14G and 5.3.15R)
CREDS 5.4 (5.4.1R, 5.4.2R, 5.4.3R, 5.4.4E, 5.4.5G and 5.4.6G)
CREDS 6.1 (6.1.1R, 6.1.2G and 6.1.3G)
CREDS 6.2 (6.2.1R, 6.2.2G, 6.2.3G, 6.2.4R, 6.2.5R, 6.2.6G, 6.2.7G, 6.2.8G, 6.2.9G and 6.2.10G)
CREDS 6.3 (6.3.1R, 6.3.2R, 6.3.3G, 6.3.4R, 6.3.5R, 6.3.6E, 6.3.7G, 6.3.8G and 6.3.9G)
CREDS 7.1 (7.1.1R, 7.1.2G, 7.1.3G and 7.1.4G)
CREDS 7.2 (7.2.1R, 7.2.2R, 7.2.3G, 7.2.4G, 7.2.5G, 7.2.6G, 7.2.7R, 7.2.8G, 7.2.9G, 7.2.10G, 7.2.11G and 7.2.12G)
CREDS 7.3 (7.3.1R, 7.3.2R, 7.3.3G, 7.3.4R, 7.3.5G, 7.3.6R, 7.3.7G and 7.3.8R)
CREDS 7.4 (7.4.1R, 7.4.2R, 7.4.3R, 7.4.4G, 7.4.5G, 7.4.6G and 7.4.7G)
CREDS 7.5 (7.5.1R, 7.5.2R, 7.5.3G, 7.5.4E, 7.5.5G, 7.5.6G, 7.5.7G, 7.5.8G and 7.5.9G)
CREDS 8.1 (8.1.1R and 8.1.2G)
CREDS 8.2 (8.2.1G, 8.2.2G, 8.2.3G, 8.2.4G, 8.2.5G, 8.2.6G, 8.2.7R and 8.2.8G)
CREDS 8.3 (8.3.1G, 8.3.2G, 8.3.3G, 8.3.4G, 8.3.5G, 8.3.6G, 8.3.7G and 8.3.8G)
CREDS 9.1 (9.1.1R, 9.1.2G, 9.1.3G and 9.1.4G)
CREDS 9.2 (9.2.1R, 9.2.2R, 9.2.3G, 9.2.4R, 9.2.5G, 9.2.6G, 9.2.7R, 9.2.8G, 9.2.9R, 9.2.10R, 9.2.11G, 9.2.12R and 9.2.13G)
CREDS 9 Annex 1R

CREDS 10.1 (10.1.1R, 10.1.2G and 10.1.3G)***CREDS Appendix 1******CREDS TP 1 (TP 1.1 to 1.4)******CREDS Schedules 1, 2, 3, 4, 5 and 6***

2.41 These changes replace the Credit Unions sourcebook (CRED) with the Credit Unions New sourcebook (CREDS). It reflects legal changes made by the Legislative Reform Order 2011 (LRO) and it keeps the FSA rules consistent with legislative requirements.

2.42 This instrument comes into force on 8 January 2012 and feedback to this consultation will be provided in a separate policy statement published by the FSA.

Professional Firms sourcebook (PROF)***Professional Firms (Amendment) Instrument 2011 (FSA 2011/70)***

2.43 Following consultation in CP11/13¹⁰, the Board has approved the following changes to the Handbook:

Changes to Glossary: ***Changes to "participant firm" and "professional firm"***

Changes:

Changes to CASS 5.1.3R

Changes to CASS 7.1.15R

Changes to SUP 3.10.2R

Addition of COMP 5.2.3R

Changes to PROF 2.1.5G

Changes to PROF 5.1.4G

Changes to PROF 5.2.1R

Addition of PROF 5.2.1AR

2.44 These changes address a regulatory gap where designated professional bodies (DPBs) will become subject to the FSA's rules. It does this for mainstream regulated activity and for non-mainstream regulated activity.

2.45 Further, the amendments provides tangible consumer protection, notice for firms and compliance with the Financial Services and Markets Act 2000 (FSMA).

2.46 This instrument comes into force on 9 December 2011 and feedback to this consultation will be provided in a separate policy statement published by the FSA.

¹⁰ CP11/13, *Authorised professional firms and legal services reform*, (July 2011).

Regulated Covered Bonds sourcebook (RCB)

Regulated Covered Bond Sourcebook (Amendment No 2) Instrument 2011 (FSA 2011/73)

2.47 Following the review of the UK's regulatory framework for covered bonds¹¹ issued jointly by HM Treasury and the FSA, the Board has approved the following changes to the Handbook:

Changes to Glossary: *Changes to "asset pool monitor"*

Changes:

Changes to RCB 2.2.5G and 2.2.6D

Changes to RCB 2.3.8G and 2.3.18

Addition of RCB 2.3.20G

Change to RCB 2 Annex 1

Changes to RCB 3.2.2D and 3.2.4G, 3.2.9D and 3.2.11D

Addition of RCB 3.2.4AG, 3.2.4BD, 3.2.9AG, 3.2.12G, 3.2.13G, 3.2.14G and 3.2.15G

Changes to RCB 3.3.1D, 3.3.2D, 3.3.3D and 3.3.4G

Addition of RCB 3.3.2AD and 3.3.5D

Changes to RCB 3.4.1D

Addition of RCB 3.4.2D

Addition of RCB 3.5.9D, 3.5.10D, 3.5.11D, 3.5.12D, 3.5.13D, 3.5.14G, 3.5.15G and 3.5.16D

Addition of RCB 3 Annex 3D, Annex 4D, Annex 5D, Annex 6D, Annex 7AD and Annex 7BG

Changes to RCB Sch 2G

2.48 These changes reflect amendments made to the Regulated Covered Bond Regulations 2008 by HM Treasury in November 2011¹², in particular by setting out guidance on the duties of the asset pool monitor. The changes also expand the reporting requirements applying to issuers of regulated covered bonds, and introduce new obligations on issuers regarding the publication of information relating to the asset pool, loan-level data, and relevant transaction documentation.

2.49 This instrument comes into force on 1 January 2013 and feedback to this consultation will be provided in a separate policy statement published by the FSA.

11 HM Treasury and FSA, *Review of the UK's regulatory framework for covered bonds*, (April 2011).

12 www.legislation.gov.uk/uksi/2011/2859/contents/made.

3

Changes outside the Handbook

REGULATORY GUIDES

Perimeter Guidance manual (PERG)

Perimeter Guidance (Amendment No 3) Instrument 2011 (FSA 2011/74)

3.1 Following consultation in CP11/18, the Board has made the following changes to the Handbook:

Changes: *Changes to PERG 2.3.2G*
Changes to PERG 14.4A
Changes to PERG 14.5

3.2 In summary, these changes implement legislative change to the ‘by-way-of-business’ test in relation to sale and rent back agreements (SRB).

3.3 This instrument comes into force on 9 December 2011 and feedback to this consultation is provided in Chapter 4, below.

Financial Crime Guide (FC)

Financial Crime Guide Instrument 2011 (FSA 2011/75)

3.4 Following consultation in CP11/12¹³, the Board has made the following changes to the Handbook:

¹³ CP11/12, *Financial crime: a guide for firms*, (June 2011).

Change to Glossary: ***Addition of "FC"***
Changes: ***Addition of SYSC 3.2.6KG***
Addition of SYSC 6.1.1AG
Addition of SYSC 6.3.11G

- 3.5 These amendments are for the new regulatory guide, *Financial crime: a guide for firms* (FC). FC contains guidance and is not binding on firms. It will clarify to firms their obligations and how they can be met.
- 3.6 FC contents are based on existing internal guidance and capture the FSA's previously published financial crime thematic reviews. FC contains guidance and is not binding. It does not alter firms' existing obligations in relation to financial crime.
- 3.7 We intend that FC will improve the transparency and accessibility of the FSA expectations in relation to firms' financial crime systems and controls, and reinforce the FSA's commitment to tackling financial crime.
- 3.8 FC comes into force on **9 December 2011** and feedback to this consultation will be published in a separate policy statement published by the FSA.

4

Feedback on responses to consultation

4.1 This chapter provides feedback on the following consultation:

- Chapter 5 of CP10/22, *Quarterly consultation (No 26)*, (October 2011);
- Chapter 6 of CP11/11, *Quarterly consultation (No 29)*, (June 2011); and
- Chapters 2, 3 and 8 of CP11/18, *Quarterly consultation (No 30)*, (September 2011).

Chapter 5 of CP10/22, Quarterly consultation (No 26) and Chapter 6 of CP11/11, Quarterly consultation (No 29)

Retail Distribution Review (Adviser Charging No 3) Instrument 2011 (FSA 2011/54)

Conduct of Business sourcebook (COBS)

Chapter 5 of CP10/22

4.2 In CP10/22, we proposed some minor revisions to the Retail Distribution Review (RDR) rules on adviser and consultancy charging, further to the publication of those rules in PS10/6¹⁴ and PS10/10¹⁵, respectively. Those amendments related to:

- trail commission that continues to be payable after the end of 2012 on business taken out as a result of a personal recommendation made before the end of 2012 – confirmation that such commission can continue to be received after the end of 2012 and clarification of the position where the client moves to a new adviser;

¹⁴ PS10/6, *Distribution of retail investments: Delivering the RDR – feedback to CP09/18 and final rules*, (March 2010).

¹⁵ PS10/10, *Delivering the Retail Distribution Review: Corporate pensions – feedback to CP09/31 and final rules* (June 2010).

- adviser charging rules for advisers and product providers in COBS 6.1A; and
- disclosure of adviser charges and an adviser's services.

4.3 All the changes except those relating to trail commission were made in April 2011.¹⁶ Final rules on trail commission are contained in this instrument.

4.4 We received 16 responses to this consultation, including four from trade bodies and one from a consumer body. There was general agreement that it should be possible for trail commission to continue where the commission is payable as a result of advice given before the RDR rules come into force at the end of 2012. Therefore, we have gone ahead with our proposals. The new rules make clear the following approach for trail commission.

- (a) Commission can continue to be paid by providers, and received by advisers, in accordance with the contractual terms originally agreed between the provider and the adviser where it is payable for advice given before the end of 2012. The rule covers situations where advice was given and the product purchased before the end of 2012, and also cases where advice is given shortly before the end of 2012 but the purchase of the product takes place soon afterwards.
- (b) Commission that meets the conditions under (a) can be re-registered from the original adviser to a different firm if the customer chooses to move to a new adviser.

4.5 While consultation has confirmed our view of the effect that we want the new rules to have, we have amended them to avoid confusion with so-called 'legacy business', where further advice is given post-RDR. So we have not added new definitions ('GPP legacy commission' and 'legacy commission') as originally proposed. We will be consulting separately on guidance for legacy business.

Q13: Do you agree that adviser firms seeking re-registration of trail commission should tell their clients how much commission they will receive?

4.6 All the respondents agreed that, where the client takes the initiative in moving to a new adviser and the new adviser seeks to have trail commission re-registered to it, the client should be told of the amount of commission, although some thought there would be practical difficulties. The new COBS 6.1A.4BR allows the actual amount of commission to be disclosed to the client 'as soon as reasonably practicable' after the adviser has told the client of its intention to seek re-registration of the commission and allows disclosure as a percentage, as well as a fixed amount. A consumer body said that clients should be told of action they could take, eg asking for trail commission to be stopped if the ongoing service fails to meet expectations. COBS 6.1A.4BR takes this into account by saying an ongoing service must be provided throughout the period during which the firm receives the trail commission. So the firm to which the trail commission has been re-registered could no longer receive the commission if the ongoing service was terminated.

¹⁶ See Handbook Notice 109, (4 May 2011), paragraphs 2.5 – 2.7 and 4.2 – 4.6.

Q14: Do you think advisers may have difficulty in knowing how much trail they expect to receive when a transfer takes place?

4.7 A few respondents thought there could be practical difficulties. As noted in paragraph 4.6, above, the new COBS 6.1A.4BR allows disclosure as a percentage as well as a fixed amount.

Q15: Do you agree that adviser firms seeking re-registration of trail commission should provide their clients with an ongoing service?

4.8 All the respondents agreed that an ongoing service should be provided, but some made the point that this should not be required where there was a bulk transfer of business. The COBS 6.1A.4BR applies only where the client himself chooses to move to a new adviser and the latter then seeks re-registration of trail commission. Where there is a bulk transfer of trail commission (eg following sale of the business following retirement of an adviser), payment of the trail commission can continue but the new requirements of COBS 6.1A.4BR do not apply.

Q16: Do you have any information about the number of clients per year that might be re-registered to a new adviser?

Q17: Do you have any information about the range of amounts within which re-registered trail commission might fall?

4.9 Only a few respondents provided detailed responses to these two questions. Insurers said that requests for change of adviser were fairly common and one gave a range of rates for trail commission. One trade body and one bank said that standard trail commission was 0.5%.

Q18: Do you have any views on what kinds of services new advisers might provide following re-registration of trail commission? If possible, please include details of the expected additional costs.

4.10 Responses referred to annual reviews, rebalancing portfolios and an annual financial health check.

Q19: Do you agree with our proposal to apply similar rules to GPPs?

4.11 All respondents agreed with this proposal. Therefore, we have gone ahead with new rules allowing continued payment and receipt of trail commission and re-registration of trail commission. As a result of these changes, we have deleted COBS TP row 2.2B1, which was published with the consultancy charging rules in PS10/10, because the new rules have the same effect as regards continued payment of commission for pre-RDR schemes. Some respondents suggested that re-registered trail commission should be disclosed to employees

as well as the employer, while others opposed this on grounds of cost. We have not added a requirement to disclose re-registered commission to employees. We have also not taken up another suggestion, that there should be a level of commission below which providers would not need to re-register commission, as this is a commercial matter for providers.

4.12 The amended COBS 6.1C.5BR (in the same way as the new COBS 6.1A.4BR) applies only where the client (the employer in this case) chooses to move to a new adviser and the latter then seeks re-registration of trail commission. Where there is a bulk transfer of trail commission (eg following sale of the business following retirement of an adviser), the new COBS 6.1C.5AR allows continued payment of trail commission but the requirements in COBS 6.1C.5BR do not apply.

Chapter 6 of CP11/11

Adviser charging

4.13 In Chapter 6 of CP11/11, we consulted on an amendment to the Retail Distribution Review (RDR) Adviser Charging rules to make clear that a retail client can cancel an ongoing advice service without penalty, at any time and without giving a reason for the cancellation. Proposed accompanying guidance said that a firm should:

- ensure that any notice period for cancellation of the ongoing advice service is reasonable;
- not make any charge in respect of the cancellation of the ongoing advice service, except for an amount which is in proportion to the extent of the service already provided by the firm up to the date of cancellation; and
- not make cancellation conditional on, for example, requiring the retail client to sell any retail investment products to which the ongoing advice service relates.

4.14 We received 18 responses to the consultation from three trade bodies, two consumer bodies, insurers, investment managers and banks. All the respondents, except one insurer, agreed in principle with our proposal. However, there were queries on how the proposed requirement would apply to discretionary investment management and, in particular, that part of the proposed new guidance saying that cancellation of the ongoing advice service should not be made conditional on the client also withdrawing their investments. One trade body suggested consideration should be given to exclusion of discretionary investment management and self-invested personal pensions (SIPPs). Two respondents asked how the rules would apply to investments held through platforms or nominees.

Our response

As we explained in PS10/6¹⁷, the RDR Adviser Charging rules do not apply to discretionary investment management unless a personal recommendation is given in respect of a retail investment product. If the investment manager operates under a discretionary mandate agreed with the client, rather than a non-discretionary arrangement where the firm gives ongoing advice, the adviser charging rules on ongoing advice will not apply. The guidance we consulted on, which says that a client should not be required to withdraw their investments on cancellation of the ongoing advice service, is aimed only at cases involving an ongoing advice service, including non-discretionary management (sometimes known as 'advisory management'). If a client decides he no longer wants ongoing advice from the firm, there are the following options:

- the investments could be left with the client's existing custodian, with no further changes being made to them (and the firm could explain the implications of this to the client, eg that the products held within a SIPP may become unsuitable for him over time if they are not reviewed regularly); or
- the client could choose to use a different firm to provide advice on his investments; or
- the client could decide for himself to make changes on an execution-only basis.

So, we have not amended the scope of the rule.

Where investments are held through a platform or nominee, we said in PS11/9¹⁸:

'We recognise that not all platforms enable the underlying client to use the platform directly and insist on the transactions being completed through an adviser, often with good reason. However, the platform will need to consider what to do in a situation where the client no longer wants to deal with that adviser. If the client does not require an ongoing service from the outset, this may raise questions about whether the adviser should place a client on a platform when providing advice.'

If the retail client decides that he no longer wishes to use the services of an adviser, we recognise that he may wish to re-register his investments in order to be able to make changes on an execution-only basis, if the platform or nominee does not deal directly with retail clients.

Some firms were concerned that they should still be able to make charges for services such as custody of the client's investments, once the ongoing advice service had been cancelled. To clarify this point, we have added a rule requiring firms to disclose clearly to the retail client whether charges for other services provided by the firm, such as custody services, will continue to be payable by the retail client after cancellation of the ongoing service.

17 See paragraph 4.10 of the PS.

18 PS11/9, *Platforms – Delivering the RDR and other issues for platforms and nominee-related services*, (August 2011), paragraph 2.9.

One firm asked about the role of a discretionary investment manager in reviewing ongoing suitability of a portfolio for a retail client. Suitability does not come within the scope of the consultation in CP11/11, but was covered in a Dear CEO letter dated 14 June 2011 (Wealth management review).

Another firm asked about the ability to have a notice period for a retail client's right of cancellation of the ongoing advice service. The new guidance covers this, by saying that any notice period must be reasonable.

Consultancy charging – group personal pensions (GPPs)

4.15 We asked whether respondents agreed with our view that the same change was not needed for GPPs, under the consultancy charging rules. Our reason for this was that we thought it was unlikely that an employer would wish to cancel ongoing services (which include services such as scheme administration and assistance to the employer with promoting the scheme to new employees) without also moving the GPP to another provider. We also said that the agreement between the adviser and employer was likely to outline the arrangements for any remaining charges on termination of the agreement.

4.16 Views on this question differed. Most respondents agreed with our view but the two consumer bodies and four firms disagreed, saying that the employer should be able to cancel ongoing services without having to transfer the GPP scheme. One respondent thought there was a risk of inappropriate and excessive deductions being made from a consumer's investment and that an employee should have the right to cancel deductions from their investment at any time, and particularly when they leave the employer.

Our response

We have not added a new rule for GPPs. Consultancy charging differs from adviser charging in that it covers services provided to employers, rather than individual employees. Individual employees must be notified of the charges to be deducted before joining the scheme, and of changes to the charges. However, they do not have the right to terminate payment of ongoing charges, but only to decide whether to join or leave the scheme, or stop paying contributions into it.

The rules do not restrict the duration of the charges or the circumstances in which they are made. There may well be occasions where the employer decides that they no longer wish to use the services of a particular adviser, but keep the GPP scheme with the same provider, and they are free to do so. However, the agreement made at the outset between the employer and adviser will set out the position as regards outstanding charges if the adviser's services end. This may include continuation of payment of charges until full payment has been made for the services already provided.

Cost benefit analysis and compatibility statement

4.17 Respondents either agreed with our analysis or did not comment on it. Therefore, the cost benefit analysis and the compatibility statement remain unchanged from that published in CP11/11.

4.18 We have included an additional requirement to the rules we consulted on, in COBS 6.1A.22BR, which says that if a retail client exercises his right to cancel an ongoing service, then the firm must clearly disclose to the retail client whether charges for other services provided by the firm, such as custody services, will continue to be payable by the retail client.

4.19 The changes made by this instrument are listed at paragraphs 2.21 to 2.24 of this Notice.

Chapter 2 of CP11/18, Quarterly consultation (No 30)

Senior Management Arrangements, Systems and Controls (Financial Conglomerates) (Amendment) Instrument (FSA 2011/68)

Senior Management Arrangements, Systems and Controls sourcebook (SYSC)

4.20 In CP11/18 we consulted on a proposed rule amendment to SYSC 12.1 which relates to internal control mechanisms and risk management processes required for financial conglomerates. This is as a result of the Omnibus I Directive (2010/78/EU) which amended the Financial Conglomerates Directive (2002/87/EC) (FICOD).

4.21 This amendment is implemented by copying out this directive provision as an additional point under SYSC 12.1.11R. This is consistent with our current approach of applying a direct copy-out for the other internal control and risk management requirements for financial conglomerates.

4.22 The effect of this provision will mean that recovery plan requirements are imposed on financial conglomerates that include firms that are already subject to recovery and resolution plan (RRP) requirements from other legislation. Since the current RRP work is expected to apply to credit institutions and investment firms, these proposals would only apply in respect of banking-led financial conglomerates. However, this is subject to any future development of policy proposals on RRP for insurance firms.

Responses

4.23 We received one response to the consultation which supported the proposal.

Cost benefit analysis and compatibility statement

4.24 In CP11/18, we set out the outcomes of our cost benefit analysis (CBA) on RRP requirements as provided within CP11/16¹⁹, and our consideration of the proposals in the context of our statutory objectives and principles of good regulation.

4.25 The proposals in CP11/16 did not specifically mention requirements for financial conglomerates, but the group-level requirements in CP11/16 could not be met without appropriate internal control mechanisms and risk management processes at the level of the financial conglomerate. As a result, no separate CBA is necessary for the proposed amendment.

4.26 The CBA and compatibility statement for the proposal remain unchanged from those published in CP11/18.

Chapter 3 of CP11/18, Quarterly consultation (No 30)

Training and Competence Sourcebook (Qualifications Amendments No 3) Instrument 2011 (FSA 2011/69)

Training and Competence sourcebook (TC)

4.27 As part of the Retail Distribution Review (RDR) we have committed to regularly update our appropriate qualifications list, to ensure it is kept up to date.

4.28 In Chapter 2 of PS11/1²⁰ and Chapter 3 of PS10/18²¹ we confirmed that we would publish an appropriate qualifications list in our Training and Competence sourcebook (TC). We also said that we would consult for one month each time we proposed that a new qualification should be added or removed from the appropriate qualification list

4.29 We consulted in Chapter 3 of CP11/18 on the proposal to extend the list of appropriate qualifications for a number of activities.

Appropriate qualifications

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

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

20 PS11/1, *Distribution of retail investments: Delivering the RDR-professionalism*, (January 2011).

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

4.31 For the TC activity of advising on (but not dealing in) securities (which are not stakeholder pension schemes or broker funds (Activity number 2) we proposed:

- adding The Chartered Institute for Securities and Investment's (formerly the Securities and Investment Institute) SFA Securities Representative Examination; and
- amending the existing qualification for the Faculty/Institute of Actuaries to reflect that the completion of a specific combination of modules under their associate programme fully covers the exam standards for RDR.

4.32 For the TC activity of advising on (but not dealing in) derivatives (Activity number 3) we proposed:

- amending the existing qualification for the Faculty/Institute of Actuaries to reflect that the completion of a specific combination of modules under their associate programme fully covers the exam standards for RDR.

4.33 For the TC activity of advising on packaged products (which are not broker funds) and friendly society tax-exempt policies (Activity numbers 4 and 6) we proposed:

- adding Calibrand/SQA Diploma in Professional Financial Advice (NMBA –Alternative Assessment method);
- adding University Centre at Blackburn College's Foundation Degree Award in Financial Services; and
- amending the existing qualification for the Faculty/Institute of Actuaries to reflect that the completion of a specific combination of modules under their associate programme fully covers the exam standards for RDR.

4.34 For the activity of 'managing investments or acting as a broker fund adviser' (Activity number 14) we proposed:

- adding the CFA Society of the UK Associateship.

4.35 For the activity of 'advising on long term care insurance' (Activity number 7) we proposed:

- amending the Chartered Insurance Institute qualification to reflect a change of name.

4.36 All four responses agreed with our proposals. We will amend the appropriate qualifications list as proposed.

4.37 We will also be changing the name of Activity number 18 from 'Carrying out' to 'Overseeing on a day to day basis administrative functions in relation to effecting or carrying out contracts of insurance which are life policies'.

4.38 The further changes mentioned above do not affect the cost benefit analysis or the compatibility statement which remain as published in the CP11/18. This instrument is referred to further at paragraphs 2.16 to 2.18 of this Notice.

Chapter 8 of CP11/18, Quarterly consultation (No 30)

Perimeter Guidance (Amendment No 3) Instrument 2011 (FSA 2011/74)

Perimeter Guidance manual (PERG)

4.39 In CP11/18 we consulted on amendments to the guidance in PERG that clarify when arrangements in respect of sale and rent back (SRB) agreements are regulated activities. The amendments reflect a legislative change to the 'by way of business' test (business test) which was made on 16 September 2011.²²

4.40 For an activity to be a regulated activity, it must be carried on 'by way of business'. The business test varies depending on the activity in question. In the case of entering into a regulated SRB agreement, the legislative change to the business test means that entering into a regulated SRB agreement is 'by way of business', even if only done once. The only exception to this is where the SRB agreement provider and SRB agreement seller are related parties.²³ The amendments to our guidance as a result of this legislative change are in PERG 2.3 (The business element), PERG 14.4A (Activities relating to regulated sale and rent back agreements) and PERG 14.5 (The 'by-way-of-business' test).

4.41 We received one response to the consultation which was fully supportive of updating and clarifying the PERG guidance in this way. The respondent made one minor comment about the presentation of some text which we have reflected in the final instrument.

4.42 More generally, the respondent expressed an interest in how the FSA will publicise and enforce the change to the business test, given the potential for consumer detriment if the activity was to be carried out unregulated. We have taken a number of actions to publicise the legislative change, including:

- informing the industry press;
- notifying trade bodies for both the home finance market and solicitors;
- contacting firms that are authorised to carry out SRB activity;
- informing a number of consumer bodies; and
- updating the consumer information section of our website.

²² The Financial Services and Markets Act 2000 (Carrying on Regulated Activities by Way of Business Order) (Amendment) Order 2011 (SI 2011/2304), which amended the Financial Services and Markets Act 2000 (Carrying on Regulated Activities by Way of Business Order) 2001 (SI 2001/1177).

²³ The meanings of 'SRB agreement provider', 'SRB agreement seller' and 'related party' are defined in the Handbook Glossary and derive from article 63J (Entering into and administering regulated sale and rent back agreements) of the Financial Services and Markets Act 2000 (Regulation Activities) Order 2001 (SI 2001/544). They are also summarised in PERG 14.4A and in that section of PERG the Glossary definitions have not been used.

4.43 In terms of enforcement, we maintain comprehensive monitoring and supervision of the SRB industry. This includes regular monitoring of advertising, both in the press and on the internet. We consider conveyancing practices and letting agents to be well placed to identify SRB activity and are therefore engaging with a number of these organisations to raise awareness of SRB regulation.

4.44 Where we become aware of regulated SRB activity being carried on without authorisation, we will continue to ensure that those cases form part of our credible deterrence enforcement strategy.

Cost benefit analysis and compatibility statement

4.45 No cost benefit analysis was required in the consultation. The changes mentioned above, which are also listed in paragraphs 3.1 to 3.3 of this Notice, do not cause any changes to the compatibility statement, which remains as published in CP11/18.

Annex A

List of new instruments and addenda

(See also descriptions within Annex E)

Instruments made or approved by the Board on 8 December 2011

Title of instrument	CP	Modules affected	No. of instrument	Changes effective
Retail Distribution Review (Adviser Charging No 3) Instrument 2011	10/22 & 11/11 (Ch 5 & Ch 6)	COBS	FSA 2011/54	31.12.12
Retail Distribution Review (Key Features Illustrations) Instrument 2011	11/3	Glossary, COBS	FSA 2011/55	1.10.12 31.12.12
Retail Distribution Review (Retail Mediation Activities Return & Complaints Data) Instrument 2011	11/8	Glossary, SUP, DISP	FSA 2011/58	31.12.12
Handbook Administration (No 4) Instrument 2011	N/A	Glossary, INSPRU, MAR, SUP	FSA 2011/67	1.01.12 31.12.13
Senior Management Arrangements, Systems and Controls (Financial Conglomerates) (Amendment) Instrument 2011	11/18 (Ch 2)	SYSC	FSA 2011/68	31.12.11
Training and Competence Sourcebook (Qualifications Amendments No 3) Instrument 2011	11/18 (Ch 3)	SYSC, TC	FSA 2011/69	9.12.11
Professional Firms (Amendment) Instrument 2011	11/13	Glossary, CASS, SUP, COMP, PROF	FSA 2011/70	9.12.11
Credit Unions New Sourcebook Instrument 2011	09/27	CRED, CREDS	FSA 2011/71	8.01.12
Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011	11/17	Glossary, MIPRU, IPRU(INV), SUP, DEPP, DISP, COMP	FSA 2011/72	8.01.12 1.10.14
Regulated Covered Bond Sourcebook (Amendment No 2) Instrument 2011	HM Treasury & FSA, <i>Review of the UK's regulatory framework for covered bonds, (April 2011)</i>	Glossary, RCB	FSA 2011/73	1.01.13
Perimeter Guidance (Amendment No 3) Instrument 2011	11/18 (Ch 8)	PERG	FSA 2011/74	8.12.11
Financial Crime Guide Instrument 2011	11/12	Glossary, SYSC	FSA 2011/75	9.12.11

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

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

Table of Handbook modules showing amending instruments

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

Handbook instruments made after 1 January 2008

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

*GLOSSARY

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

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

Ref Code	Sourcebook or manual	No of Inst	Date of Inst	HN
Name of Instrument				
Retail Distribution Review (Pure Protection) Instrument 2010	2010/46	23.9.10	103	
Controlled Functions (Amendment) Instrument 2010	2010/48	23.9.10	103	
Disclosure Rules and Transparency Rules Sourcebook (Amendment No 4) Instrument 2010	2010/51	23.9.10	103	
Client Assets Sourcebook (Enhancement) Instrument 2010	2010/52	13.10.10	104	
Public Awareness Objective (Financial Services Act 2010) Instrument 2010	2010/53	10.11.10	104	
Conduct of Business Sourcebook (Abolition of Contracting Out for Defined Contribution Schemes) Instrument 2010	2010/58	10.11.10	104	
Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105	
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 (<i>made jointly with FOS as FOS 2010/3</i>)	2010/63	16.12.10	105	
Retail Distribution Review (Training and Competence) Instrument 2011	2011/5	19.1.11	106	
Fees (Electronic Money Application Fees) Instrument 2011	2011/6	9.2.11	107	
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11	107	
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment No 2) Instrument 2011	2011/10	24.2.11	107	
Banking: Conduct of Business Sourcebook (Amendment No 2) Instrument 2011	2011/13	24.2.11	107	
Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108	
Controlled Functions (Amendment No 2) Instrument 2011	2011/15	24.3.11	108	
Liquidity Standards (Miscellaneous Amendments No 2) Instrument 2011	2011/18	24.3.11	108	
Pensions (Annuitisation and Income Withdrawals Rules) (Amendment) Instrument 2011	2011/19	24.3.11	108	
Child Trust Funds (Amendment) Instrument 2011	2011/20	24.3.11	108	
Supervision Manual (Auditor's Client Assets Report) (Amendment) Instrument 2011	2011/21	24.3.11	108	
Permitted Links (Amendment No 3) Instrument 2011	2011/24	28.4.11	109	
Periodic Fees (2011/2012) and Other Fees Instrument 2011	2011/28	26.5.11	110	
Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011	2011/30	26.5.11	110	
Listing Rules Sourcebook (Amendment No 7) Instrument 2011	2011/32	26.5.11	110	
Dispute Resolution: Complaints (Amendment No 3) Instrument 2011 (<i>made jointly with FOS as FOS 2011/3</i>)	2011/33	26.5.11	110	
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) (No 2) Instrument 2011 (<i>made jointly with FOS as FOS 2011/4</i>)	2011/36	23.6.11	111	
Retail Distribution Review (Holloway Sickness Policies) Instrument 2011	2011/37	23.6.11	111	
Money Market Funds Instrument 2011	2011/38	23.6.11	111	
UCITS IV Directive Instrument 2011	2011/39	28.7.11	112	
Glossary Amendment (Definition of Holloway Sickness Policy) Instrument 2011	2011/40	28.7.11	112	
Consumer Redress Schemes Instrument 2011 (<i>made jointly with FOS as FOS 2011/5</i>)	2011/46	28.7.11	112	
Retail Distribution Review (Platforms) Instrument 2011	2011/47	28.7.11	112	
Handbook Administration (No 23) Instrument 2011	2011/48	22.9.11	113	
Training and Competence Sourcebook (Accredited Bodies and Qualifications Amendments No 2) Instrument 2011	2011/50	22.9.11	113	
Liquidity Standards (Miscellaneous Amendments No 3) Instrument 2011	2011/52	22.9.11	113	
Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 4) Instrument 2011	2011/62	2.11.11	114	
Capital Instruments (Notification) Instrument 2011	2011/63	2.11.11	114	
Capital Requirements Directive (Handbook Amendments No 4) Instrument 2011	2011/66	2.11.11	114	
Retail Distribution Review (Key Features Illustrations) Instrument 2011	2011/55	22.9.11	115	
Retail Distribution Review (Retail Mediation Activities Return & Complaints Data) Instrument 2011	2011/58	22.9.11	115	
Handbook Administration (No 24) Instrument 2011	2011/67	8.12.11	115	
Professional Firms (Amendment) instrument 2011	2011/70	8.12.11	115	
Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011	2011/72	8.12.11	115	
Regulated Covered Bond Sourcebook (Amendment No 2) Instrument 2011	2011/73	8.12.11	115	
Financial Crime Guide Instrument 2011	2011/74	8.12.11	115	

HIGH LEVEL STANDARDS

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

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

*SYSC	Senior Management Arrangements, Systems and Controls			
<i>First brought into force</i>		-	1.12.01	-
Conduct of Business Sourcebook (Recording of Telephone Conversations and Electronic Communications) Instrument 2008		2008/6	28.2.08	73
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08	79
Supervision Manual (Controlled Functions) (Amendment) Instrument 2008		2008/37	24.7.08	79
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08	81
Senior Management Arrangements, Systems and Controls (Amendment No 2) Instrument 2009		2009/7	26.2.09	85
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09	86
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09	87
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)		2009/36	1.7.09	90
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09	90
Dormant Bank and Building Society Accounts Instrument 2009		2009/38	23.7.09	90
Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009		2009/48	11.8.09	91
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009		2009/55	30.9.09	93
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009		2009/68	27.11.09	95
Prudential Requirements (Stress Testing) Instrument 2009		2009/72	10.12.09	95
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10	102
UK Corporate Governance Code (Handbook Amendments) Instrument 2010		2010/39	22.7.10	102
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10	103
Liquidity Standards (Miscellaneous Amendments) Instrument 2010		2010/43	23.9.10	103
Controlled Functions (Amendment) Instrument 2010		2010/48	23.9.10	103
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10	105
Senior Management Arrangements, Systems and Controls (Reverse Stress Testing) (Amendment) Instrument 2010		2010/64	16.12.10	105
Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010		2010/65	16.12.10	105
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)		2011/7	9.2.11	107
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11	108
Controlled Functions (Amendment No 2) Instrument 2011		2011/15	24.3.11	108
Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 3) Instrument 2011		2011/35	23.6.11	111
UCITS IV Directive Instrument 2011		2011/39	28.7.11	112
Capital Requirements Directive (Handbook Amendments No 3) Instrument 2011		2011/43	28.7.11	112
Senior Management Arrangements, Systems and Controls (Amendment No 3) Instrument 2011		2011/49	22.9.11	113
Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 4) Instrument 2011		2011/62	2.11.11	114

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

Senior Management Arrangements, Systems and Controls (Financial Conglomerates) (Amendment) Instrument 2011	2011/68	8.12.11	115
Training and Competence Sourcebook (Qualifications Amendments No 3) Instrument 2011	2011/69	8.12.11	115

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

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

FIT	The Fit and Proper test for Approved Persons			
<i>First brought into force</i>		-	3.9.01	-
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81	
Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84	
Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87	
Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103	
Controlled Functions (Amendment) Instrument 2010	2010/48	23.9.10	103	
Controlled Functions (Amendment No 2) Instrument 2011	2011/15	24.3.11	108	

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

*TC	Training and Competence			
<i>First brought into force</i>		-	1.12.01	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72	
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)	2009/36	1.7.09	90	
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95	
Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105	

Ref Code	Sourcebook or manual	No of Inst	Date of Inst	HN
Name of Instrument				
Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010	2010/65	16.12.10	105	
Retail Distribution Review (Training and Competence) Instrument 2011	2011/5	19.1.11	106	
Training and Competence Sourcebook (Qualifications Amendments) Instrument 2011	2011/16	24.3.11	108	
Retail Distribution Review (Holloway Sickness Policies) Instrument 2011	2011/37	23.6.11	111	
Training and Competence Sourcebook (Accredited Bodies and Qualifications Amendments No 2) Instrument 2011	2011/50	22.9.11	113	
Training and Competence Sourcebook (Qualifications Amendments No 3) Instrument 2011	2011/69	8.12.11	115	

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

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	

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

PRUDENTIAL STANDARDS

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

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
				HN
General Prudential Sourcebook (Capital Resources Amendment) Instrument 2008	2008/3	24.1.08	72	
General Prudential Sourcebook (Adequacy of Financial Resources) (Amendment) Instrument 2008	2008/12	27.3.08	75	
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77	
General Prudential Sourcebook (Capital Adequacy Calculations for Financial Conglomerates) (Amendment) Instrument 2008	2008/31	26.6.08	78	
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008	2008/66	4.12.08	83	
General Prudential Sourcebook (Notification of Redemption or Repayment) Instrument 2009	2009/8	26.2.09	85	
Reclassification of Available-For-Sale Debt Instrument 2009	2009/40	23.7.09	90	
Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009	2009/48	11.8.09	91	
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92	
Prudential Requirements for Insurers (Amendment No 4) Instrument 2009	2009/60	5.11.09	94	
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95	
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09	95	
Prudential Requirements (Stress Testing) Instrument 2009	2009/72	10.12.09	95	
Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10	98	
Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10	101	
Capital Requirements Directive (Handbook Amendments) Instrument 2010	2010/29	22.7.10	102	
Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103	
Capital Requirements Directive (Large Exposures) Instrument 2010	2010/41	23.9.10	103	
Prudential Requirements (Capital Planning Buffer) Instrument 2010	2010/42	23.9.10	103	
Capital Requirements Directive (Handbook Amendments No 2) Instrument 2010	2010/66	16.12.10	105	
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11	107	
UCITS IV Directive Instrument 2011	2011/39	28.7.11	112	
Venture Capital Investments Instrument 2011	2011/42	28.7.11	112	
Capital Instruments (Notification) Instrument 2011	2011/63	2.11.11	114	
Capital Requirements Directive (Handbook Amendment No 4) Instrument 2011	2011/66	2.11.11	114	

BIPRU	Prudential sourcebook for Banks, Building Societies and Investment Firms			
<i>First brought into force (in part)</i>		1.1.07		
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Lifetime Mortgages) Instrument 2008	2008/4	28.2.08	73	
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77	
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Credit Derivatives Specific Risk) Instrument 2008	2008/58	29.10.08	82	
Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87	
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92	
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009	2009/55	30.9.09	93	
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Capital Floors) Instrument 2009	2009/58	5.11.09	94	
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Large Exposures Transitional Provisions) (Amendment) Instrument 2009	2009/59	5.11.09	94	
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95	
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09	95	
Prudential Requirements (Stress Testing) Instrument 2009	2009/72	10.12.09	95	
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Short-Term Trade Finance Transactions) Instrument 2009	2009/73	10.12.09	95	
Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10	102	
Capital Requirements Directive (Handbook Amendments) Instrument 2010	2010/29	22.7.10	102	
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Amendment) Instrument 2010	2010/30	22.7.10	102	
Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103	
Capital Requirements Directive (Large Exposures) Instrument 2010	2010/41	23.9.10	103	

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

Prudential Requirements (Capital Planning Buffer) Instrument 2010	2010/42	23.9.10	103
Liquidity Standards (Miscellaneous Amendments) Instrument 2010	2010/43	23.9.10	103
Capital Requirements Directive (Handbook Amendments No 2) Instrument 2010	2010/66	16.12.10	105
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Remuneration Disclosures) Instrument 2010	2010/73	16.12.10	105
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11	107
Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108
Liquidity Standards (Miscellaneous Amendments No 2) Instrument 2011	2011/18	24.3.11	108
Handbook Administration (No 22) Instrument 2011	2011/34	23.6.11	111
Venture Capital Investments Instrument 2011	2011/42	28.7.11	112
Capital Requirements Directive (Handbook Amendments No 3) Instrument 2011	2011/43	28.7.11	112
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Group Risk Consolidation) Instrument 2011	2011/51	22.9.11	113
Liquidity Standards (Miscellaneous Amendments No 3) Instrument 2011	2011/52	22.9.11	113
Capital Instruments (Notification) Instrument 2011	2011/63	2.11.11	114
Capital Requirements Directive (Handbook Amendments No 4) Instrument 2011	2011/66	2.11.11	114

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

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

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			
Name of Instrument		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	
UCITS IV Directive Instrument 2011	2011/39	28.7.11	112	

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

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

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

IPRU (INS)	Interim Prudential sourcebook: Insurers			
<i>First brought into force</i>	-	1.12.01	-	
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72	
Interim Prudential sourcebook for Insurers (Marine Mutuals Reporting) (Amendment) Instrument 2008	2008/15	27.3.08	75	
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77	
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008	2008/66	4.12.08	83	
Interim Prudential Sourcebook for Insurers (Other EEA States Insurance Statistics Amendment) Instrument 2009	2009/33	25.6.09	89	
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92	
Prudential Requirements for Insurers (Amendment No 4) Instrument 2009	2009/60	5.11.09	94	

*IPRU (INV)	Interim Prudential sourcebook: Investment Businesses			
<i>First brought into force</i>	-	1.12.01	-	
Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations) Instrument 2008	2008/17	27.3.08	75	
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77	
Senior Management Arrangements, Systems and Controls (Extension of Common Platform	2008/40	25.9.08	81	

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	HN
Provisions) Instrument 2008				
Companies Act 2006 (Consequential Handbook Amendments No 2) Instrument 2008	2008/41	25.9.08	81	
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82	
Professional Indemnity Insurance (Limits of Indemnity) Instrument 2009	2009/4	22.1.09	84	
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92	
Capital Resources and Professional Indemnity Insurance Requirements for Personal Investment Firms Instrument 2009	2009/62	5.11.09	94	
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95	
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95	
Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10	101	
Capital Resources Requirements for Personal Investment Firms (Amendment) Instrument 2011	2011/44	28.7.11	112	
Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011	2011/72	8.12.11	115	

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	

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

Child Trust Funds (Amendment) Instrument 2011	2011/20	24.3.11	108
Retail Distribution Review (Adviser Charging No 2) Instrument 2011	2011/23	28.4.11	109
Permitted Links (Amendment No 3) Instrument 2011	2011/24	28.4.11	109
Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011	2011/30	26.5.11	110
Retail Distribution Review (Holloway Sickness Policies) Instrument 2011	2011/37	23.6.11	111
Money Market Funds Instrument 2011	2011/38	23.6.11	111
UCITS IV Directive Instrument 2011	2011/39	28.7.11	112
Retail Distribution Review (Platforms) Instrument 2011	2011/47	28.7.11	112
Financial Promotions Guidance (Amendment) Instrument 2011	2011/53	22.9.11	113
Retail Distribution Review (Adviser Charging No 3) Instrument 2011	2011/54	22.9.11	114
Retail Distribution Review (Key Features Illustrations) Instrument 2011	2011/55	22.9.11	114

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

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

BCOBS	Banking: Conduct of Business			
<i>First brought into force</i>		-	1.11.09	
Banking: Conduct of Business Sourcebook Instrument 2009	2009/24	23.4.09	87	
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009	2009/52	24.9.09	92	
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95	

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

Banking: Conduct of Business Sourcebook (Amendment No 2) Instrument 2011	2011/13	24.2.11	107
Banking: Conduct of Business Sourcebook (Amendment No 3) Instrument 2011	2011/25	28.4.11	109
Financial Promotions Guidance (Amendment) Instrument 2011	2011/53	22.9.11	113

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

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

REGULATORY PROCESSES

*SUP	Supervision			
<i>Chapter 9 first brought into force</i>		-	21.6.01	-
<i>Chapters 6, 7, 8 and 10 first brought into force</i>		-	3.9.01	-
<i>Rest of SUP first brought into force</i>		-	1.12.01	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72	
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008	2008/2	24.1.08	72	
Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations) Instrument 2008	2008/17	27.3.08	75	
Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76	
Integrated Regulatory Reporting (Amendment No 4) Instrument 2008	2008/20	24.4.08	76	
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77	
Connected Travel Insurance Instrument 2008	2008/24	22.5.08	77	

Ref Code	Sourcebook or manual	No of Inst	Date of Inst	HN
Name of Instrument				
Supervision Manual (Controlled Functions) (Amendment) Instrument 2008	2008/37	24.7.08	79	
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81	
Status Disclosure and FSA Logo Instrument 2008	2008/42	25.9.08	81	
Supervision Manual (Amendment No 14) Instrument 2008	2008/46	25.9.08	81	
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82	
Prudential Categories (Amendment) Instrument 2008	2008/65	4.12.08	83	
Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84	
Supervision Manual (Passporting and Reinsurance) (Amendment) Instrument 2009	2009/9	26.2.09	85	
Supervision Manual (Amendment No 15) Instrument 2009	2009/10	26.2.09	85	
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86	
Supervision Manual (Controllers) (Amendment) Instrument 2009	2009/20	26.3.09	86	
Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87	
Integrated Regulatory Reporting (Amendment No 5) Instrument 2009	2009/34	25.4.09	89	
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)	2009/36	1.7.09	90	
Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90	
Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90	
Supervision Manual (Controlled Functions) (Amendment No 2) Instrument 2009	2009/42	23.7.09	90	
Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009	2009/48	11.8.09	91	
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92	
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92	
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009	2009/55	30.9.09	93	
Close Links Reporting Instrument 2009	2009/63	5.11.09	94	
Supervision Manual (Amendment No 16) Instrument 2009	2009/64	5.11.09	94	
Supervision Manual (Retail Mediation Activities Return) (Amendment) Instrument 2009	2009/65	5.11.09	94	
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95	
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09	95	
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95	
Sale and Rent Back Instrument 2010	2010/1	28.1.10	96	
Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10	98	
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	

Ref Code	Sourcebook or manual			
Name of Instrument	No of Inst	Date of Inst		HN
Integrated Regulatory Reporting (Amendment No 10) Instrument 2011	2011/3	19.1.11	106	
Supervision Manual (Amendment No 17) Instrument 2011	2011/4	19.1.11	106	
Retail Distribution Review (Training and Competence) Instrument 2011	2011/5	19.1.11	106	
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11	107	
Employers' Liability Insurance: Disclosure by Insurers Instrument 2011	2011/12	24.2.11	107	
Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108	
Controlled Functions (Amendment No 2) Instrument 2011	2011/15	24.3.11	108	
Supervision Manual (Auditor's Client Assets Report) (Amendment) Instrument 2011	2011/21	24.3.11	108	
Integrated Regulatory Reporting (Amendment No 11) Instrument 2011	2011/22	24.3.11	108	
Client Assets Reporting (Amendment) Instrument 2011	2011/26	28.4.11	109	
Supervision Manual (Core Information) (Amendment) Instrument 2011	2011/27	28.4.11	109	
Client Assets Reporting (Amendment No 2) Instrument 2011	2011/31	26.5.11	110	
Handbook Administration (No 22) Instrument 2011	2011/34	23.6.11	111	
UCITS IV Directive Instrument 2011	2011/39	28.7.11	112	
Liquidity Reporting (Miscellaneous Amendments) Instrument 2011	2011/45	28.7.11	112	
Handbook Administration (No 23) Instrument 2011	2011/48	22.9.11	113	
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Group Risk Consolidation) Instrument 2011	2011/51	22.9.11	113	
Liquidity Standards (Miscellaneous Amendments No 3) Instrument 2011	2011/52	22.9.11	113	
Supervision Manual (Amendment No 18) Instrument 2011	2011/57	22.9.11	113	
Integrated Regulatory Reporting (Amendment No 12) Instrument 2011	2011/59	22.9.11	113	
Supervision Manual (Retail Mediation Activities Return) (Amendment No 4) Instrument 2011	2011/64	2.11.11	114	
Capital Requirements Directive (Handbook Amendments No 4) Instrument 2011	2011/66	2.11.11	114	
Handbook Administration (No 24) Instrument 2011	2011/67	8.12.11	115	
Professional Firms (Amendment) Instrument 2011	2011/70	8.12.11	115	
Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011	2011/72	8.12.11	115	

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

REDRESS

*DISP	Dispute Resolution: Complaints			
	<i>First brought into force</i>	-	1.12.01	-

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
				HN
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08	72
Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 <i>(made jointly with FOS as FOS 2008/3)</i>		2008/18	27.3.08	75
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08	76
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08	79
Dispute Resolution: Complaints (Amendment No 2) Instrument 2008 <i>(made jointly with FOS as FOS 2008/4)</i>		2008/47	25.9.08	81
Handbook Administration (No 11) Instrument 2008 <i>(made jointly with FOS as FOS 2008/5)</i>		2008/55	29.10.08	82
Payment Services Instrument 2009 <i>(made jointly with FOS as FOS 2009/1)</i>		2009/14	26.3.09	86
Periodic Fees (2009/2010) and Other Fees Instrument 2009		2009/27	28.5.09	88
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 <i>(made jointly with FOS as FOS 2009/3)</i>		2009/36	1.7.09	90
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09	90
Dormant Bank and Building Society Accounts Instrument 2009		2009/38	23.7.09	90
Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 <i>(instrument made by FOS)</i>		FOS 2009/4	16.9.09	92
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Payment Services (Transitioning Firms) Instrument 2009		2009/53	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09	95
Dispute Resolution (Voluntary Jurisdiction and Sale and Rent Back Amendments) Instrument 2009 <i>(instrument made by FOS)</i>		FOS 2009/6	17.12.09	96
Dispute Resolution: Complaints (Publication of Complaints Data) Instrument 2010		2010/2	28.1.10	96
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10	98
Dispute Resolution: Complaints (Payment Protection Insurance Complaints: Referral to Ombudsman) Instrument 2010		2010/18	27.5.10	100
Sale and Rent Back (Regulatory Reporting) Instrument 2010		2010/23	24.6.10	101
Dispute Resolution: Complaints (Payment Protection Insurance) Instrument 2010		2010/36	22.7.10	103
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10	103
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10	105
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 <i>(made jointly with FOS as FOS 2010/3)</i>		2010/63	16.12.10	105
Electronic Money and Payment Services Instrument 2011 <i>(made jointly with FOS as FOS 2011/1)</i>		2011/7	9.2.11	107
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11	108
Dispute Resolution: Complaints (Amendment No 3) Instrument 2011		2011/33	26.5.11	110
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) (No 2) Instrument 2011 <i>(made jointly with FOS as FOS 2011/4)</i>		2011/36	23.6.11	111
UCITS IV Directive Instrument 2011		2011/39	28.7.11	112
Consumer Redress Schemes Instrument 2011 <i>(made jointly with FOS as FOS 2011/5)</i>		2011/46	28.7.11	112
Dispute Resolution: Complaints (Amendment No 4) Instrument 2011 <i>(made jointly with FOS as FOS 2011/6)</i>		2011/65	2.11.11	114
Retail Distribution Review (Retain Mediation Activities Return & Complaints Data) Instrument 2011		2011/58	22.9.11	115
Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011		2011/72	8.12.11	115

*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

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	HN
Compensation Sourcebook (Building Societies and other Mutual Society Mergers) Instrument 2009	2009/2	15.1.09	84	
Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84	
Compensation Sourcebook (Protected Deposit Transfers under the Special Resolution Regime) Instrument 2009	2009/21	29.3.09	86	
Financial Services Compensation Scheme (Limits Amendment) Instrument 2009	2009/25	23.4.09	87	
Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) Instrument 2009	2009/29	28.5.09	88	
Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90	
Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90	
Compensation Sourcebook (Mutual Society Mergers and Protected Deposit Transfers under the Special Resolution Regime) (Amendment) Instrument 2009	2009/43	23.7.09	90	
Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009	2009/47	23.7.09	90	
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92	
Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009	2009/66	5.11.09	94	
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95	
Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10	98	
Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10	102	
Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105	
Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) (No 2) Instrument 2010	2010/71	16.12.10	105	
UCITS IV Directive Instrument 2011	2011/39	28.7.11	112	
Consumer Redress Schemes Instrument 2011 (<i>made jointly with FOS as FOS 2011/5</i>)	2011/46	28.7.11	112	
Compensation Sourcebook (Occupational Pension Scheme Trustees) Instrument 2011	2011/61	1.10.11	113	
Professional Firms (Amendment) Instrument 2011	2011/70	8.12.11	115	

COAF Complaints against the FSA

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

SPECIALIST SOURCEBOOKS

BSOCS Building Societies

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

COLL Collective Investment Schemes

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

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

Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2009	2009/5	22.1.09	84
Collective Investment Schemes Sourcebook (Amendment No 4) Instrument 2009	2009/11	26.2.09	85
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
Collective Investment Schemes Sourcebook (Single Sub-fund Umbrellas) Instrument 2009	2009/44	23.7.09	90
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Collective Investment Schemes Sourcebook (Amendment No 5) Instrument	2009/74	10.12.09	95
Collective Investment Schemes Sourcebook (Accounting Amendments) Instrument 2010	2010/3	28.1.10	96
Funds of Alternative Investment Funds Instrument 2010	2010/5	25.2.10	97
Alternative Finance Investment Bonds Instrument 2010	2010/6	25.2.10	97
Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10	98
Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103
Collective Investment Schemes Sourcebook (Winding Up and Sub-fund Termination and Miscellaneous Amendments) Instrument 2011	2011/11	24.2.11	107
Money Market Funds Instrument 2011	2011/38	23.6.11	111
UCITS IV Directive Instrument 2011	2011/39	28.7.11	112
Retail Distribution Review (Platforms) Instrument 2011	2011/47	28.7.11	112
Handbook Administration (No 23) Instrument 2011	2011/48	22.9.11	113

*CRED	Credit Unions			
<i>First brought into force</i>		-	1.7.02	-
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008	2008/2	24.1.08	72	
Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 (made jointly with FOS as FOS 2008/3)	2008/18	27.3.08	75	
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77	
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81	
Companies Act 2006 (Consequential Handbook Amendments No 2) Instrument 2008	2008/41	25.9.08	81	
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86	
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92	
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92	
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009	2009/52	24.9.09	92	
Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10	102	
Controlled Functions (Amendment) Instrument 2010	2010/48	23.9.10	103	
Public Awareness Objective (Financial Services Act 2010) Instrument 2010	2010/53	10.11.10	104	
Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108	
Controlled Functions (Amendment No 2) Instrument 2011	2011/15	24.3.11	108	
Credit Unions New Sourcebook Instrument 2011	2011/71	8.12.11	115	

*CREDS	Credit Unions			
Credit Unions New Sourcebook Instrument 2011		2011/71	8.12.11	115

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
Professional Firms (Amendment) Instrument 2011		2011/71	8.12.11	115

*RCB	Regulated Covered Bonds			
<i>First brought into force</i>		-	6.3.08	-
Regulated Covered Bonds Sourcebook Instrument 2008		2008/07	6.3.08	74
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08	76
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment) Instrument 2008		2008/68	4.12.08	83
Regulated Covered Bonds Sourcebook (Amendment) Instrument 2008		2008/72	2.12.08	83
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Decision Procedure and Penalties Manual (Financial Penalties) Instrument 2010		2010/4	25.2.10	97
UCITS IV Directive Instrument 2011		2011/39	28.7.11	112
Regulated Covered Bond Sourcebook (Amendment No 2) Instrument 2011		2011/73	8.12.11	115

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

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	HN
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09	86
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09	90
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09	92
Listing Rules Sourcebook (Amendment No 3) Instrument 2009		2009/54	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09	95
Alternative Finance Investment Bonds Instrument 2010		2010/6	25.2.10	97
Listing Rules Sourcebook (Amendment No 4) Instrument 2010		2010/7	25.2.10	97
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10	98
Listing Rules Sourcebook (Amendment No 5) Instrument 2010		2010/13	22.4.10	99
Listing Rules Sourcebook (Amendment No 6) Instrument 2010		2010/37	22.7.10	102
UK Corporate Governance Code (Handbook Amendments) Instrument 2010		2010/39	22.7.10	102
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10	103
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10	105
Listing Rules Sourcebook (Amendment No 7) Instrument 2011		2011/32	26.5.11	110

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

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

Instruments outside the Handbook made after 1 January 2008

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

Interim Permitted Persons

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

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

*PERG Perimeter Guidance manual

<i>Regulatory Guide brought into force</i>	-	1.7.05	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
Connected Travel Insurance Instrument 2008	2008/24	22.5.08	77
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
Perimeter Guidance (Payment Services Scope) Instrument 2009	2009/19	26.3.09	86
Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90
Perimeter Guidance (Amendment No 2) Instrument 2009	2009/46	23.7.09	90
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Sale and Rent Back Instrument 2010	2010/1	28.1.10	96
Alternative Finance Investment Bonds Instrument 2010	2010/6	25.2.10	97
Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11	107
Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108
UCITS IV Directive Instrument 2011	2011/39	28.7.11	112
Perimeter Covered Bond Sourcebook (Amendment No 2) Instrument 2011	2011/74	8.12.11	115

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	-
RPPD is made and amended by instrument			

EG Enforcement Regulatory Guide

<i>Regulatory Guide brought into force</i>	-	28.8.07	-
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment) Instrument 2008	2008/68	4.12.08	83

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

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

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

Guidance Notes issued by the FSA

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

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

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

Handbook provisions not yet in force

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

Listed by effective date within modules

Module	Change	Instrument	When effective	Described in
Glossary	New requirements arising out of Electronic Money Regulations	Electronic Money and Payment Services Instrument 2011 [FSA 2011/7]	30.4.12 (part)	HN107 Feb 2011 (paras 2.3 – 2.8)
	Introduction of automatic enrolment for pensions and related amendments to the opt-out process	Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011 [FSA 2011/30]	1.10.12	HN110 May 2011 (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 Mar 2010 (paras 2.29 – 2.34)
	Introduction of 'consultancy charging' in group pensions market	Retail Distribution Review (Corporate Pensions) Instrument 2010 [FSA 2010/21]	31.12.12	HN101 June 2010 (paras 2.24 – 2.28)
	New and amended commission disclosure requirements	Retail Distribution Review (Pure Protection) Instrument 2010 [FSA 2010/46]	31.12.12	HN103 Sep 2010 (paras 2.54 – 2.59)
	Qualification standards etc for retail investment advisers	Retail Distribution Review (Training and Competence) Instrument 2011 [FSA 2011/5]	31.12.12 (part)	HN106 Jan 2011 (paras 2.3 – 2.15)
	Clarify the relevant conditions that apply for exemption from the Retail Distribution Review rules	Retail Distribution Review (Holloway Sickness Policies) Instrument 2011 [FSA 2011/37]	31.12.12	HN111 Jun 2011 (paras 2.20 – 2.25)
	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 Mar 2011 (paras 2.48 – 2.55)
	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 Mar 2011 (paras 2.48 – 2.55)
	Change rules and introduce new obligations for firms using platforms	Retail Distribution Review (Platforms) Instrument 2011 [FSA 2011/47]	31.12.12	HN112 Jul 2011 (paras 2.28 – 2.30)

Module	Change	Instrument	When effective	Described in
	Implementation of changes to the CRD Directive, known as CRD3	Capital Requirements Directive (Handbook Amendments No 4) Instrument 2011 [FSA 2011/66]	31.12.11	HN114 Nov 2011 (paras 2.14 – 2.18)
	Introduces a voiding rule that applies to the largest banks and broker dealers	Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 4) Instrument 2011 [FSA 2011/62]	1.1.12	HN114 Nov 2011 (paras 2.5 – 2.7)
	Amendments to the one-month notification requirement to capital instruments	Capital Instruments (Notification) Instrument 2011 [FSA 2011/63]	1.2.12	HN114 Nov 2011 (paras 2.8 – 2.11)
SYSC	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 Mar 2011 (paras 2.48 – 2.55)
	Introduces a voiding rule that applies to the largest banks and broker dealers	Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 4) Instrument 2011 [FSA 2011/62]	1.1.12	HN114 Nov 2011 (paras 2.5 – 2.7)
APER	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 Mar 2011 (paras 2.48 – 2.55)
FIT	Qualification standards etc for retail investment advisers	Retail Distribution Review (Training and Competence) Instrument 2011 [FSA 2011/5]	31.12.12 (part)	HN106 Jan 2011 (paras 2.3 – 2.15)
TC	Clarify the relevant conditions that apply for exemption from the Retail Distribution Review rules	Retail Distribution Review (Holloway Sickness Policies) Instrument 2011 [FSA 2011/37]	31.12.12	HN111 Jun 2011 (paras 2.20 – 2.25)
	New requirements arising out of Electronic Money Regulations	Electronic Money and Payment Services Instrument 2011 [FSA 2011/7]	30.4.12 (part)	HN107 Feb 2011 (paras 2.3 – 2.8)
GEN	Minor changes following review of prudential requirements	Prudential Requirements for Insurers (Amendment No 4) Instrument 2009 [FSA 2009/60]	31.12.11 (part)	HN94 Nov 2009 (paras 2.21 – 2.23)
GENPRU	Implementation of changes to the CRD Directive, known as CRD3	Capital Requirements Directive (Handbook Amendments No 4) Instrument 2011 [FSA 2011/66]	31.12.11	HN114 Nov 2011 (paras 2.14 – 2.18)
	Amendments to the one-month notification requirement to capital instruments	Capital Instruments (Notification) Instrument 2011 [FSA 2011/63]	1.2.12	HN114 Nov 2011 (paras 2.8 – 2.11)
BIPRU	Introduce the use of FSA rules for calculating group capital requirements	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Group Risk Consolidation) Instrument 2011 [FSA 2011/51]	31.12.11	HN113 Sep 2011 (paras 2.19 – 2.22)

Module	Change	Instrument	When effective	Described in
	Implementation of changes to the CRD Directive, known as CRD3	Capital Requirements Directive (Handbook Amendments No 4) Instrument 2011 [FSA 2011/66]	31.12.11	HN114 Nov 2011 (paras 2.14 – 2.18)
	Amendments to the one-month notification requirement to capital instruments	Capital Instruments (Notification) Instrument 2011 [FSA 2011/63]	1.2.12	HN114 Nov 2011 (paras 2.8 – 2.11)
INSPRU	Minor changes following review of prudential requirements	Prudential Requirements for Insurers (Amendment No 4) Instrument 2009 [FSA 2009/60]	31.12.11 (part)	HN94 Nov 2009 (paras 2.21 – 2.23)
	Amendments to the one-month notification requirement to capital instruments	Capital Instruments (Notification) Instrument 2011 [FSA 2011/63]	1.2.12	HN114 Nov 2011 (paras 2.8 – 2.11)
IPRU(FSOC)	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 (part)	HN94 Nov 2009 (paras 2.30 – 2.33)
IPRU(INV)	Minor administrative changes	Handbook Administration (No 16) Instrument 2009 [FSA 2009/69]	31.12.11 (part)	HN95 Dec 2009 (paras 2.7 – 2.9)
	Minor administrative changes	Handbook Administration (No 18) Instrument 2010 [FSA 2010/19]	31.12.11 (part)	HN101 June 2010 (paras 2.2 – 2.5)
	Deferring the implementation of new capital rules and connected reporting rules for personal investment firms	Capital Resources Requirements for Personal Investment Firms (Amendment) Instrument 2011 [FSA 2011/44]	31.12.13 (part)	HN112 Jul 2011 (paras 2.23 – 2.26)
COBS	Introduction of 'automatic enrolment scheme' for pensions	Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011 [FSA 2011/30]	1.10.12	HN110 May 2011 (paras 2.12 – 2.15)
	Amended provisions for advised sales of investments to retail clients	Retail Distribution Review (Adviser Charging) Instrument 2010 [FSA 2010/12]	31.12.12	HN98 Mar 2010 (paras 2.29 – 2.34)
	Introduction of 'consultancy charging' in group pensions market	Retail Distribution Review (Corporate Pensions) Instrument 2010 [FSA 2010/21]	31.12.12	HN101 June 2010 (paras 2.24 – 2.28)
	New and amended commission disclosure requirements	Retail Distribution Review (Pure Protection) Instrument 2010 [FSA 2010/46]	31.12.12	HN103 Sep 2010 (paras 2.54 – 2.59)
	Clarification of and changes to the provisions in relation to adviser charging and 'restricted advice'	Retail Distribution Review (Adviser Charging No 2) Instrument 2011 [FSA 2011/23]	31.12.12	HN109 Apr 2011 (paras 2.5 – 2.7)

Module	Change	Instrument	When effective	Described in
	Clarify the relevant conditions that apply for exemption from the Retail Distribution Review rules	Retail Distribution Review (Holloway Sickness Policies) Instrument 2011 [FSA 2011/37]	31.12.12	HN111 Jun 2011 (paras 2.20 – 2.25)
	New and amended commission disclosure requirements	Retail Distribution Review (Pure Protection) Instrument 2010 [FSA 2010/46]	31.12.12	HN103 Sep 2010 (paras 2.54 – 2.59)
	Change rules and introduce new obligations for firms using platforms	Retail Distribution Review (Platforms) Instrument 2011 [FSA 2011/47]	31.12.12	HN112 Jul 2010 (paras 2.28 – 2.30)
	Introduces guidance to ensure that terms used in financial promotions are fair, clear and not misleading	Financial Promotions Guidance (Amendment) Instrument 2011 [FSA 2011/53]	22.3.12	HN113 Sep 2011 (paras 2.31 – 2.33)
SUP	Minor amendments to RMAR (Section A)	Supervision Manual (Retail Mediation Activities Return) (Amendment No 2) Instrument 2010 [FSA 2010/69]	31.12.11	HN105 Dec 2010 (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 Dec 2010 (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 Jan 2011 (paras 2.3 – 2.15)
	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 Mar 2011 (paras 2.48 – 2.55)
	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]	1.1.12; 1.7.12 (part)	HN110 May 2011 (paras 2.21 – 2.24)
	Introduce the use of FSA rules for calculating group capital requirements	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Group Risk Consolidation) Instrument 2011 [FSA 2011/51]	31.12.11	HN113 Sep 2011 (paras 2.19 – 2.22)
	Implementation of changes to the CRD Directive, known as CRD3	Capital Requirements Directive (Handbook Amendments No 4) Instrument 2011 [FSA 2011/66]	31.12.11	HN114 Nov 2011 (paras 2.14 – 2.18)
DISP	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 Mar 2011 (paras 2.48 – 2.55)
	Introduces an amendment to enhance consumer protection	Dispute Resolution: Complaints (Amendment No 4) Instrument	1.1.12	HN114 Nov 2011 (paras

Module	Change	Instrument	When effective	Described in
		2011 [FSA 2011/65;FOS 2011/6]		2.24 – 2.26)
COLL	Change rules and introduce new obligations for firms using platforms	Retail Distribution Review (Platforms) Instrument 2011 [FSA 2011/47]	31.12.12	HN112 Jul 2011 (paras 2.28 – 2.30)
CRED	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 Feb 2011 (paras 2.3 – 2.8)

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

Annex E

What's New?

listed by effective date within modules

Module	Change	Instrument	When effective	Described in paragraphs
GLOSSARY	Minor changes to key features illustrations for individual pensions	Retail Distribution Review (Key Features Illustrations) Instrument 2011 [FSA 2011/55]	1.10.12 (part) 31.12.12	2.25 – 2.27
	Introduce rules for data reporting requirements on adviser charging, consultancy charging and professionalism	Retail Distribution Review (Retail Mediation Activities Return & Complaints Data) Instrument 2011 [FSA 2011/58]	31.12.12	2.29 – 2.32
	Minor administrative corrections to the Handbook	Handbook Administration (No 4) Instrument 2011 [FSA 2011/67]	1.1.12 (part) 31.12.13	2.4 – 2.6
	Introduce rules to authorised professional firms where designated professional bodies do not apply rules	Professional Firms (Amendment) Instrument 2011 [FSA 2011/71]	9.12.11	2.43 – 2.46
	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	8.01.12 (part) 1.10.14	2.8 – 2.10
	Amendments to rules for asset pool monitors and reporting requirements	Regulated Covered Bond Sourcebook (Amendment No 2) Instrument 2011 [FSA 2011/73]	1.01.13	2.47 – 2.49
	Implements a new regulatory financial crime guide	Financial Crime Guide Instrument 2011 [FSA 2011/75]	9.12.11	3.4 – 3.8
SYSC	Amendments to rules for financial conglomerates	Senior Management Arrangements, Systems and Controls (Financial Conglomerates) (Amendment) Instrument 2011 [FSA 2011/68]	31.12.11	2.12 – 2.14
	Minor amends to the appropriate qualification list as part of the RDR	Training and Competence Sourcebook (Qualifications Amendments No 3) Instrument 2011 [FSA 2011/69]	9.12.11	2.16 – 2.18
	Implements a new regulatory financial crime guide	Financial Crime Guide Instrument 2011 [FSA 2011/75]	9.12.11	3.4 – 3.8
TC	Minor amends to the appropriate qualification list as part of the RDR	Training and Competence Sourcebook (Qualifications Amendments No 3) Instrument 2011 [FSA 2011/69]	9.12.11	2.16 – 2.18

Module	Change	Instrument	When effective	Described in paragraphs
INSPRU	Minor administrative corrections to the Handbook	Handbook Administration (No 4) Instrument 2011 [FSA 2011/67]	1.1.12 (part) 31.12.13	2.4 -2.6
MIPRU	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	8.01.12 (part) 1.10.14	2.8 – 2.10
IPRU(INV)	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	8.01.12 (part) 1.10.14	2.8 – 2.10
COBS	Amendments to rules on adviser and consultancy charging	Retail Distribution Review (Adviser Charging No 3) Instrument 2011 [FSA 2011/54]	31.12.12	2.21 – 2.24
	Minor changes to key features illustrations for individual pensions	Retail Distribution Review (Key Features Illustrations) Instrument 2011 [FSA 2011/55]	1.10.12 (part) 1.12.12	2.25 – 2.27
CASS	Introduce rules to authorised professional firms where designated professional bodies do not apply rules	Professional Firms (Amendment) Instrument 2011 [FSA 2011/71]	9.12.11	2.43 – 2.46
MAR	Minor administrative corrections to the Handbook	Handbook Administration (No 4) Instrument 2011 [FSA 2011/67]	1.1.12 (part) 31.12.13	2.4 -2.6
SUP	Introduce rules for data reporting requirements on adviser charging, consultancy charging and professionalism	Retail Distribution Review (Retail Mediation Activities Return & Complaints Data) Instrument 2011 [FSA 2011/58]	31.12.12	2.29 – 2.31
	Minor administrative corrections to the Handbook	Handbook Administration (No 4) Instrument 2011 [FSA 2011/67]	1.1.12 (part) 31.12.13	2.4 -2.6
	Introduce rules to authorised professional firms where designated professional bodies do not apply rules	Professional Firms (Amendment) Instrument 2011 [FSA 2011/71]	9.12.11	2.43 – 2.46
	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	8.01.12 (part) 1.10.14	2.8 – 2.10
DEPP	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	8.01.12 (part) 1.10.14	2.8 – 2.10
DISP	Introduce rules for data reporting requirements on adviser charging, consultancy	Retail Distribution Review (Retail Mediation Activities Return & Complaints Data) Instrument 2011	31.12.12	2.29 – 2.31

Module	Change	Instrument	When effective	Described in paragraphs
	charging and professionalism	[FSA 2011/58]		
	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	8.01.12 (part) 1.10.14	2.8 – 2.10
COMP	Introduce rules to authorised professional firms where designated professional bodies do not apply rules	Professional Firms (Amendment) Instrument 2011 [FSA 2011/71]	9.12.11	2.43 – 2.46
	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	8.01.12 (part) 1.10.14	2.8 – 2.10
CRED	Introduce the Credit Unions New Sourcebook	Credit Unions New Sourcebook 2011 [FSA 2011/71]	8.01.12	2.39
CREDS	Introduce the Credit Unions New Sourcebook	Credit Unions New Sourcebook 2011 [FSA 2011/71]	8.01.12	2.40 – 2.42
PROF	Introduce rules to authorised professional firms where designated professional bodies do not apply rules	Professional Firms (Amendment) Instrument 2011 [FSA 2011/71]	9.12.11	2.43 – 2.46
RCB	Amendments to rules for asset pool monitors and reporting requirements	Regulated Covered Bond Sourcebook (Amendment No 2) Instrument 2011 [FSA 2011/73]	1.01.13	2.47 – 2.49
PERG	Minor amends to the 'by-way-of-business' test in relation to regulated sale and rent back agreements	Perimeter Guidance (Amendment No 3) Instrument 2011 [FSA 2011/74]	8.12.11	3.1 – 3.3
FC	Implements a new regulatory financial crime guide	Financial Crime Guide Instrument 2011 [FSA 2011/75]	9.12.11	3.4 – 3.8

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