

Financial Services Authority

Handbook Notice 96

Board Meeting: 28 January 2010

Notice published: 29 January 2010

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Annex A List of instruments made or approved by the Board on 28 January 2010

Annex B Table of Handbook modules showing amending instruments:

- Handbook modules
- modules outside the Handbook

Annex C Guidance Notes issued by the FSA

Annex D Handbook provisions not yet in force

Annex E What's New?

Handbook Notice 96

This Handbook Notice introduces the Handbook and other material made by the Board under its legislative powers on 28 January 2010. It also contains information about other publications relating to the Handbook and, if appropriate, lists minor corrections made to previous instruments made by the Board.

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

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

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

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

Tel: 0845 606 9966
Fax: 020 7066 0991
Email: fcc@fsa.gov.uk

Post: Firm Contact Centre
Financial Services Authority
25 The North Colonnade
Canary Wharf
London E14 5HS

1 Overview

Legislative changes

The Handbook

- 1.1 On 28 January 2010, the FSA Board made changes to the Handbook in three instruments which:
 - implement the full regulatory regime for sale and rent back activities (FSA 2010/1);
 - introduce a requirement for firms reporting 500 or more complaints in their six-monthly complaints return to publish information about these complaints and how they have been handled (FSA 2010/2);
 - align provisions in the Collective Investment Schemes sourcebook with the revised Statement of Recommended Practice published by the Investment Management Association, clarify the requirements for signing of financial statements, and clarify that income shortfalls must be charged to the capital account at share class level (FSA 2010/3).
- 1.2 The Board also approved one instrument made by the Financial Ombudsman Service Ltd which relates to changes to the Voluntary Jurisdiction, especially in relation to sale and rent back activities (FOS 2009/6).
- 1.3 All these instruments are listed in Annex A.

Changes outside the Handbook

- 1.4 Various changes have been made to the Perimeter Guidance manual (PERG) (FSA 2010/1) in order to include guidance on sale and rent back activities. These changes are described in Chapter 3.

Description of changes

- 1.5 The legislative changes referred to above are listed and briefly described in Chapters 2 and 3 (if applicable) of this Notice.
- 1.6 The FSA reserves the right to make correctional or clarificatory amendments to the instruments made at the Board meeting without further consultation should this prove necessary or desirable.

Feedback on responses to consultations

- 1.7 Chapters 2 and 3 (if applicable) contain brief references to the consultative stages of the new legislative material made by the Board this month. The material referred to in those chapters was consulted on in the following documents:
- Chapter 9 of (and Appendix 9A to) CP09/20 *Quarterly consultation* (No 21) (July 2009);
 - CP09/21 *Transparency as a Regulatory Tool and Publication of Complaints Data* (July 2009);
 - CP09/22 *Regulating sale and rent back – the full regime* (September 2009).
- 1.8 Feedback on responses to the consultation in CP09/20 is set out in Chapter 4 of this Notice. Feedback on responses to the other consultations is being published separately.

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.
- 1.10 Annex B has been amended this month by removing from it instruments made before 1 January 2008, in order to save space. However, we can supply by email lists for each Handbook module of all instruments made *before* 31 December 2007. Requests should be sent to nick.walker@fsa.gov.uk (copied to roslyn.anderson@fsa.gov.uk). Instruments made after 1 January 2008 continue to be shown in Annex B.

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/handbook.jsp>.
- 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

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

Comments

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

2 Handbook changes made by the Board

Introduction

- 2.1 This chapter briefly describes Handbook changes made on 28 January 2010 by the Board. Where relevant, it also refers to the development stages of that material, enabling readers to look back at developmental documents if they wish.

GLOSSARY

Sale and Rent Back Instrument 2010 (FSA 2010/1)

- 2.2 For the changes made to the Glossary by this instrument, see paragraphs 2.8 to 2.13 of this Notice.

Dispute Resolution: Complaints (Publication of Complaints Data) Instrument 2010 (FSA 2010/2)

- 2.3 For the changes made to the Glossary by this instrument, see paragraphs 2.18 to 2.21 of this Notice.

Collective Investment Schemes Sourcebook (Accounting Amendments) Instrument 2010 (FSA 2010/3)

- 2.4 For the changes made to the Glossary by this instrument, see paragraphs 2.22 to 2.26 of this Notice.

HIGH LEVEL STANDARDS

General Provisions (GEN)

Sale and Rent Back Instrument 2010 (FSA 2010/1)

- 2.5 For the changes made to GEN by this instrument, see paragraphs 2.8 to 2.13 of this Notice.

Fees manual (FEES)

Sale and Rent Back Instrument 2010 (FSA 2010/1)

- 2.6 For the changes made to FEES by this instrument, see paragraphs 2.8 to 2.13 of this Notice.

PRUDENTIAL STANDARDS

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

Sale and Rent Back Instrument 2010 (FSA 2010/1)

- 2.7 For the changes made to MIPRU by this instrument, see paragraphs 2.8 to 2.13 of this Notice.

BUSINESS STANDARDS

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

Sale and Rent Back Instrument 2010 (FSA 2010/1)

- 2.8 Following consultation in CP09/22¹ the Board has made the following changes to the Handbook (and to the Perimeter Guidance manual) in order to implement the full regulatory regime for sale and rent back activities.

Changes to Glossary:

Addition of new definitions of “distance regulated sale and rent back mediation contract” and “SRB intermediary”

Changes to definitions of “client”, “specified investment” and “SRB agreement seller”

Changes:

Changes to GEN 4.2.2G

Changes to FEES 3 Annex 1R

¹ CP09/22 *Regulating sale and rent back – the full regime* (September 2009)

Changes to FEES TP 1.1 (new rows 5 and 6)

Addition of MIPRU 4.4.12R and 4.4.13G

Changes to MCOB 1.2.1R and 1.2.2G

Changes to MCOB 2.1.2R and 2.1.3R

Changes to MCOB 2.2.3R, 2.2.6AR and 2.2.8G

Changes to MCOB 2.3.2R, 2.3.6R, 2.3.7R and 2.3.8R

Change to MCOB 2.4.2G

Changes to MCOB 2.6A.4G

Addition of MCOB 2.6A.5BR, 2.6A.5CG and 2.6A.12AR

Changes to MCOB 2.6A.13E

Addition of MCOB 2.6A.13AG

Changes to MCOB 2.7.4R

Addition of MCOB 2 Annex 1G

Changes to MCOB 3.1.1R, 3.1.2G, 3.1.7G and 3.1.11G

Addition of MCOB 3.2.-2AR

Changes to MCOB 3.2.4AR and 3.2.6G

Changes to MCOB 3.3.1R and 3.3.3R

Changes to MCOB 3.4.2G

Changes to MCOB 3.7.1R and 3.7.3R

Addition of MCOB 3.8B (MCOB 3.8B.1R, 3.8B.2G, 3.8B.3R, 3.8B.4R, 3.8B.5R, 3.8B.6E, 3.8B.7G, 3.8B.8R, 3.8B.9R and 3.8B.10G)

Changes to MCOB 3.9.1R and 3.9.2G

Changes to MCOB 3.10.1R and 3.10.2G

Changes to MCOB 3.12.2G, 3.12.3G and 3.12.4G

Changes to MCOB 4.1.2R and 4.1.6G

Changes to MCOB 4.5.1G, 4.5.2R and 4.5.3G

Changes to MCOB 4.6.1G, 4.6.4R and 4.6.5R

Addition of MCOB 4.11 (MCOB 4.11.1R, 4.11.2R, 4.11.3R, 4.11.4E, 4.11.5E, 4.11.6G, 4.11.7G, 4.11.8R, 4.11.9R and 4.11.10G)

Changes to MCOB 4 Annex 3R

Changes to MCOB 5.1.2R

Changes to MCOB 5.9.1R

Addition of MCOB 5.9.1AG, 5.9.1BR, 5.9.1CR, 5.9.1DG, 5.9.1EG, 5.9.1FR and 5.9.1GG

Changes to MCOB 5.9.2R, 5.9.3R, 5.9.4R and 5.9.5G

Addition of MCOB 5.9.6R, 5.9.7G and 5.9.8R

Changes to MCOB 6.1.2R

Addition of MCOB 6.9 (MCOB 6.9.1R, 6.9.2R, 6.9.3R, 6.9.4R, 6.9.5R, 6.9.6R, 6.9.7R, 6.9.8R, 6.9.9G, 6.9.10R and 6.9.11R)

Addition of MCOB 6 Annex 2R and 6 Annex 3R

Changes to MCOB 7.1.2R

Addition of MCOB 7.9 (MCOB 7.9.1R)
Changes to MCOB 12.1.6R
Addition of MCOB TP 3
Changes to MCOB Schedule 1

Change to SUP TP 1.2 (new row 15D)

Changes to PERG 1.4.2G
Addition of PERG 2.6.27CG
Changes to PERG 2.7.7AG and 2.7.7BG
Addition of PERG 2.7.16EG and 2.7.20BAG
Changes to PERG 2.8.6G, 2.8.6AG, 2.8.12G, 2.8.12AG, 2.8.14AG and 2.8.14BG
Changes to PERG 2.9.4G and 2.9.17AG
Changes to PERG 2 Annex 2G
Changes to PERG 4.1.6G
Addition of PERG 7.3.1DG
Changes to PERG 7.3.2G and 7.3.3G
Changes to PERG 7.4.2G, 7.4.3G, 7.4.5G and 7.4.8G
Changes to PERG 8.17.1AG and 8.17.12G
Changes to PERG 8.23.3G and 8.23.4G
Changes to PERG 8.36.3G and 8.36.4G
Changes to PERG 14.1
Changes to Q2, Q3 and Q4 in PERG 14.2
Changes to Q9, Q11 and Q20 in PERG 14.3
Changes to Q27, Q30 and Q36 in PERG 14.4
Addition of PERG 14.4A (Q37A to Q37V)
Changes to Q38, and addition of Q38A to Q38D, in PERG 14.5
Changes to Q39 in PERG 14.6
Changes to Q41 and Q42 in PERG 14.7
Changes to Q43 and Q44 in PERG 14.8

- 2.9 Sale and rent back (SRB) involves individuals (usually those facing financial difficulties) selling their homes at a discount in return for the right to remain in their home for a period of time as a tenant.
- 2.10 Following concerns about possible consumer detriment, the Government asked the Office of Fair Trading (OFT) to investigate the SRB market, drawing on contributions from the FSA. This resulted in the OFT recommending that these transactions should be subject to statutory regulation by the FSA, and this was followed by legislation.
- 2.11 Pending the commencement of the new legislation, the FSA introduced an interim regulatory regime in July 2009², to address the most immediate concerns for consumers as soon as possible, and indicated that the full regime would commence on **30 June 2010**. This instrument gives effect to that regime.

2 *Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (FSA 2009/36)* described in Handbook Notice 90

- 2.12 The full regime builds on the interim regime through the application of a number of conduct of business and prudential requirements, including:
- security of tenure through fixed term assured shorthold tenancy agreements (five year minimum term);
 - a single sales standard across all sales requiring an assessment of affordability and appropriateness in every case;
 - a cooling-off period of 14 days and enhanced disclosure requirements including an FSA leaflet on SRB;
 - financial promotions requirements including the banning of cold-calling, dropping leaflets through letterboxes and use of emotive language;
 - an independent property valuation in all cases;
 - capital resources and professional indemnity insurance; and
 - the application of additional Handbook requirements.
- 2.13 With the exception of changes made to FEES (which come into force on **29 January 2010**) this instrument comes into force on **30 June 2010**. Feedback on this consultation is being published in a separate Policy Statement.

REGULATORY PROCESSES

Supervision manual (SUP)

Sale and Rent Back Instrument 2010 (FSA 2010/1)

- 2.14 For the changes made to SUP by this instrument, see paragraphs 2.8 to 2.13 of this Notice.

REDRESS

Dispute Resolution: Complaints (DISP)

Dispute Resolution (Voluntary Jurisdiction and Sale and Rent Back Amendments) Instrument 2009 (FOS 2009/6)

- 2.15 The Board has approved the making, by the Financial Ombudsman Service Ltd (FOS), of the following changes to the Handbook:

Changes:

Changes to DISP 2.5.1R
Changes to DISP 2 Annex 1G

- 2.16 These changes, which were consulted on as part of CP09/22³, extend the range of activities covered by the Voluntary Jurisdiction of the FOS in order to bring into its scope sale and rent back activities. The opportunity has also been taken to include reference to operating a multilateral trading facility in order to be consistent with the FSA's amended list of "regulated activities".
- 2.17 This instrument was made by the Board of the FOS on 17 December 2009. Instruments made by the FOS require the approval of the FSA Board, which the latter has now given. The instrument comes into force on **6 February 2010**, and feedback on this consultation is included in a separate Policy Statement covering the full sale and rent regime.

Dispute Resolution: Complaints (Publication of Complaints Data) Instrument 2010 (FSA 2010/2)

- 2.18 Following consultation in CP09/21⁴ the Board has made the following changes to the Handbook:

<i>Changes to Glossary:</i>	<i>Addition of definition of "complaints data publication rules"</i>
<i>Changes:</i>	<i>Changes to DISP 1.1.3R, 1.1.10AR, 1.1.11R, 1.1.14R and 1.1.15R</i> <i>Changes to DISP 1.5.1R</i> <i>Addition of DISP 1.10A (DISP 1.10A.1R, 1.10A.2R, 1.10A.3R, 1.10A.4R, 1.10A.5E, 1.10A.6R, 1.10A.7G and 1.10A.8G)</i> <i>Addition of new headings within DISP 1.11</i> <i>Addition of DISP 1.11.6AR, 1.11.6BR, 1.11.6CR, 1.11.6DR and 1.11.6EG</i> <i>Addition of DISP 1 Annex 1AG and 1 Annex 1BR</i> <i>Changes to DISP 1 Annex 2G</i> <i>Changes to DISP TP1</i> <i>Changes to DISP Sch 2</i>

- 2.19 This instrument requires firms reporting 500 or more complaints in their six-monthly complaint return to publish information about these complaints and how they have been handled.
- 2.20 The main effects of this instrument are
- any firm that reports 500 or more complaints received in its six-monthly complaints return must publish information about these complaints and how they have been handled (the complaints data summary);

3 CP09/22 *Regulating sale and rent back – the full regime* (September 2009)

4 CP09/21 *Transparency as a Regulatory Tool and Publication of Complaints Data* (July 2009)

- firms covered by this requirement must notify the FSA immediately that the summary accurately reflects the report submitted to the FSA, that it has been published and where it has been published;
- firms are recommended to publish additional material alongside the summary to relate the number of complaints received to the scale of the firm's relevant business;
- the complaints data summaries must be published by 28 February and 31 August each year;
- where a firm submits a joint report on behalf of itself and other firms, it must publish a complaints data summary covering the data contained in the joint report, if the joint report shows 500 or more complaints received in the period;
- similar rules apply to the Society of Lloyd's.

2.21 These changes come into force on 6 April 2010. Feedback on this consultation is being published in a separate Policy Statement.

SPECIALIST SOURCEBOOKS

Collective Investment Schemes (COLL)

*Collective Investment Schemes Sourcebook (Accounting Amendments)
Instrument 2010 (FSA 2010/3)*

2.22 Following consultation in Chapter 9 of (and Appendix 9A to) CP09/20⁵ the Board has made the following changes:

<i>Changes to Glossary:</i>	<i>Addition of new defined term of "index-linked security"</i> <i>Changes to definitions of "distribution account", "IMA SORP" and "income property"</i>
<i>Changes:</i>	<i>Changes to COLL 4.5.5R, 4.5.6G, 4.5.7R and 4.5.8R</i> <i>Addition of COLL 4.5.8BR</i> <i>Changes to COLL 4.5.9R, 4.5.11R and 4.5.12R</i> <i>Change to COLL 6.7.10R</i> <i>Changes to COLL 6.8.2R and 6.8.3R</i> <i>Addition of COLL 6.8.3AG</i> <i>Changes to COLL 8.3.5AR, 8.3.5BR and 8.3.5DR</i> <i>Addition of COLL 8.3.5ER</i> <i>Changes to COLL 8.5.15R</i> <i>Changes to COLL TP 1.1</i> <i>Changes to COLL Sch 1</i>

2.23 The Investment Management Association published a revised Statement of Recommended Practice (SORP) in November 2008. This provides guidance on how international and UK accounting principles should be applied specifically to

⁵ CP09/20 *Quarterly consultation (No 21)* (July 2009)

authorised investment funds. As FSA rules require authorised funds to comply with this SORP, changes have been made to COLL and the Glossary in order to align these provisions more closely with the SORP. The revised SORP applies to accounting periods beginning on or after 1 January 2009.

- 2.24 We have taken the opportunity to simplify the Glossary definition of *income property* which had become cumbersome following previous amendments.
- 2.25 We have also provided clarification about:
- (1) the required content of financial statements of authorised funds, and have created the flexibility for authorised fund managers to end an accounting period either 7 days before or 7 days later than its expected end date; and
 - (2) situations where there is a shortfall in the income account (for example, because fees charged have exceeded income received) which should be charged to the capital account; we have now made clear that this should apply at a share class level and not at an overall fund level.
- 2.26 These changes come into force on **6 March 2010**. Feedback on this consultation is set out in Chapter 4 of this Notice,

LISTING, PROSPECTUS AND DISCLOSURE

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

3 Changes outside the Handbook

- 3.1 Changes have also been made this month to the following material outside the Handbook.

Perimeter Guidance manual (PERG)

Sale and Rent Back Instrument 2010 (FSA 2010/1)

- 3.2 The Board has made the following changes to PERG as part of its implementation of the full regulatory regime for sale and rent back activities.

Changes:

Changes to PERG 1.4.2G

Addition of PERG 2.6.27CG

Changes to PERG 2.7.7AG and 2.7.7BG

Addition of PERG 2.7.16EG and 2.7.20BAG

Changes to PERG 2.8.6G, 2.8.6AG, 2.8.12G, 2.8.12AG, 2.8.14AG and 2.8.14BG

Changes to PERG 2.9.4G and 2.9.17AG

Changes to PERG 2 Annex 2G

Changes to PERG 4.1.6G

Addition of PERG 7.3.1DG

Changes to PERG 7.3.2G and 7.3.3G

Changes to PERG 7.4.2G, 7.4.3G, 7.4.5G and 7.4.8G

Changes to PERG 8.17.1AG and 8.7.12G

Changes to PERG 8.23.3G and 8.23.4G

Changes to PERG 8.36.3G and 8.36.4G

Changes to PERG 14.1

Changes to Q2, Q3 and Q4 in PERG 14.2

Changes to Q9, Q11 and Q20 in PERG 14.3

Changes to Q27, Q30 and Q36 in PERG 14.4

Addition of PERG 14.4A (Q37A to Q37V)

Changes to Q38, and addition of Q38A to Q38D, in PERG 14.5

Changes to Q39 in PERG 14.6

Changes to Q41 and Q42 in PERG 14.7
Changes to Q43 and Q44 in PERG 14.8

3.3 This instrument is more fully described at paragraphs 2.8 to 2.13 of this Notice.

4 Feedback on responses to consultation

4.1 This chapter contains feedback on responses to the following consultation:

- Chapter 9 of (and Appendix 9A to) CP09/20 *Quarterly consultation (No 21)* (July 2009).

Chapter 9 of CP09/20: Quarterly Consultation (No 21)

*Collective Investment Schemes Sourcebook (Accounting Amendments)
Instrument 2010 (FSA 2010/3)*

Glossary of definitions

Collective Investment Schemes sourcebook (COLL)

4.2 In Chapter 9 of CP09/20 we consulted on making changes:

- to align COLL with the revised Statement of Recommended Practice issued by the Investment Management Association;
- to amend the definition of income property;
- to clarify that income shortfalls must be charged to capital at share class, not fund, level;
- to clarify requirements relating to financial statements; and
- to allow additional flexibility at the end of annual accounting periods.

4.3 We received three responses from management companies, and responses from the Investment Management Association (IMA) and the Depositary and Trustee Association (DATA).

4.4 The IMA publish a Statement of Recommended Practice (SORP) which provides guidance on how international and UK accounting principles should be applied specifically to authorised investment funds. Following the convergence of UK

Generally Accepted Accounting Principles (UK GAAP) and the International Financial Reporting Standards (IFRS), the IMA issued a revised SORP in November 2008. As our rules require authorised funds to comply with the SORP, some of the changes made in the November 2008 SORP have implications for the Collective Investment Schemes sourcebook (COLL). We therefore proposed to align COLL with the revised SORP by making the following changes.

Income: revenue and capital recognition

- 4.5 In order to comply with accounting standards, the IMA SORP now distinguishes between ‘revenue’ and ‘net capital gains/losses’, both of which are components of ‘income’. However this is at odds with COLL, which currently only refers to ‘income’.
- 4.6 As part of these changes we consulted on simplifying the Glossary definition of ‘income property’ and moving the rules for income allocations to COLL 6.8.3R.
- 4.7 Most respondents agreed that the definition of ‘income property’ did require updating but did not agree with our proposed wording. The IMA suggested some alternative wording which they considered better reflected the requirements of the accounting standards.

Our response:

- 4.8 Following further discussions with the IMA and with HM Revenue & Customs (HMRC) we have amended the definition and COLL 6.8.3R broadly in line with the IMA’s suggested text and introduced a Glossary definition for ‘index-linked security’.
- 4.9 There are a number of firms with waivers in force regarding COLL 6.7.10R and 6.8.3R in relation to index-linked bond funds. These waivers will remain in force until the expiry date of the current direction but will not be renewed. We will write to each firm separately to update the current wording of the direction so that it reflects the new wording of COLL 6.7.10R and 6.8.3R.

Clarification on the contents of financial statements and condensed financial statements for half-yearly reports

- 4.10 The revised IMA SORP permits authorised funds to produce condensed accounts for half-yearly reports in a similar way to UK listed companies. We therefore proposed to remove the word ‘full’ from the term ‘full accounts’ to remove any uncertainty about the contents of the half-yearly report.
- 4.11 All respondents agreed with this proposal.

Our response:

- 4.12 We have made this change as consulted upon.

Other amendments to financial statements

- 4.13 The CP set out our proposals for making changes to the requirements for financial statements, in addition to what is required to align COLL with the IMA SORP, by:
- clarifying that the investment objective and policy in short reports should include a description of the strategy used for achieving that objective;
 - requiring that, where an Investment Company with Variable Capital (ICVC) has an Authorised Corporate Director (ACD) and additional director(s), the accounts must be approved by the Board of directors and signed on their behalf by the ACD and an additional director;
 - requiring that the accounts for an Authorised Unit Trust (AUT) must be signed by a director of the fund manager.
- 4.14 Generally all respondents agreed with our proposals. One respondent queried the value of clarifying that the investment strategy should be included in the short report as the Manager's Report usually describes the strategy pursued. Whilst we agree that the Report can include the strategy, we feel it would be helpful if this requirement was clearly stated in the rules.

Our response:

- 4.15 We are making the changes broadly as consulted upon; however, we have made some amendments to the rules to avoid unnecessary repetition. We have inserted a new rule COLL 4.5.8BR which sets out the requirements for signing of annual and half-yearly reports, and an equivalent rule for Qualified Investor Schemes (QIS) in COLL 8.3.5ER.

Accounting periods

- 4.16 Other proposed changes included some clarifications about the required content of financial statements of authorised funds, and allowing Authorised Fund Managers (AFMs) the flexibility to end an accounting period either 7 days earlier or 7 days later than its expected end date.
- 4.17 Two respondents agreed that the additional flexibility could be helpful. One respondent did not think that the flexibility was needed. The IMA had no objection to the changes being made, but highlighted that the CP suggested that two sets of accounts would be needed, one at the accounting reference date and one at the date on which the accounts are prepared.

Our response:

- 4.18 We have made the changes as consulted upon as we think the additional flexibility would be useful for fund managers. To clarify the point raised by the IMA we now require one set of accounts, to be produced as at the date on which the accounts are produced. However, firms should be aware that, under tax rules, a Corporation Tax return would be required as at the accounting reference date and, if the accounting period is extended up to seven days, a further return would be required as at the date on which the accounts are produced.

Charging income shortfall to capital

- 4.19 Finally, we consulted on amending COLL 6.7.10R(2) to clarify that where the amount of income property is less than the actual income distributed for any accounting period, the rules apply at a share class level.
- 4.20 Three responses to the proposed change to charge a shortfall in income to the capital account at share class, rather than fund, level suggested that applying the shortfall at share class level would be unfair to investors as it increases the distributable income and, in turn, the investors' income tax liability. One respondent agreed with the proposed change.

Our response:

- 4.21 We are proceeding with the change to apply any income shortfall at share class level as consulted upon. An income shortfall occurs where the income is less than the charges payable from the fund. Where share classes have different levels of charges and the income for one share class is not sufficient to cover the costs of those charges and the shortfall is charged to capital at a fund level, this can result in investors in one share class effectively subsidising the investors in another. After discussions with HMRC we feel the proposal provides an outcome for consumers which better reflects their expectations if they receive the full amount of distributable income accrued in the share class in which they are invested.
- 4.22 The further changes referred to above do not affect the cost benefit analysis or the compatibility statement which remain as published in the CP. The changes to the Handbook made by this instrument are listed and outlined at paragraphs 2.22 to 2.26 of this Notice.
- 4.23 The other material consulted on in Chapter 9 of (and Appendix 9B to) CP09/20 was made by the Board at its meeting in December 2009, as the *Collective Investment Schemes Sourcebook (Amendment No 5) Instrument 2009 (FSA 2009/74)*.

Annex A

List of new instruments and addenda

(See also descriptions within Annex E)

Instruments made or approved by the Board on 28 January 2010

Title of instrument	CP	Modules affected	No. of instrument	Changes effective
Sale and Rent Back Instrument 2010	09/22	Glossary, GEN, FEES, MIPRU, MCOB , SUP, PERG	2010/1	29.1.10 and 30.6.10
Dispute Resolution: Complaints (Publication of Complaints Data) Instrument 2010	09/21	Glossary, DISP	2010/2	6.4.10
Collective Investment Schemes Sourcebook (Accounting Amendments) Instrument 2010	09/20 (Ch 9)	Glossary, COLL	2010/3	6.3.10
Dispute Resolution (Voluntary Jurisdiction and Sale and Rent Back Amendments) Instrument 2009	09/22	DISP	FOS 2009/6	6.2.10

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

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

Table of Handbook modules showing amending instruments

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

Handbook instruments made after 1 January 2008

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

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

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst		Date of Inst
				HN
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)		2009/36	1.7.09	90
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09	90
Dormant Bank and Building Society Accounts Instrument 2009		2009/38	23.7.09	90
Supervision Manual (Controlled Functions) (Amendment No 2) Instrument 2009		2009/42	23.7.09	90
Collective Investment Schemes Sourcebook (Single Sub-fund Umbrellas) Instrument 2009		2009/44	23.7.09	90
Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009		2009/47	23.7.09	90
Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009		2009/48	11.8.09	91
Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 (<i>instrument made by FOS</i>)		FOS 2009/4	16.9.09	92
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09	92
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009		2009/52	24.9.09	92
Listing Rules Sourcebook (Amendment No 3) Instrument 2009		2009/54	24.9.09	92
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009		2009/55	30.9.09	93
Supervision Manual (Integrated Regulatory Reporting of Liquidity for Banks, Building Societies and Investment Firms) Instrument 2009		2009/56	30.9.09	93
Payment Services (Gibraltar-based Firms) Instrument 2009 (<i>instrument made jointly with FOS as FOS 2009/5</i>)		2009/57	5.11.09	94
Approved Reinsurance to Close Instrument 2009		2009/61	5.11.09	94
Capital Resources and Professional Indemnity Insurance Requirements for Personal Investment Firms Instrument 2009		2009/62	5.11.09	94
Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009		2009/66	5.11.09	94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009		2009/68	27.11.09	95
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09	95
Prudential Requirements (Stress Testing) Instrument 2009		2009/72	10.12.09	95
Sale and Rent Back Instrument 2010		2010/1	28.1.10	96
Dispute Resolution: Complaints (Publication of Complaints Data) Instrument 2010		2010/2	28.1.10	96
Collective Investment Schemes Sourcebook (Accounting Amendments) Instrument 2010		2010/3	28.1.10	96

HIGH LEVEL STANDARDS

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

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

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

Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)	2009/36	1.7.09	90
Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90
Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009	2009/48	11.8.09	91
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009	2009/55	30.9.09	93
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09	95
Prudential Requirements (Stress Testing) Instrument 2009	2009/72	10.12.09	95

COND	Threshold Conditions		
<i>First brought into force</i>	-	3.9.01	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
Threshold Conditions (Banking Act 2009) Instrument 2009	2009/39	23.7.09	90
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Close Links Reporting Instrument 2009	2009/63	5.11.09	94

APER	Statements of Principle and Code of Practice for Approved Persons		
<i>First brought into force</i>	-	1.12.01	-
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
Supervision Manual (Controlled Functions) (Amendment No 2) Instrument 2009	2009/42	23.7.09	90

FIT	The Fit and Proper test for Approved Persons		
<i>First brought into force</i>	-	3.9.01	-
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84
Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87

*GEN	General Provisions		
<i>First brought into force</i>	-	21.6.01	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008	2008/2	24.1.08	72
Companies Act 2006 (Transitional Provisions) Instrument 2008	2008/9	27.3.08	75
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77
Disclosure Documents (Amendment) Instrument 2008	2008/35	24.7.08	79
FSA Logo Licence (Amendment) Instrument 2008	2008/39	20.8.08	80
Status Disclosure and FSA Logo Instrument 2008	2008/42	25.9.08	81
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
Payment Services Instrument 2009	2009/14	26.3.09	86
Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009	2009/52	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09
Sale and Rent Back Instrument 2010		2010/1	28.1.10

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

PRUDENTIAL STANDARDS

GENPRU	General Prudential sourcebook		
<i>First brought into force (in part)</i>			31.12.06
General Prudential Sourcebook (Capital Resources Amendment) Instrument 2008		2008/3	24.1.08
General Prudential Sourcebook (Adequacy of Financial Resources) (Amendment) Instrument 2008		2008/12	27.3.08
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08
General Prudential Sourcebook (Capital Adequacy Calculations for Financial Conglomerates) (Amendment) Instrument 2008		2008/31	26.6.08

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

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

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

*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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	
		Date of Inst	HN
Professional Indemnity Insurance (Limits of Indemnity) Instrument 2009		2009/4	22.1.09 84
Reclassification of Available-For-Sale Debt Instrument 2009		2009/40	23.7.09 90
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09 92
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09 95
Sale and Rent Back Instrument 2010		2010/1	28.1.10 96

UPRU	Prudential sourcebook for UCITS Firms		
<i>First brought into force</i>		1.1.07	
Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations) Instrument 2008	2008/17	27.3.08	75
Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87

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

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

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

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

BUSINESS STANDARDS

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

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

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

Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
Financial Services Compensation Scheme (Limits Amendment) Instrument 2009	2009/25	23.4.09	87
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95

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

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

CASS	Client Assets		
<i>First brought into force</i>	-	1.1.04	-
Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
Client Assets Sourcebook (Common Platform Provisions) Instrument 2008	2008/45	25.9.08	81
Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84

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

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

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

REGULATORY PROCESSES

*SUP	Supervision			
	<i>Chapter 9 first brought into force</i>	-	21.6.01	-
	<i>Chapters 6, 7, 8 and 10 first brought into force</i>	-	3.9.01	-
	<i>Rest of SUP first brought into force</i>	-	1.12.01	-
	Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
	Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008	2008/2	24.1.08	72
	Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations) Instrument 2008	2008/17	27.3.08	75
	Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
	Integrated Regulatory Reporting (Amendment No 4) Instrument 2008	2008/20	24.4.08	76
	Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77
	Connected Travel Insurance Instrument 2008	2008/24	22.5.08	77
	Supervision Manual (Controlled Functions) (Amendment) Instrument 2008	2008/37	24.7.08	79
	Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
	Status Disclosure and FSA Logo Instrument 2008	2008/42	25.9.08	81
	Supervision Manual (Amendment No 14) Instrument 2008	2008/46	25.9.08	81
	Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
	Prudential Categories (Amendment) Instrument 2008	2008/65	4.12.08	83
	Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84
	Supervision Manual (Passporting and Reinsurance) (Amendment) Instrument 2009	2009/9	26.2.09	85
	Supervision Manual (Amendment No 15) Instrument 2009	2009/10	26.2.09	85
	Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
	Supervision Manual (Controllers) (Amendment) Instrument 2009	2009/20	26.3.09	86
	Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
	Integrated Regulatory Reporting (Amendment No 5) Instrument 2009	2009/34	25.4.09	89
	Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)	2009/36	1.7.09	90
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
	Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90
	Supervision Manual (Controlled Functions) (Amendment No 2) Instrument 2009	2009/42	23.7.09	90
	Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009	2009/48	11.8.09	91
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009	2009/55	30.9.09	93
	Close Links Reporting Instrument 2009	2009/63	5.11.09	94
	Supervision Manual (Amendment No 16) Instrument 2009	2009/64	5.11.09	94
	Supervision Manual (Retail Mediation Activities Return) (Amendment) Instrument 2009	2009/65	5.11.09	94
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09	95
	Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
	Sale and Rent Back Instrument 2010	2010/1	28.1.10	96

DEPP	Decision Procedure and Penalties			
	<i>First brought into force</i>	-	28.8.07	-
	Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008	2008/2	24.1.08	72
	Decision Procedure and Penalties Manual and Enforcement Guide (Amendment) Instrument 2008	2008/68	4.12.08	83
	Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84

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

REDRESS

*DISP	Dispute Resolution: Complaints		
<i>First brought into force</i>		-	1.12.01 -
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08 72
Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 (made jointly with FOS as FOS 2008/3)		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 (made jointly with FOS as FOS 2008/4)		2008/47	25.9.08 81
Handbook Administration (No 11) Instrument 2008 (made jointly with FOS as FOS 2008/5)		2008/55	29.10.08 82
Payment Services Instrument 2009 (made jointly with FOS as FOS 2009/1)		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 (made jointly with FOS as FOS 2009/3)		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 (instrument made by FOS)		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 (instrument made by FOS)		FOS 2009/6	17.12.09 96
Dispute Resolution: Complaints (Publication of Complaints Data) Instrument 2010		2010/2	28.1.10 96

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	
		Date of Inst	HN
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09
Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009		2009/66	5.11.09
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09

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
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09

SPECIALIST SOURCEBOOKS

*COLL	Collective Investment Schemes		
<i>First brought into force</i>		-	1.4.04
Collective Investment Schemes Sourcebook (UCITS Eligible Assets Directive and Other Amendments) Instrument 2008		2008/5	28.2.08
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08
Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2008 (REVOKED: July 2008)		2008/27	22.5.08
Collective Investment Schemes Sourcebook (Property Authorised Investment Funds) Instrument 2008		2008/28	22.5.08
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08
Collective Investment Schemes Sourcebook (Immovables Valuation) Instrument 2008		2008/48	25.9.08
Collective Investment Schemes Sourcebook (Simplified Prospectus) (Amendment) Instrument 2008		2008/61	29.10.08
Collective Investment Schemes Sourcebook (Suspension of Dealings) Instrument 2008		2008/69	4.12.08
Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2009		2009/5	22.1.09
Collective Investment Schemes Sourcebook (Amendment No 4) Instrument 2009		2009/11	26.2.09
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09
Collective Investment Schemes Sourcebook (Single Sub-fund Umbrellas) Instrument 2009		2009/44	23.7.09
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09
Collective Investment Schemes Sourcebook (Amendment No 5) Instrument		2009/74	10.12.09
Collective Investment Schemes Sourcebook (Accounting Amendments) Instrument 2010		2010/3	28.1.10

CRED	Credit Unions		
<i>First brought into force</i>		-	1.7.02
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008		2008/2	24.1.08
Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 (made jointly with FOS as FOS 2008/3)		2008/18	27.3.08
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08
Companies Act 2006 (Consequential Handbook Amendments No 2) Instrument 2008		2008/41	25.9.08
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009		2009/52	24.9.09

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

ELM	Electronic Money		
<i>First brought into force</i>		-	18.4.02
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009		2009/52	24.9.09
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09

PROF	Professional Firms		
<i>First brought into force</i>		-	1.12.01
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08
Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 (made jointly with FOS as FOS 2008/3)		2008/18	27.3.08
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09

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

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 (Controllors) (Amendment) Instrument 2009		2009/20	26.3.09
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09
Recognised Investment Exchanges and Recognised Clearing Houses Sourcebook (Amendments to Recognition Requirements) Instrument 2009		2009/30	28.5.09
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09

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
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008		2008/2	24.1.08
Listing Rules Sourcebook (Amendment No 2) Instrument 2008		2008/21	24.4.08
Disclosure Rules and Transparency Rules Sourcebook (Corporate Governance Rules) Instrument 2008		2008/32	26.6.08
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08
Listing Rules (Sponsors) (Amendment) Instrument 2008		2008/70	4.12.08
Listing Rules Sourcebook (Rights Issue Subscription Period) Instrument 2009		2009/6	9.2.09
Trading Plan Instrument 2009		2009/12	26.2.09
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09

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

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

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

DTR	Disclosure Rules and Transparency Rules		
<i>First brought into force</i>	-	1.7.05	-
Disclosure Rules and Transparency Rules Sourcebook (Corporate Governance Rules) Instrument 2008	2008/32	26.6.08	78
Disclosure Rules and Transparency Rules Sourcebook (Amendment) Instrument 2008	2008/71	4.12.08	83
Trading Plan Instrument 2009	2009/12	26.2.09	85
Disclosure and Transparency Rules (Disclosure of Contracts for Differences) Instrument 2009	2009/13	26.2.09	85
Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95

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

*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

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

BSOG is made and amended by instrument

RPPD Providers and Distributors Regulatory Guide

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

EG Enforcement Regulatory Guide

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

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

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

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 tariff measures for calculating FSCS compensation and specific cost levies	Financial Services Compensation Scheme (Amendment of Tariff Measures and Other Levy Rules) Instrument 2008 [FSA 2008/57]	1.4.10	HN82 <i>Oct 2008</i> (paras 2.19 – 2.22)
	Amendments following restructure of Listing Regime	Listing Rules Sourcebook (Amendment No 3) Instrument 2009 [FSA 2009/54]	6.4.10	HN92 <i>Sep 2009</i> (paras 2.58 – 2.63)
	New chapter in SYSC and other changes to require firms to test their business models to failure	Prudential (Stress Testing) Instrument 2009 [FSA 2009/72]	14.12.10 (<i>part</i>)	HN95 <i>Dec 2009</i> (paras 2.13 – 2.14)
	Changes to FSCS provisions enabling faster payout of claims to depositors	Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009 [FSA 2009/47]	31.12.10	HN90 <i>July 2009</i> (paras 2.2 – 2.8)
	Minor administrative corrections	Handbook Administration (No 15) Instrument 2009 [FSA 2009/49]	31.12.10 (<i>part</i>)	HN92 <i>Sep 2009</i> (paras 2.2 – 2.4)
	New requirements for deposit takers to put in place single customer views in order to provide aggregate balances of depositors	Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009 [FSA 2009/66]	31.12.10 (<i>part</i>)	HN94 <i>Nov 2009</i> (paras 2.52 – 2.59)
SYSC	New chapter in SYSC and other changes to require firms to test their business models to failure	Prudential (Stress Testing) Instrument 2009 [FSA 2009/72]	14.12.10 (<i>part</i>)	HN95 <i>Dec 2010</i> (paras 2.13 – 2.14)
COND	Amendment of existing close links notification requirements	Close Links Reporting Instrument 2009 [FSA 2009/63]	1.6.10	HN94 <i>Nov 2009</i> (paras 2.34 – 2.43)
FEES	New tariff measures for calculating FSCS compensation and specific cost levies	Financial Services Compensation Scheme (Amendment of Tariff Measures and Other Levy Rules) Instrument 2008 [FSA 2008/57]	1.4.10 (<i>part</i>)	HN82 <i>Oct 2008</i> (paras 2.19 – 2.22)

Module	Change	Instrument	When effective	Described in
	Changes to FSCS provisions enabling faster payout of claims to depositors	Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009 [FSA 2009/47]	31.12.10	HN90 <i>July 2009</i> (paras 2.57 – 2.63)
GENPRU	New chapter in SYSC and other changes to require firms to test their business models to failure	Prudential (Stress Testing) Instrument 2009 [FSA 2009/72]	14.12.10 <i>(part)</i>	HN95 <i>Dec 2009</i> (paras 2.13 – 2.14)
INSPRU	Minor changes following review of prudential requirements	Prudential Requirements for Insurers (Amendment No 4) Instrument 2009 [FSA 2009/60]	31.12.11 <i>(part)</i>	HN94 <i>Nov 2009</i> (paras 2.21 – 2.23)
IPRU(FSOC)	Minor changes following review of prudential requirements	Prudential Requirements for Insurers (Amendment No 4) Instrument 2009 [FSA 2009/60]	31.12.11 <i>(part)</i>	HN94 <i>Nov 2009</i> (paras 2.21 – 2.23)
IPRU(INV)	Change of the capital resources, requirements and professional indemnity rules for personal investment firms	Capital Resources and Professional Indemnity Insurance Requirements for Personal Investment Firms Instrument 2009 [FSA 2009/62]	31.12.11 <i>(part)</i>	HN94 <i>Nov 2009</i> (paras 2.30 – 2.33)
	Minor administrative changes	Handbook Administration (No 16) Instrument 2009 [FSA 2009/69]	31.12.11 <i>(part)</i>	HN95 <i>Dec 2009</i> (paras 2.7 – 2.9)
SUP	Amendment of existing close links notification requirements	Close Links Reporting Instrument 2009 [FSA 2009/63]	1.6.10	HN94 <i>Nov 2009</i> (paras 2.34 – 2.43)
	New and amended reporting rules on liquidity	Supervision Manual (Integrated Regulatory Reporting of Liquidity for Banks, Building Societies and Investment Firms) Instrument 2009 [FSA 2009/56]	1.10.10 <i>(part)</i>	HN93 <i>Oct 2009</i> (paras 2.5 – 2.9)
COMP	Changes to reflect changes made to the DGSD	Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) Instrument 2009 [FSA 2009/29]	31.12.10 <i>(part)</i>	HN88 <i>May 2009</i> (paras 2.17 – 2.19)
	Changes to FSCS provisions enabling faster payout of claims to depositors	Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009 [FSA 2009/47]	31.12.10 <i>(part)</i>	HN90 <i>July 2009</i> (paras 2.57 – 2.63)
	Minor administrative corrections	Handbook Administration (No 15) Instrument 2009 [FSA 2009/49]	31.12.10 <i>(part)</i>	HN92 <i>Sep 2009</i> (paras 2.2 – 2.4)
	Deposit takers to put in place single customer views in order to provide aggregate balances of depositors	Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009 [FSA 2009/66]	31.12.10 <i>(part)</i>	HN94 <i>Nov 2009</i> (paras 2.52 – 2.59)

Module	Change	Instrument	When effective	Described in
LR	Restructure of Listing Regime	Listing Rules Sourcebook (Amendment No 3) Instrument 2009 [FSA 2009/54]	6.4.10 <i>(part)</i>	HN92 <i>Sep 2009</i> (paras 2.58 – 2.63)

What's New?

listed by effective date within modules

Module	Change	Instrument	When effective	Described in paragraphs
Glossary	Amendments to align Handbook with revised IMA SORP	Collective Investment Schemes Sourcebook (Accounting Amendments) Instrument 2010 [FSA 2010/3]	6.3.10	2.22 – 2.26
	New requirements to publish complaints data summary	Dispute Resolution: Complaints (Publication of Complaints Data) Instrument 2010 [FSA 2010/2]	6.4.10	2.18 – 2.21
	Introduction of full regulatory regime for sale and rent back activities	Sale and Rent Back Instrument 2010 [FSA 2010/1]	30.6.10	2.8 – 2.13
GEN	Introduction of full regulatory regime for sale and rent back activities	Sale and Rent Back Instrument 2010 [FSA 2010/1]	30.6.10	2.8 – 2.13
FEES	Introduction of full regulatory regime for sale and rent back activities	Sale and Rent Back Instrument 2010 [FSA 2010/1]	29.1.10	2.8 – 2.13
MIPRU	Introduction of full regulatory regime for sale and rent back activities	Sale and Rent Back Instrument 2010 [FSA 2010/1]	30.6.10	2.8 – 2.13
MCOB	Introduction of full regulatory regime for sale and rent back activities	Sale and Rent Back Instrument 2010 [FSA 2010/1]	30.6.10	2.8 – 2.13
SUP	Introduction of full regulatory regime for sale and rent back activities	Sale and Rent Back Instrument 2010 [FSA 2010/1]	30.6.10	2.8 – 2.13
DISP	Changes to scope of FOS Voluntary Jurisdiction	Dispute Resolution (Voluntary Jurisdiction and Sale and Rent Back Amendments) Instrument 2009 [FOS 2009/6]	6.2.10	2.15 – 2.17
	New requirements to publish complaints data summary	Dispute Resolution: Complaints (Publication of Complaints Data) Instrument 2010 [FSA 2010/2]	6.4.10	2.18 – 2.21
COLL	Amendments to align Handbook with revised IMA SORP	Collective Investment Schemes Sourcebook (Accounting Amendments) Instrument 2010 [FSA 2010/3]	6.3.10	2.22 – 2.26

PERG	Introduction of full regulatory regime for sale and rent back activities	Sale and Rent Back Instrument 2010 [FSA 2010/1]	30.6.10	2.8 – 2.13
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