

Financial Services Authority

# Handbook Notice 97

**Board Meeting: 25 February 2010**

**Notice published: 1 March 2010**



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## Handbook Notice 97

This Handbook Notice introduces the Handbook and other material made by the Board under its legislative powers on 25 February 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](mailto: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](mailto: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 25 February 2010, the FSA Board made changes to the Handbook in four instruments which:
  - introduce a new penalty framework and increase disciplinary penalties in line with the FSA's credible deterrence strategy (FSA 2010/4);
  - provide certain retail authorised collective investment schemes (funds of alternative investment funds) with investment powers beyond those currently available to UCITS and non-UCITS retail schemes (FSA 2010/5);
  - make minor consequential changes to the Handbook to reflect the creation of a new specified investment 'Alternative Finance Investment Bonds' (FSA 2010/6); and
  - implement the final part of the Listing Review (FSA 2010/7).
- 1.2 These instruments are listed in Annex A.

### Changes outside the Handbook

- 1.3 Changes have been made to:
  - the Perimeter Guidance manual (PERG) to explain how Alternative Finance Investment Bonds fit within the regulatory structure (FSA 2010/6); and
  - the Enforcement Guide (EG) as part of the new penalty framework referred to above (FSA 2010/4).

## Description of changes

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

- 1.6 Chapters 2 and 3 contain brief references to the consultative stages of the new legislative material made by the Board this month. The material referred to in those chapters was consulted on in the following documents:
  - CP08/4 *Funds of Alternative Investment Funds (FAIFs): Feedback on CP07/6 and further consultation* (February 2008);
  - CP09/19 *Enforcement financial penalties* (July 2009);
  - CP09/24 *Listing regime review: Policy statement for CP08/21 and further minor consultation* (October 2009);
  - Chapter 3 of CP09/25 *Quarterly consultation (No 22)* (October 2009); and
  - CP09/28 *Listing Regime review: consultation on changes to the listing categories consequent to CP09/24* (November 2009).
- 1.7 Feedback on responses to the consultation in CP09/25 is set out in Chapter 4 of this Notice. Feedback on responses to the other consultations is being published separately.

## Annexes to this Notice

- 1.8 The Annexes to this Handbook Notice contain:
  - a list (Annex A) of the formal instruments made by the Board this month which make changes to the Handbook and to related materials;
  - tables (Annex B) identifying the instruments by which each module of the Handbook has been amended;
  - a table showing Guidance Notes issued by the FSA (Annex C);
  - a table (Annex D) which lists, as a reminder to firms, those Handbook provisions yet to come into force; and
  - a ‘What’s New?’ list (Annex E) which provides a brief description by module of the instruments made this month.
- 1.9 Annex B has been amended 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](mailto:nick.walker@fsa.gov.uk) (copied to [roslyn.anderson@fsa.gov.uk](mailto:roslyn.anderson@fsa.gov.uk)). Instruments made after 1 January 2008 continue to be shown in Annex B.

## **Publication of Handbook material**

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

## **Obligation to publish feedback**

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

## **Comments**

- 1.16 We always welcome feedback on the way we present information in the Handbook Notice, including its Annexes. If you do have any comment, this should be sent to 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 25 February 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

- Funds of Alternative Investment Funds Instrument 2010 (FSA 2010/5)*
- 2.2 For the changes made to the Glossary by this instrument, see paragraphs 2.14 to 2.18 of this Notice.
- Alternative Finance Investment Bonds (Consequential Amendments) Instrument 2010 (FSA 2010/6)*
- 2.3 For the changes made to the Glossary by this instrument, see paragraphs 2.19 to 2.22 of this Notice.
- Listing Rules Sourcebook (Amendment No 4) Instrument 2010 (FSA 2010/7)*
- 2.4 For the changes made to the Glossary by this instrument, see paragraphs 2.25 to 2.29 of this Notice.

## HIGH LEVEL STANDARDS

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

## PRUDENTIAL STANDARDS

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

## BUSINESS STANDARDS

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



## REGULATORY PROCESSES

### Decision Procedure and Penalties manual (DEPP)

*Decision Procedure and Penalties Manual (Financial Penalties) Instrument 2010 (FSA 2010/4)*

2.8 The Board has made the following changes to the Handbook:

**Changes:**

***Changes to DEPP 6.4.1G and 6.4.2G***  
***Deletion and replacement of DEPP 6.5***  
***Addition of DEPP 6.5 (DEPP 6.5.1G to 6.5.3G)***  
***Addition of DEPP 6.5A (DEPP 6.5A.1G to 6.5A.5G)***  
***Addition of DEPP 6.5B (DEPP 6.5B.1G to 6.5B.5G)***  
***Addition of DEPP 6.5C (DEPP 6.5C.1G to 6.5C.5G)***  
***Addition of DEPP 6.5D (DEPP 6.5D.1G to 6.5D.5G)***  
***Changes to DEPP 6.6.1G and 6.6.2G***  
***Changes to DEPP 6.7.2G***  
***Change to DEPP Sch 4***  
  
***Changes to RCB 4.2.5G***  
  
***Deletion of EG 6.5***  
***Change to EG 6.17***  
***Addition of EG 6.17A and 6.17B***  
***Changes to EG 7.4 and 7.6***  
***Deletion of EG 7.7***  
***Changes to EG 19.82, 19.88 and 19.101***

2.9 Following consultation in CP09/19<sup>1</sup> this instrument amends the FSA's policy, as set out in the Handbook and in the Enforcement Guide, on the determination of the level of penalties for enforcement cases.

2.10 In particular it restructures the penalty framework into five steps to improve its transparency and consistency; the framework is based on the following principles:

- that a person should not be able to benefit from wrongdoing;
- that a firm or individual should be appropriately penalised for wrongdoing; and
- that the financial penalty should be sufficient to deter others.

2.11 In addition, the instrument also:

- provides for increased penalties in line with the FSA's credible deterrence strategy;
- introduces an explanation of the FSA's approach in those cases where a person claims that a financial penalty will cause serious financial hardship; and

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<sup>1</sup> CP09/19 *Enforcement financial penalties* (July 2009)

- makes minor changes to clarify the situations when the FSA is likely to publicise its actions in criminal investigations.
- 2.12 This instrument comes into force on 6 March 2010. Feedback on the consultation is being published in a separate Policy Statement.

## REDRESS

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

## SPECIALIST SOURCEBOOKS

### Collective Investment Schemes sourcebook (COLL)

#### *Funds of Alternative Investment Funds Instrument 2010 (FSA 2010/5)*

- 2.14 The Board has made the following changes to the Handbook:

<b><i>Changes to Glossary:</i></b>	<b><i>Addition of definitions of “FAIF” and “fund of alternative investment funds”</i></b>
<b><i>Changes:</i></b>	<b><i>Changes to COLL 1.2.1R and 1.2.2G</i></b>
	<b><i>Changes to COLL 3.2.6R</i></b>
	<b><i>Changes to COLL 4.2.5R and 4.2.6G</i></b>
	<b><i>Changes to COLL 5.1.1R and 5.1.4G</i></b>
	<b><i>Changes to COLL 5.6.7R and 5.6.7AG</i></b>
	<b><i>Addition of COLL 5.7 (COLL 5.7.1R, 5.7.2G, 5.7.3R, 5.7.4R, 5.7.5R, 5.7.6G, 5.7.7R, 5.7.8R, 5.7.9R, 5.7.10R and 5.7.11G)</i></b>
	<b><i>Changes to COLL 6.2.16R, 6.2.19R and 6.2.21R</i></b>
	<b><i>Change to COLL 6.3.4R</i></b>
	<b><i>Change to COLL 8.3.4R</i></b>
	<b><i>Addition of COLL 8.4.1AR</i></b>
	<b><i>Changes to COLL 8.4.5R</i></b>
	<b><i>Addition of COLL 8.4.5BG</i></b>

- 2.15 Following consultation in CP08/4<sup>2</sup> this instrument introduces rules to provide retail authorised collective investment schemes with investment powers beyond those currently available to UCITS and non-UCITS retail schemes, by creating retail “funds of alternative investment funds” (FAIFs).
- 2.16 The new Handbook provisions require FAIF managers to have a structured and thorough due diligence regime when investment is made in other collective investment schemes (“second schemes”). The rules provide a list of factors that the operator should consider before an initial investment and on an ongoing basis. These factors include requirements to determine:

2 CP08/4 *Funds of Alternative Investment Funds (FAIFs): Feedback on CP07/6 and further consultation* (February 2008)

- that the second scheme complies with relevant legal and regulatory requirements;
- that the property of the second scheme is held in safekeeping by a third party which is subject to prudential regulation and independent of its investment manager;
- that the calculation of the net asset value of the second scheme and the maintenance of its accounting records is segregated from the investment management function; and
- that the second scheme is regularly audited by an independent auditor in accordance with international standards on auditing.

2.17 The effect of these provisions is to introduce a new sub-class of authorised collective investment scheme able to invest up to 100% of its assets into unregulated collective investment schemes. (Currently non-UCITS retail schemes are limited to a maximum of 20% in such unregulated schemes.) The new Handbook provisions also impose similar due diligence requirements on managers of qualified investor schemes investing in other collective investment schemes.

2.18 This instrument comes into force on 6 March 2010. Feedback on this consultation is being provided in a separate Policy Statement.

*Alternative Finance Investment Bonds (Consequential Amendments)  
Instrument 2010 (FSA 2010/6)*

2.19 The Board has made the following changes to the Handbook and to the Perimeter Guidance manual (PERG):

***Changes to Glossary:***

***Addition of definition of "alternative debenture"  
Changes to definition of "certificate representing certain securities", "certificate representing debt securities", "collateral", "debt security", "designated investment", "inter-professional investment", "security", "specified investment" and "warrant"***

***Changes:***

***Change to COLL 5.2.7R***

***Changes to LR Appendix 1***

***Addition of PERG 2.6.11AG, 2.6.11BG, 2.6.11CG, 2.6.11DG, 2.6.11EG, 2.6.11FG, 2.6.11GG and 2.6.11HG***

***Changes to PERG 2.6.12G and 2.6.13G***

***Changes to PERG 2.8.4G and 2.8.6AG***

***Changes to PERG 2 Annex 2G***

***Changes to PERG 8.14.21G, 8.14.30G and 8.14.41G***

***Changes to PERG 8.21.9G, 8.21.12G, 8.21.13G and 8.21.17G***

***Change to PERG 8.25.1G***

**Change to PERG 8.36.4G**  
**Changes to PERG 13 Annex 2**

- 2.20 Following consultation in Chapter 3 of CP09/25<sup>3</sup> minor changes have been made to the Handbook and PERG in order to reflect the insertion by HM Treasury into the Regulated Activities Order of a new category of specified investment “alternative finance investment bonds”.
- 2.21 Alternative finance investment bonds, or “Sukuk”, are Islamic bonds designed to replicate the economic function of conventional bonds and will be referred to as “alternative debentures” for the purposes of the Handbook. These debentures have become popular as the popularity of Islamic finance has grown. The legislative changes have been designed to align the treatment of alternative bonds with that of conventional bonds, because they have similar economic and risk characteristics.
- 2.22 This instrument comes into force on **26 February 2010**. Feedback on this consultation is set out in Chapter 4 of this Notice.

**Regulated Covered Bonds sourcebook (RCB)**

*Decision Procedure and Penalties Manual (Financial Penalties) Instrument 2010 (FSA 2010/4)*

- 2.23 For the changes made to RCB by this instrument, see paragraphs 2.8 to 2.12 of this Notice.

**LISTING, PROSPECTUS AND DISCLOSURE**

**Listing Rules sourcebook (LR)**

*Alternative Finance Investment Bonds (Consequential Amendments) Instrument 2010 (FSA 2010/6)*

- 2.24 For the changes made to LR by this instrument, see paragraphs 2.19 to 2.22 of this Notice.

*Listing Rules Sourcebook (Amendment No 4) Instrument 2010 (FSA 2010/7)*

- 2.25 The Board has made the following changes to the Handbook:

<b>Changes to Glossary:</b>	<b><i>Addition of “miscellaneous securities” and “standard listing (shares)”</i></b>
	<b><i>Changes to “preference share”, “premium listing” and “tender offer”</i></b>
	<b><i>Deletion of definition of “standard listing (commercial company)”</i></b>

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3 CP09/25 *Quarterly consultation (No 22)* (October 2009)

**Changes:**

*Changes to LR 1.5.1G and 1.5.2R*  
*Addition of LR 1.6 (LR 1.6.1G and 1.6.2R)*  
*Changes to LR 2.2.3R and 2.2.12R*  
*Deletion of LR 2.2.14R*  
*Addition of LR 2.2.15R*  
*Changes to LR 3.2.2R*  
*Changes to LR 3.3.1R, 3.3.2R, 3.3.3R, 3.3.4R, 3.3.4AR, 3.3.5R and 3.3.6R*  
*Changes to LR 3.4.1R*  
*Changes to LR 5.1.2G*  
*Changes to LR 5.2.2G, 5.2.3G, 5.2.5R and 5.2.7R*  
*Addition of LR 5.2.7AR*  
*Changes to LR 5.2.8R, 5.2.10R, 5.2.11R and 5.2.12R*  
*Addition of LR 5.4.7G*  
*Changes to LR 5.4A.1R, 5.4A.2G, 5.4A.3R, 5.4A.4R, 5.4A.5R, 5.4A.10R, 5.4A.11R, 5.4A.12R, 5.4A.13G and 5.4A.16G*  
*Changes to LR 5.5.3G*  
*Changes to LR 6.1.1R, 6.1.2G, 6.1.3R, 6.1.4R, 6.1.8R, 6.1.9R, 6.1.10R, 6.1.11R, 6.1.12R, 6.1.13G, 6.1.15G, 6.1.17G and 6.1.23R*  
*Changes to LR 7.1.1R*  
*Changes to LR 7.2.1R*  
*Changes to LR 8.2.1R and 8.2.1AR*  
*Changes to 8.4.1R, 8.4.3R, 8.4.4G, 8.4.7R, 8.4.10G and 8.4.11R*  
*Changes to LR 9.1.1R*  
*Deletion of LR 9.1.2R, 9.1.2AG, 9.1.3R and 9.1.4R*  
*Changes to LR 9.2.2R, 9.2.2AR, 9.2.5G and 9.2.6AG*  
*Changes to LR 9.3.11R and 9.3.12R*  
*Changes to LR 9.5.1R, 9.5.3G, 9.5.4R, 9.5.7R, 9.5.11R, 9.5.13R, 9.5.15R and 9.5.16R*  
*Changes to LR 9.6.4R*  
*Changes to LR 10.1.2G*  
*Changes to LR 10.6.2G*  
*Changes to LR 10.7.2R*  
*Changes to LR 12.1.1R*  
*Changes to LR 12.5.1R and 12.5.2R*  
*Deletion of LR 12.5.4R and 12.5.6R*  
*Changes to LR 13.1.2R*  
*Changes to LR 13.2.3R*  
*Changes to LR 13.8.2R, 13.8.7R and 13.8.8R*  
*Changes to LR 14.1.1R*  
*Changes to LR 14.2.1R and 14.2.5G*  
*Changes to LR 14.3.1R, 14.3.4R, 14.3.9R, 14.3.10R, 14.3.11G, 14.3.15R, 14.3.17R and 14.3.18R*  
*Changes to LR 15.2.1R*

***Addition of LR 15.2.1AR***  
***Changes to LR 15.3.2G and 15.3.3R***  
***Changes to LR 15.4.10R***  
***Addition of LR 15.4.11AG***  
***Changes to LR 16.2.1R***  
***Changes to LR 16.3.3G and 16.3.4R***  
***Addition of LR 16.4.5R***  
***Changes to LR 17.1.1R***  
***Addition of LR 20.1 (LR 20.1.1R and 20.1.2G)***  
***Addition of LR 20.2 (LR 20.2.1R)***  
***Addition of LR 20.3 (LR 20.3.1R)***  
***Addition of LR 20.4 (LR 20.4.1R, 20.4.2R, 20.4.3R, 20.4.4R, 20.4.5R, 20.4.6G, 20.4.7R and 20.4.8R)***  
***Addition of LR 20.5 (LR 20.5.1R, 20.5.2R, 20.5.3R, 20.5.4R and 20.5.5G)***  
***Changes to LR Appendix 1***  
***Changes to LR TR 3***  
***Addition of LR TR 5, TR 6 and TR 7***

- 2.26 These changes represent the final stage of the FSA's review of the structure of the UK Listing Regime and follow CP09/24<sup>4</sup> and CP09/28<sup>5</sup>. The new regime divides listed securities into two segments: Premium and Standard; each segment is then further broken down into a number of categories.
- 2.27 The changes amend the title of one of the Listing categories to 'standard listing (shares)' and introduce an additional category 'standard listing (miscellaneous securities)'. They also confirm the FSA's policy that Premium Listing will only be available to equity shares which meet all the super-equivalent requirements. Overseas issuers with securities in the Premium segment will be required to offer pre-emption rights. The changes also clarify that in order to be listed securities must be admitted to trading on a Regulated Market in the UK.
- 2.28 As a result of responses to the consultation we have put in place transitional arrangements; these include overseas Premium Listed companies not having to offer pre-emption rights to shareholders until 6 April 2011. This will allow time for the necessary authorities to be put in place.
- 2.29 This instrument comes into force on 6 April 2010. Feedback on the consultation is being published in a separate Policy Statement.

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

5 CP09/28 *Listing Regime review: consultation on changes to the listing categories consequent upon CP09/24* (November 2009)

# 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)**

*Alternative Finance Investment Bonds (Consequential Amendments) Instrument 2010 (FSA 2010/6)*

- 3.2 This instrument is described, and the changes made to PERG are listed, at paragraphs 2.19 to 2.22 of this Notice.

**Enforcement Guide (EG)**

*Decision Procedure and Penalties Manual (Financial Penalties) Instrument 2010 (FSA 2010/4)*

- 3.3 This instrument is described, and the changes made to EG are listed, at paragraphs 2.8 to 2.12 of this Notice.

# 4 Feedback on responses to consultation

- 4.1 This chapter contains feedback on responses to the following consultation:
- Chapter 3 of CP09/25 *Quarterly consultation (No 22)* (October 2009).

## **Chapter 3 of CP09/25: Quarterly consultation (No 22)**

*Alternative Finance Investment Bonds (Consequential Amendments) Instrument 2010 (FSA 2010/6)*

### **Glossary of definitions**

### **Collective Investment Schemes sourcebook (COLL)**

### **Listing Rules sourcebook (LR)**

- 4.2 In Chapter 3 of CP09/25 we consulted on making amendments to the Perimeter Guidance manual (PERG) and certain other consequential changes, including changes to the Glossary of definitions and other relevant Handbook cross-references, as a result of the introduction of a new specified investment type ‘alternative finance investment bonds’ (AFIBs) under the Financial Services and Market Act 2000 (Regulated Activities) (Amendment) Order 2010 (the Statutory Instrument).
- 4.3 We received one response to this consultation which did not object to our proposals.
- 4.4 We have made some minor amendments to PERG, due to the fact that HM Treasury made some amendments to the Statutory Instrument after we published CP09/25. We have simply reflected these changes in the section in PERG where the statutory definition of an AFIB has been copied out. We have also added to PERG 2.6.12G that the exclusion under article 78(2) of the Regulated Activities Order is not applicable to government and public securities which amount to AFIBs. These changes do not affect the cost benefit analysis or compatibility statement which remain as published in the CP.



- 4.5 The Statutory Instrument which makes AFIBs a specified investment for the purposes of the Financial Services and Market Act comes into force on 24 February 2010.
- 4.6 The Handbook amendments made by this instrument are listed in paragraphs 2.19 to 2.22 of this Notice.

## Annex A

### List of new instruments and addenda

(See also descriptions within Annex E)

#### Instruments made or approved by the Board on 25 February 2010

Title of instrument	CP	Modules affected	No. of instrument	Changes effective
Decision Procedure and Penalties Manual (Financial Penalties) Instrument 2010	09/19	<b>DEPP</b> , RCB, EG	FSA 2010/4	6.3.10
Funds of Alternative Investment Funds Instrument 2010	08/4	Glossary, <b>COLL</b>	FSA 2010/5	26.2.10
Alternative Finance Investment Bonds (Consequential Amendments) Instrument 2010	09/25 (Ch 3)	Glossary, <b>COLL</b> , LR, PERG	FSA 2010/6	6.3.10
Listing Rules Sourcebook (Amendment No 4) Instrument 2010	09/24; 09/28	Glossary, <b>LR</b>	FSA 2010/7	6.4.10

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](mailto:nick.walker@fsa.gov.uk) copied to [roslyn.anderson@fsa.gov.uk](mailto:roslyn.anderson@fsa.gov.uk)

## Handbook instruments made after 1 January 2008

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

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

## HIGH LEVEL STANDARDS

PRIN	The Principles for Businesses	No of Inst	Date of Inst	HN
	<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	No of Inst	Date of Inst	HN
	<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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08 81
Senior Management Arrangements, Systems and Controls (Amendment No 2) Instrument 2009		2009/7	26.2.09 85
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09 86
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09 87
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 ( <i>made jointly with FOS as FOS 2009/3</i> )		2009/36	1.7.09 90
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09 90
Dormant Bank and Building Society Accounts Instrument 2009		2009/38	23.7.09 90
Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009		2009/48	11.8.09 91
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09 92
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009		2009/55	30.9.09 93
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09 95
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009		2009/68	27.11.09 95
Prudential Requirements (Stress Testing) Instrument 2009		2009/72	10.12.09 95

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

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009		2009/52	24.9.09 92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09 95
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09 95
Sale and Rent Back Instrument 2010		2010/1	28.1.10 96

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

## PRUDENTIAL STANDARDS

GENPRU	General Prudential sourcebook		
<i>First brought into force (in part)</i>			31.12.06
General Prudential Sourcebook (Capital Resources Amendment) Instrument 2008		2008/3	24.1.08 72
General Prudential Sourcebook (Adequacy of Financial Resources) (Amendment) Instrument 2008		2008/12	27.3.08 75

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

BIPRU	Prudential sourcebook for Banks, Building Societies and Investment Firms		
<i>First brought into force (in part)</i>			
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Lifetime Mortgages) Instrument 2008		2008/4	1.1.07 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>			
Regulated Covered Bonds (Related Amendments) Instrument 2008		2008/8	31.12.06 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>			
Prudential Sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries (Use of Intermediaries) Instrument 2008		2008/14	1.1.07 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



Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08 79
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08 81
Professional Indemnity Insurance (Limits of Indemnity) Instrument 2009		2009/4	22.1.09 84
Reclassification of Available-For-Sale Debt Instrument 2009		2009/40	23.7.09 90
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09 92
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09 95
Sale and Rent Back Instrument 2010		2010/1	28.1.10 96

UPRU	Prudential sourcebook for UCITS Firms		
<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	2008/40	25.9.08	81

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Provisions) Instrument 2008			
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
	Payment Services Instrument 2009	2009/14	26.3.09	86

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Supervision Manual (Controllers) (Amendment) Instrument 2009		2009/20	26.3.09 86
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09 95
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09 95
Decision Procedure and Penalties Manual (Financial Penalties) Instrument 2010		2010/4	25.2.10 97

## REDRESS

DISP	Dispute Resolution: Complaints		
<i>First brought into force</i>		-	1.12.01 -
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08 72
Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 (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 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

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

*COLL	Collective Investment Schemes		
<i>First brought into force</i>		-	1.4.04 -
Collective Investment Schemes Sourcebook (UCITS Eligible Assets Directive and Other Amendments) Instrument 2008		2008/5	28.2.08 73
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08 76
Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2008 <b>(REVOKED: July 2008)</b>		2008/27	22.5.08 77
Collective Investment Schemes Sourcebook (Property Authorised Investment Funds) Instrument 2008		2008/28	22.5.08 77
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08 79
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08 81
Collective Investment Schemes Sourcebook (Immovables Valuation) Instrument 2008		2008/48	25.9.08 81
Collective Investment Schemes Sourcebook (Simplified Prospectus) (Amendment) Instrument 2008		2008/61	29.10.08 82
Collective Investment Schemes Sourcebook (Suspension of Dealings) Instrument 2008		2008/69	4.12.08 83
Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2009		2009/5	22.1.09 84
Collective Investment Schemes Sourcebook (Amendment No 4) Instrument 2009		2009/11	26.2.09 85
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09 86
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09 90
Collective Investment Schemes Sourcebook (Single Sub-fund Umbrellas) Instrument 2009		2009/44	23.7.09 90
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09 92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09 92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09 95
Collective Investment Schemes Sourcebook (Amendment No 5) Instrument		2009/74	10.12.09 95
Collective Investment Schemes Sourcebook (Accounting Amendments) Instrument 2010		2010/3	28.1.10 96
Funds of Alternative Investment Funds Instrument 2010		2010/5	25.2.10 97
Alternative Finance Investment Bonds Instrument 2010		2010/6	25.2.10 97

CRED	Credit Unions		
<i>First brought into force</i>		-	1.7.02 -
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008		2008/2	24.1.08 72
Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 <i>(made jointly with FOS as FOS 2008/3)</i>		2008/18	27.3.08 75
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08 77
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08 81
Companies Act 2006 (Consequential Handbook Amendments No 2) Instrument 2008		2008/41	25.9.08 81
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09 86
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09 92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09 92

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
		HN	
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009		2009/52	24.9.09 92

ELM	Electronic Money		
<i>First brought into force</i>		-	18.4.02 -
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08 72
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08 77
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08 81
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09 86
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009		2009/52	24.9.09 92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09 95

PROF	Professional Firms		
<i>First brought into force</i>		-	1.12.01 -
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08 72
Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 ( <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

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

REC	Recognised Investment Exchanges and Recognised Clearing Houses		
<i>First brought into force for some applications and part of Chapter 7</i>		-	3.9.01 -
<i>Rest of REC brought into force</i>		-	1.12.01 -
Supervision Manual (Controllers) (Amendment) Instrument 2009		2009/20	26.3.09 86
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09 87
Recognised Investment Exchanges and Recognised Clearing Houses Sourcebook (Amendments to Recognition Requirements) Instrument 2009		2009/30	28.5.09 88
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09 92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09 95

## LISTING, PROSPECTUS AND DISCLOSURE

*LR	Listing Rules		
<i>First brought into force</i>		-	1.7.05 -
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08 72
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008		2008/2	24.1.08 72
Listing Rules Sourcebook (Amendment No 2) Instrument 2008		2008/21	24.4.08 76
Disclosure Rules and Transparency Rules Sourcebook (Corporate Governance Rules) Instrument 2008		2008/32	26.6.08 78
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08 79
Listing Rules (Sponsors) (Amendment) Instrument 2008		2008/70	4.12.08 83
Listing Rules Sourcebook (Rights Issue Subscription Period) Instrument 2009		2009/6	9.2.09 85
Trading Plan Instrument 2009		2009/12	26.2.09 85

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

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

Unauthorised mutuals registration fees rules brought into force	-	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

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

*PERG is made and amended by instrument.*

### BSOG Building Societies Regulatory Guide

Regulatory Guide brought into force	-	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

Regulatory Guide brought into force	-	16.7.07	-
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*RPPD is made and amended by instrument*

### \*EG Enforcement Regulatory Guide

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

*EG is made and amended by instrument*

### UNFCOG Unfair Contract Terms Regulatory Guide

Regulatory Guide brought into force	-	28.8.07	-
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95

*UNFCOG is made and amended by instrument*

## Guidance Notes issued by the FSA

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

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

<sup>2</sup> The text of GN 8 has been incorporated into the Handbook.

## 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	Amendments to align Handbook with revised IMA SORP	Collective Investment Schemes Sourcebook (Accounting Amendments) Instrument 2010 [FSA 2010/3]	6.3.10	HN96 <i>Jan 2010</i> (paras 2.22 – 2.26)
	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 requirements to publish complaints data summary	Dispute Resolution: Complaints (Publication of Complaints Data) Instrument 2010 [FSA 2010/2]	6.4.10	HN96 <i>Jan 2010</i> (paras 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	HN96 <i>Jan 2010</i> (paras 2.8 – 2.13)
	New chapter in SYSC and other changes to require firms to test their business models to failure	Prudential (Stress Testing) Instrument 2009 [FSA 2009/72]	14.12.10 ( <i>part</i> )	HN95 <i>Dec 2009</i> (paras 2.13 – 2.14)
	Changes to FSCS provisions enabling faster payout of claims to depositors	Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009 [FSA 2009/47]	31.12.10	HN90 <i>July 2009</i> (paras 2.2 – 2.8)
	Minor administrative corrections	Handbook Administration (No 15) Instrument 2009 [FSA 2009/49]	31.12.10 ( <i>part</i> )	HN92 <i>Sep 2009</i> (paras 2.2 – 2.4)
	New requirements for deposit takers to put in place single customer views in order to provide aggregate balances of depositors	Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009 [FSA 2009/66]	31.12.10 ( <i>part</i> )	HN94 <i>Nov 2009</i> (paras 2.52 – 2.59)

<b>Module</b>	<b>Change</b>	<b>Instrument</b>	<b>When effective</b>	<b>Described in</b>
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 Dec 2010 (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 Nov 2009 (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 Oct 2008 (paras 2.19 – 2.22)
	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 July 2009 (paras 2.57 – 2.63)
GEN	Introduction of full regulatory regime for sale and rent back activities	Sale and Rent Back Instrument 2010 [FSA 2010/1]	30.6.10	HN96 Jan 2010 (paras 2.8 – 2.13)
GENPRU	New chapter in SYSC and other changes to require firms to test their business models to failure	Prudential (Stress Testing) Instrument 2009 [FSA 2009/72]	14.12.10 ( <i>part</i> )	HN95 Dec 2009 (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 Nov 2009 (paras 2.21 – 2.23)
MIPRU	Introduction of full regulatory regime for sale and rent back activities	Sale and Rent Back Instrument 2010 [FSA 2010/1]	30.6.10	HN96 Jan 2010 (paras 2.8 – 2.13)
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 Nov 2009 (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 Nov 2009 (paras 2.30 – 2.33)
	Minor administrative changes	Handbook Administration (No 16) Instrument 2009 [FSA 2009/69]	31.12.11 ( <i>part</i> )	HN95 Dec 2009 (paras 2.7 – 2.9)
MCOB	Introduction of full regulatory regime for sale and rent back activities	Sale and Rent Back Instrument 2010 [FSA 2010/1]	30.6.10	HN96 Jan 2010 (paras 2.8 – 2.13)

<b>Module</b>	<b>Change</b>	<b>Instrument</b>	<b>When effective</b>	<b>Described in</b>
SUP	Amendment of existing close links notification requirements	Close Links Reporting Instrument 2009 [FSA 2009/63]	1.6.10	HN94 <i>Nov 2009</i> (paras 2.34 – 2.43)
	Introduction of full regulatory regime for sale and rent back activities	Sale and Rent Back Instrument 2010 [FSA 2010/1]	30.6.10	HN96 <i>Jan 2010</i> (paras 2.8 – 2.13)
	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)
DISP	New requirements to publish complaints data summary	Dispute Resolution: Complaints (Publication of Complaints Data) Instrument 2010 [FSA 2010/2]	6.4.10	HN96 <i>Jan 2010</i> (paras 2.18 – 2.21)
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)
COLL	Amendments to align Handbook with revised IMA SORP	Collective Investment Schemes Sourcebook (Accounting Amendments) Instrument 2010 [FSA 2010/3]	6.3.10	HN96 <i>Jan 2010</i> (paras 2.22 – 2.26)
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)
PERG	Introduction of full regulatory regime for sale and rent back activities	Sale and Rent Back Instrument 2010 [FSA 2010/1]	30.6.10	HN96 <i>Jan 2010</i> (paras 2.8 – 2.13)

## What's New?

*listed by effective date within modules*

Module	Change	Instrument	When effective	Described in paragraphs
Glossary	Changes to investment powers for certain retail authorised CISs	Funds of Alternative Investment Funds Instrument 2010 [FSA 2010/5]	26.2.10	2.14 – 2.18
	Changes following creation of new specified investment “alternative debentures”	Alternative Finance Investment Bonds (Consequential Amendments) Instrument 2010 [FSA 2010/6]	6.3.10	2.19 – 2.22
	Changes to implement final part of Listing Review	Listing Rules Sourcebook (Amendment No 4) Instrument 2010 [FSA 2010/7]	6.4.10	2.25 – 2.29
DEPP	Revised penalty framework and increased disciplinary penalties	Decision Procedure and Penalties Manual (Financial Penalties) Instrument 2010 [FSA 2010/4]	6.3.10	2.8 – 2.12
COLL	Changes to investment powers for certain retail authorised CISs	Funds of Alternative Investment Funds Instrument 2010 [FSA 2010/5]	26.2.10	2.14 – 2.18
	Changes following creation of new specified investment “alternative debentures”	Alternative Finance Investment Bonds (Consequential Amendments) Instrument 2010 [FSA 2010/6]	6.3.10	2.19 – 2.22
RCB	Revised penalty framework and increased disciplinary penalties	Decision Procedure and Penalties Manual (Financial Penalties) Instrument 2010 [FSA 2010/4]	6.3.10	2.8 – 2.12
LR	Changes following creation of new specified investment “alternative debentures”	Alternative Finance Investment Bonds (Consequential Amendments) Instrument 2010 [FSA 2010/6]	6.3.10	2.19 – 2.22
	Changes to implement final part of Listing Review	Listing Rules Sourcebook (Amendment No 4) Instrument 2010 [FSA 2010/7]	6.4.10	2.25 – 2.29
PERG	Changes following creation of new specified investment “alternative debentures”	Alternative Finance Investment Bonds (Consequential Amendments) Instrument 2010 [FSA 2010/6]	6.3.10	2.19 – 2.22

EG	Revised penalty framework and increased disciplinary penalties	Decision Procedure and Penalties Manual (Financial Penalties) Instrument 2010 [FSA 2010/4]	6.3.10	2.8 – 2.12
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