

Information note

A guide about mutual societies registered under the Friendly Societies Act 1992

January 2026

Effect of registration

Just like companies, societies registered under the **Friendly Societies Act 1992**:

- Are **bodies corporate**. This means the society is a legal 'person'. It can act, hold property, sue and be sued in its own name. It has a 'perpetual succession'. This means it continues to exist even if the membership changes, unless it stops being registered.
- Have **limited liability**. Members are only personally liable for the share capital they hold in the society (and any amount of share capital not yet paid up).

Proof of registration

Anyone can check if a society is registered by going online to the [Mutuals Public Register](#) in the same way they can check if a company is registered on the Companies House Register.

The Register will tell you the name, address, and registration number of the society. It will also say which Act it is registered under and the date it was registered. The 'Status' field will show whether a society is 'Registered' or 'Deregistered'.

The 'Documents' tab gives further information, such as annual accounts.

[Section 1099 of the Companies Act 2006](#) sets out details that should appear on the Companies House register. However, friendly societies are not required to be included on that register.

This does not affect the society's registration and the [Mutuals Public Register](#) should be used to confirm if the society is registered.

Confirmation of registration status

The [Mutuals Public Register](#) is the definitive record of whether a society is registered with us. Societies can also get a dated letter from us confirming the Act they are registered under, registration date, name, number and address. Societies can ask for this through the [Mutuals Society Portal](#).

[See the next page for links](#)

Directors

Societies have directors. Some societies use the term 'directors' in their rules. Others may call the directors 'committee members' or the 'committee of management'.

You can find society director appointments on the [Mutuals Public Register](#), available under the 'Documents' tab for that society.

Friendly Societies Act 1974

Some friendly societies are registered under the Friendly Societies Act 1974. These societies are not bodies corporate. Instead, the society's Trustees hold its property in the society's name. The appointment of trustees is recorded on the [Mutuals Public Register](#).

Further information

You can find more information about our role at fca.org.uk/mutuals

- Mutuals Society Portal: societyportal.fca.org.uk
- Mutuals Public Register: mutuals.fca.org.uk
- Section 1099 of the Companies Act 2006:
<https://www.legislation.gov.uk/ukpga/2006/46/section/1099>