



**BANK OF ENGLAND
PRUDENTIAL REGULATION
AUTHORITY**

Release Handbook Summary

Release 148

This release contains pages to be inserted into your paper version of the Handbook in order to bring it up to date. These changes came into force between 6 March 2014 and 7 April 2014.

Please note that you will only receive updated pages to Handbook modules that you have subscribed to when there are changes to those modules.

Therefore, there will be some months when you may not receive any updated release pages. If you have a query regarding your modules please see the Instruments listed by module on the Handbook website, <http://fshandbook.info/FS/InstrumentsByDate.jsp>. A checklist, detailing which release number last updated pages within the Handbook hardcopy, is available. To view this, please visit <http://www.fca.org.uk/your-fca/list?ttypes=Handbook&yyear=&ssearch=>.

Please remove existing pages and insert the new pages into your Handbook as follows:

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GLOSSARY (last updated in Release 147)						

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C	[Whole Chapter]	C1 – C64	32	C1 – C78	39	Minor & Non- legal Change 1 August 2013 26 September 2013 12 December 2013 29 January 2014 27 February 2014 26 March 2014 27 March 2014	31 March 2014 1 April 2014

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E		E17 - E32	8	E17 – E32	8	26 September 2013	1 April 2014
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G		G3 – G12	5	G3 – G12	5	1 August 2013	1 April 2014
H	[Whole Chapter]	H1 – H12	6	H1 – H12	6	1 August 2013 27 February 2014	1 April 2014
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J	[Whole Chapter]	J1 – J2	1	J1 – J2	1	27 February 2014	1 April 2014

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N		N5 – N14	5	N5 – N14	5	26 September 2013 27 February 2014	1 April 2014
O		O5 – O18	7	O5 – O20	8	1 August 2013 26 September 2013 29 January 2014 27 February 2014 27 March 2014	1 April 2014

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R		R7 – R38	16	R7 – R42	18	1 August 2013 26 September 2013 12 December 2013 29 January 2014 27 February 2014 26 March 2014	1 April 2014
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PRIN: PRINCIPLES FOR BUSINESS (last updated in Release 147)							
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SYSC: SENIOR MANAGEMENT ARRANGEMENTS, SYSTEMS AND CONTROLS (last updated in Release 147)							

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Chapter 19C	19C.2.2, 19.3.6;	5 – 8	2	5 – 8	2	27 March 2014	1 April 2014
Chapter 20	20.1.1;	1 – 4	2	1 – 4	2	29 January 2014	1 April 2014
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COND: THRESHOLD CONDITIONS (last updated in Release 147)							

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TC: TRAINING AND COMPETENCE (last updated in Release 146)							
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GEN: GENERAL PROVISIONS (last updated in Release 147)							
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FEES: FEES MANUAL (last updated in Release 147)							
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Chapter 4	4.1.3; 4.2.6; 4.2.7; 4.3.2;	1 – 26	13	1 – 26	13	26 March 2014 27 March 2014	1 April 2014
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	Annex 11B [new];	N/A	N/A	Entire Annex 1 – 2	1	27 March 2014	1 April 2014
	Annex 12;	Entire Annex 1 – 4	2	Entire Annex 1 – 2	2	26 March 2014 27 March 2014	1 April 2014
	Annex 13 [new];	N/A	N/A	Entire Annex 1 – 10	5	27 March 2014	1 April 2014
Chapter 5	5.1.1-A; 5.2.1; 5.2.2A – 5.2.2B; 5.2.3A; 5.5B.19; 5.5B.24; 5.8.1;	1 – 20	10	1 – 20	10	19 March 2014 27 March 2014	1 April 2014
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Chapter 6	6.1.6; 6.1.6A [New]; 6.1.14; 6.3.1; 6.3.2A;	1 – 6 9 – 14	3 3	1 – 6 9 – 14	3 3	17 January 2013	1 April 2014
	Annex 1;	Entire Annex 1 – 2	1	Entire Annex 1 – 2	1	26 March 2014 27 March 2014	1 April 2014
Chapter 7	Annex 1;	Entire Annex 1 – 4	2	Entire Annex 1 – 6	3	27 March 2014	1 April 2014
TP 10	[new]	N/A	N/A	Entire TP 1 – 2	1	26 March 2014 27 March 2014	1 April 2014
PRUDENTIAL STANDARDS							
BIPRU: PRUDENTIAL SOURCEBOOK FOR BANKS, BUILDING SOCIETIES AND INVESTMENT FIRMS (last updated in Release 146)							
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Chapter 4	4.1.23;	5 – 6	1	5 – 6	1	27 March 2014	1 April 2014
Chapter 8	8.2.1;	5 – 6	1	5 – 6	1	27 March 2014	1 April 2014
IFPRU: PRUDENTIAL SOURCEBOOK FOR INVESTMENT FIRMS (last updated in Release 146)							
Chapter 4	4.2.3;	3 – 4	1	3 – 4	1	27 March 2014	1 April 2014
IPRU-INV: INTERIM PRUDENTIAL SOURCEBOOK FOR INVESTMENT BUSINESSES (last updated in Release 142)							
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Appendix 13(1)†	[new]	N/A	N/A	1 – 2	1	27 March 2014	1 April 2014
BUSINESS STANDARDS							
COBS: CONDUCT OF BUSINESS SOURCEBOOK (last updated in Release 147)							
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Chapter 4	4.1.1; 4.7.5A – 4.7.6; 4.7.7– 4.7.10 [New];	1 – 4 17 – 48	2 16	1 – 4 17 – 50	2 17	27 February 2014	1 April 2014
Chapter 6	6.1A.14A [New]; 6.1B.1; 6.1B.6; 6.1B.7 – 6.1B.7C; 6.1B.8; 6.1E.-1 [New]; 6.1E.1 – 6.1E.2;6.1E.3 - 6.1E.12 [New]; 6.1F-1 [New]; 6.1F.1;	Entire Chapter 1 – 48	24	Entire Chapter 1 – 52	26	25 April 2013 27 February 2014	6 April 2014
Chapter 10	10.1.2;	1 – 2	1	1 – 2	1	27 February 2014	1 April 2014
Chapter 13	13.2.1A [New]; 13.4.1; 13.5.1 – 13.5.2; 13.5.4; 13.6.1;	Entire Chapter 1 – 14	7	Entire Chapter 1 – 14	7	19 March 2013	6 April 2014

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Chapter 14	14.3.1; 14.3.7A [New];	11 – 14	2	11 – 14	2	27 February 2014	1 April 2014
Chapter 20	20.2.60 – 20.2.61 [New];	21 – 40	10	21 – 42	11	27 March 2014	28 March 2014
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ICOB: INSURANCE: CONDUCT OF BUSINESS SOURCEBOOK (last updated in Release 142)							
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MCOB: MORTGAGES AND HOME FINANCE: CONDUCT OF BUSINESS SOURCEBOOK (last updates in Release 142)							
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Chapter 5	5.6.102; 5.6.106;	47 – 52	3	47 – 52	3	27 February 2014	1 April 2014
Chapter 6	6.4.4;	5 – 10	3	5 – 10	3	27 February 2014	1 April 2014
Chapter 9	9.4.102; 9.4.106; 9.5.4;	41 – 46 63 – 66	3 2	41 – 46 63 – 66	3 2	27 February 2014	1 April 2014
Chapter 10	10.3.2;	3 – 6	2	3 – 6	2	27 February 2014	1 April 2014
	Annex 1	Entire Annex 1 - 2	1	Entire Annex 1 - 2	1	27 February 2014	1 April 2014
Chapter 12	12.3.2;	5 – 6	1	5 – 6	1	27 February 2014	1 April 2014
CASS: CLIENT ASSETS (last updated in Release 147)							
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SUP: SUPERVISION (last updated in Release 147)							
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	Annex 3 [new]**	N/A	N/A	Entire Annex 1 – 2	1	27 February 2014	1 April 2014
Chapter 10A	10A.1.16; 10A.1.16A [New]; 10A.1.25 [New]; 10A.7.8; 10A.7.9 – 10A.7.9A [New]; 10A.9.9; 10A.10.3; 10A.12.2; 10A.12.6; 10A.16.1;	Entire Chapter 1 – 50	25	Entire Chapter 1 – 52	26	Minor & Non- legal Change 27 February 2014	31 March 2014 1 April 2014

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Chapter 12	12.2.2; 12.2.2A – 12.2.2B[New]; 12.2.3; 12.2.7; 12.3.4; 12.5.2; 12.6.6; 12.6.8; 12.7.1A; 12.7.8A; 12.8.1A;	Entire Chapter 1 – 36	18	Entire Chapter 1 – 40	20	27 February 2014	1 April 2014
	Annex 3**	Entire Annex 1 – 2	1	Entire Annex 1 – 2	1	27 February 2014	1 April 2014
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Chapter 13	13.5.3; 13.8.1A;	15 – 18 29 – 30	2 1	15 – 18 29 – 30	2 1	27 March 2014	1 April 2014
Chapter 13A	13A.6.2;	15 – 16	1	15 – 16	1	27 February 2014	1 April 2014
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Chapter 15	15.3.11 – 15.3.12; 15.4.3; 15.5.9;	7 – 10 13 – 32	2 12	7 – 10 13 – 32	2 12	27 February 2014	1 April 2014

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	Annex 9**	Entire Annex 1 – 2	1	Entire Annex 1 – 2	1	27 February 2014	1 April 2014
	Annex 18A**	Entire Annex 1 – 2	1	Entire Annex 1 – 2	1	27 March 2014	1 April 2014
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	Annex 19B**	Entire Annex 1 – 2	1	Entire Annex 1 – 2	1	27 February 2014	1 April 2014
	Annex 20**	Entire Annex 1 – 2	1	Entire Annex 1 – 2	1	27 February 2014	1 April 2014
	Annex 21**	Entire Annex 1 – 2	1	Entire Annex 1 – 2	1	27 February 2014	1 April 2014
	Annex 24**	Entire Annex 1 – 2	1	Entire Annex 1 – 2	1	27 February 2014 27 March 2014	1 April 2014
	Annex 25**	Entire Annex 1 – 2	1	Entire Annex 1 – 2	1	27 February 2014	1 April 2014

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DEPP: DECISION PROCEDURE AND PENALTIES MANUAL (last updated in Release 144)							
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	Annex 2;	Entire Annex 1 – 4	2	Entire Annex 1 – 4	2	27 February 2014 27 March 2014	1 April 2014
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REDRESS							
DISP: DISPUTE RESOLUTION: COMPLAINTS (last updated in Release 142)							
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Chapter 1	1.1.2; 1.1.10; 1.1.14; 1.1.16 – 1.1.18; 1.10.1 – 1.10.1-A [New]; 1.10.1D; 1.10.2; 1.10.2-A [new]; 1.10.3; 1.10.4; 1.10.4A[New]; 1.10.10; 1.10A.1; 1.10A.3; 1.10A.4; 1.10A.5; 1.10A.6; 1.10A.7; 1.10A.8; 1.10A.9 [New];	Entire Chapter 1 – 32	17	Entire Chapter 1 – 34	17	27 February 2014	1 April 2014
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	Annex 1A;	Entire Annex 1 – 2	1	Entire Annex 1 – 2	1	27 February 2014	1 April 2014
	Annex 1B***	Entire Annex 1 – 2	1	Entire Annex 1 – 2	1	27 February 2014	1 April 2014
	Annex 2***	Entire Annex 1 – 6	3	Entire Annex 1 – 6	3	27 February 2014	1 April 2014
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CREDS: CREDIT UNIONS SOURCEBOOK (last updated in Release 146)							
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Chapter 9	9.2.1	3 – 6	2	3 – 6	2	27 February 2014	1 April 2014
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CONC: CONSUMER CREDIT SOURCEBOOK							
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REC: RECOGNISED INVESTMENT EXCHANGES (last updated in Release 138)							
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† This Appendix is located immediately after Chapter 13.

