

Financial Services Authority

Handbook Notice 109

Board meeting: 28 April 2011
Notice published: 3 May 2011



This Handbook Notice introduces the Handbook and other material made by the Board under its legislative powers on 28 April 2011. It also contains information about other publications relating to the Handbook and, if appropriate, lists minor corrections made to previous instruments made by the Board.

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

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

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

Tel: 0845 606 9966
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1

Overview

Legislative changes this month

The Handbook

- 1.1 On 28 April 2011 the FSA Board made changes to the Handbook in five instruments which:
- amend the Retail Distribution Review rules on Adviser Charging and service disclosure to make clear that adviser charges can be taken over a period of time for all regular savings products; that firms can disclose information about the actual sum of adviser charges after a transaction (where the charge is a percentage of an investment subject to fluctuations in the financial market); and amending disclosure of ‘restricted advice’ (FSA 2011/23);
 - clarify the definition of an ‘approved index’ within the Conduct of Business sourcebook (COBS), so that this includes the Consumer Prices Index (CPI) as well as the Retail Prices Index (RPI) (FSA 2011/24);
 - advise firms to provide appropriate information to customers about interest rates payable on deposits in each statement of account for retail banking services (FSA 2011/25);
 - delay the requirement for CASS small firms to provide Client money and asset returns (CMAR) and add a new one-off notification requirement (FSA 2011/26); and
 - require firms to notify the FSA of changes to their telephone number, prior to that change taking place (FSA 2011/27).
- 1.2 These instruments are all listed in Annex A.

Changes outside the Handbook

- 1.3 No changes have been made this month to material outside the Handbook.

Description of changes

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

Feedback on responses to consultations

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

- Chapter 5 of CP10/22: *Quarterly consultation (No 26)* (October 2010);
- Chapters 7, 9 and 10 of CP11/1: *Quarterly consultation (No 27)* (January 2011); and
- CP11/4: *The Client Money and Asset Return (CMAR): Operational Implementation* (February 2011).

- 1.6 Feedback in relation to the consultations listed above is set out in Chapter 4 of this Notice.

Annexes to this Notice

- 1.7 The Annexes to this Handbook Notice contain:

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

Making corrections

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

Publication of Handbook material

- 1.9 This Notice is published on the FSA website and is available in hardcopy.
- 1.10 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.
- 1.11 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.
- 1.12 The consolidated text of the Handbook can be found on the FSA's website at <http://fsahandbook.info/FSA/html/handbook/>
- 1.13 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

- 1.14 This Notice, and the feedback to which paragraph 1.6 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

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

2

Handbook changes made by the Board

Introduction

- 2.1 This chapter briefly describes Handbook changes made on 28 April 2011 by the Board. Where relevant, it also refers to the development stages of that material, enabling readers to look back at developmental documents if they wish.

GLOSSARY

Permitted Links (Amendment No 3) Instrument 2011 (FSA 2011/24)

- 2.2 For the changes made to the Glossary of definitions by this instrument, see paragraphs 2.8 to 2.10 of this Notice.

HIGH LEVEL STANDARDS

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

PRUDENTIAL STANDARDS

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

BUSINESS STANDARDS

Conduct of Business sourcebook (COBS)

Retail Distribution Review (Adviser Charging No 2) Instrument 2011 (FSA 2011/23)

2.5 Following consultation in Chapter 5 of CP10/22¹, the Board has made the following changes to COBS.

Changes:

- Changes to COBS 6.1A.22R*
- Addition of COBS 6.1A.24AG*
- Changes to COBS 6.1A.26G*
- Changes to COBS 6.1C.19G*
- Changes to COBS 6.2A.6R*
- Changes to COBS 6 Annex 1G*
- Changes to COBS 6 Annex 2*

2.6 In summary, the changes made this month are as follows:

- addition of new provisions to clarify that adviser charges can be taken from a product over time (instead of as an initial deduction) for all regular savings products (including products other than life insurance); and that firms can disclose information about the actual sum of adviser charges after a transaction has taken place (where the charge is a percentage of an investment subject to fluctuation in the financial market), providing the customer is informed of the charging structure in advance;
- change to COBS 6.1A.26G and 6.1C.19G to give firms more flexibility as to how they disclose that adviser and consultancy charges expressed as a percentage of funds under management may increase in line with increases in funds under management;
- change to COBS 6.2A on disclosure of ‘restricted advice’; and
- changes to the wordings that can be used to describe ‘restricted advice’ in COBS 6 Annex 1G and Annex 2 to refer to ‘limited types of products’ instead of ‘a limited number of products’.

2.7 These changes consist of seven changes to the Conduct of Business sourcebook (COBS) and will come into force on **31 December 2012**. Feedback on this consultation is set out in Chapter 4 of this Notice.

¹ CP10/22: *Quarterly consultation (No 26)* (January 2011)

Permitted Links (Amendment No 3) Instrument 2011 (FSA 2011/24)

2.8 Following consultation in Chapter 7 of CP11/1², the Board has made the following changes to the Handbook:

Changes to Glossary: **Changes to definition of ‘approved index’**

Changes: **Changes to COBS 21.3.2G**

2.9 These changes consist of minor amendments to the Glossary and the Conduct of Business sourcebook to clarify the definition of an ‘approved index’ so that it includes the Consumer Price Index (CPI), as well as the Retail Prices Index (RPI). This will also make it clear that life insurance companies may issue policies providing benefits linked to either of these indices.

2.10 This instrument comes into force on 6 May 2011. Feedback on this consultation is set out in Chapter 4 of this Notice.

Banking: Conduct of Business sourcebook (BCOBS)*Banking: Conduct of Business sourcebook (Amendment No 3) Instrument 2011 (FSA 2011/25)*

2.11 Following consultation in Chapter 9 of CP11/1³, the Board has made the following changes to BCOBS:

Changes: **Changes to BCOBS 4.2.2G**
 Changes to BCOBS 5.1.8G
 Addition to BCOBS TP 1

2.12 This instrument:

- amends the guidance at BCOBS 4.2.2G that firms ‘should consider’ putting interest rates on the statements they issue, to state that firms ‘should’ do so (this would apply to those accounts caught by BCOBS); and
- updates the reference to the industry cash ISA transfer guidelines in BCOBS 5.1.8G.

2.13 This instrument comes into force on 6 May 2011 but with a new transitional provision deferring the effect of BCOBS 4.2.2G until 31 December 2011. Feedback on this consultation is set out in Chapter 4 of this Notice.

² CP11/1: *Quarterly consultation (No 27)* (January 2011)

³ CP11/1: *Quarterly consultation (No 27)* (January 2011)

Client Assets (CASS)

Client Assets Reporting (Amendment) Instrument 2011 (FSA 2011/26)

- 2.14 For the changes made to CASS by this instrument see paras 2.18 to 2.20 of this Notice.

REGULATORY PROCESSES

Supervision manual (SUP)

Supervision Manual (Core Information) (Amendment) Instrument 2011 (FSA 2011/27)

- 2.15 Following consultation in Chapter 10 of CP11/1⁴, the Board has made the following changes to the Handbook:

Changes:

- Addition of SUP 15.5.5R and 15.5.6G***
- Changes to SUP 15.5.9R***
- Changes to SUP 15, Annex 1R***
- Changes to SUP Schedule 2***

- 2.16 These changes place a requirement on firms to notify the FSA of a change to their telephone number, before the change takes place. The updates to the Handbook will ensure that firms update the FSA in a consistent manner, and do not just supply this information as part of their annual review of their standing data. Subsequently, the FSA Register should hold more reliable data about firms.
- 2.17 This instrument comes into force on 6 May 2011. Feedback on this consultation is set out in Chapter 4 of this Notice.

Client Assets Reporting (Amendment) Instrument 2011 (FSA 2011/26)

- 2.18 Following consultation in CP11/4⁵, the Board has made the following changes to the Handbook:

Changes:

- Changes to CASS 1A.1.1R***
- Addition of CASS 1A.2.8AR***
- Change to CASS 1A.2.10R***
- Change to CASS Schedule 2***
- Changes to SUP 16.1.3R***

⁴ CP11/1: *Quarterly consultation (No 27)* (January 2011)

⁵ CP11/4: *The Client Money and Asset Return (CMAR): Operational Implementation* (February 2011)

Changes to SUP 16.14.1R, 16.14.2G, 16.14.3R, 16.14.4R and 16.14.5G
Changes to SUP TP 1
Changes to SUP Schedule 2

- 2.19 This instrument:
- postpones reporting on the client money and assets return for CASS small firms; and
 - requires a new one-off notification requirement for CASS small firms; and
 - makes technical changes to CASS 1A.
- 2.20 This instrument comes into force on **1 June 2011**. Feedback on this consultation is set out in Chapter 4 of this Notice.

REDRESS

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

SPECIALIST SOURCEBOOKS

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

LISTING, PROSPECTUS AND DISCLOSURE

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

3

Changes outside the Handbook

3.1 There are no changes to this part of the Handbook this month

4

Feedback on responses to consultation

4.1 This chapter provides feedback on the following consultations:

- Chapter 5 of CP10/22: *Quarterly consultation (No 26)* (October 2010);
- Chapters 7, 9 and 10 of CP11/1: *Quarterly consultation (No 27)* (January 2011); and
- CP11/4: *The Client Money and Asset Return (CMAR): Operational Implementation* (February 2011).

Chapter 5 of CP10/22: Quarterly consultation (No 26)

Retail Distribution Review (Adviser Charging No 2) Instrument 2011 (FSA 2011/23)

Conduct of Business sourcebook (COBS)

4.2 In Chapter 5 of CP10/22, we proposed some minor revisions to the Retail Distribution Review (RDR) rules on Adviser Charging, further to the publication of those rules in COBS in March 2010 following Policy Statement 10/6 (PS10/6). These amendments cover:

- trail commission that continues to be payable after the end of 2012 on legacy business taken out as a result of a personal recommendation made before the end of 2012 – confirmation that such commission can continue to be received after the end of 2012 and clarification of the position where the client moves to a new adviser;
- Adviser Charging rules for advisers and product providers in the new COBS section 6.1A; and
- disclosure of adviser charges and an adviser's services.

- 4.3 We received responses from 4 trade bodies, the Financial Services Consumer Panel, 15 firms and 1 consultant. However, most comments related to our proposals on trail commission (on which final rules will follow at a later date) and there were very few comments on the other proposed rule changes which were intended primarily to provide clarification rather than change the underlying intention of the RDR Adviser Charging and service disclosure rules (published in PS10/6). Therefore, we have made these rule changes, with minor amendments to the wording we consulted on:
- COBS 6.1A.24AG – this now relates to all contracts, and not just distance contracts, as we accept that there can also be difficulties with disclosure in cash form before a transaction in the case of face-to-face contracts, where the price of the retail investment product may vary as a result of fluctuations in the financial markets; and
 - COBS 6 Annex 1G (Services and costs disclosure document) and Annex 2 (Combined initial disclosure document) – in response to comments on our proposed wording in these disclosure documents to describe advice which is restricted by type of product, we have changed the wording from ‘a limited number of products’ to ‘limited types of products’. This amendment better reflects the policy intent outlined in the October QCP, which was to provide an option for advice that is restricted because it does not consider particular types of products that could be suitable for its customers.
- 4.4 These changes are minor and do not affect our cost-benefit analysis conclusions published in CP10/22.
- 4.5 One respondent pointed out that our proposed change to COBS 6.1A.26G(4) was not reflected in the corresponding rule on consultancy charging (COBS 6.1C.19G(3)). This guidance relates to disclosure of ongoing charges expressed as a percentage of funds under management, and says that the disclosure should reflect how the charge may increase as the fund grows. Our amendment removes the reference to the use of an illustration with an assumed fund growth rate, leaving firms with flexibility as to how they make consumers aware of any possible increase in adviser charges as the fund grows. We agree that the corresponding guidance in the rules on consultancy charging should be amended to match, and have made this change.
- 4.6 The changes made by this instrument are listed at paragraphs 2.5 to 2.7 of this Notice.

Chapter 7 of CP11/1: Quarterly consultation (No 27)

Permitted Links (Amendment No 3) Instrument 2011 (FSA 2011/24)

Glossary of definitions

Conduct of Business sourcebook (COBS)

4.7 In Chapter 7 of CP11/1 we proposed amendments to the definition of ‘approved index’ under the Glossary and in relation to COBS 21. The proposed change was to clarify the definition and the ability to issue long-term insurance contracts with benefits linked either to the Consumer Price Index (CPI) or to the Retail Price Index (RPI).

4.8 We asked:

Q7.1: Do you agree with our proposals to add guidance and amend the definition of ‘approved index’ as described above?

4.9 We received three responses. One party commented that the text on which we consulted made specific reference to the CPI but no direct reference to the RPI. The other substantive comment was that there is currently a lack of suitable investments of this type to meet the close matching rule in INSPRU 3.1.58R.

Our response

We accept the suggestion that it would add clarity if the Handbook wording referred to both the CPI and to the RPI explicitly, and we have incorporated that change in the final text. The other comment is noted, but the purpose behind the proposal is to remove any possible doubt that linking to the CPI is permissible in the same way as linking to the RPI, not to generate new investment products. We can discuss with firms any practical issues that may arise, but the intention of changing the guidance is to make the existing rule clearer, not to change its substance.

4.10 The changes made by this instrument are listed at paragraphs 2.8 to 2.10 of this Notice.

Chapter 9 of CP11/1: Quarterly consultation (No 27)

*Banking: Conduct of Business Sourcebook (Amendment No 3)
Instrument 2011*

Banking: Conduct of Business sourcebook (BCOBS)

4.11 In Chapter 9 of CP11/1 we proposed:

- amending the guidance set out in BCOBS 4.2.2G that firms ‘should consider’ putting interest rates on statements of account, to state firms ‘should’ do so (to take effect on 30 June 2011); and
- updating the reference to the industry cash ISA transfer guidelines in BCOBS 5.1.8G.

4.12 We received eight responses from two trade bodies, two consumer groups and four firms. The main points raised, with our response, are summarised below, following the order of the questions we asked.

Summary of responses

4.13 We asked

Q1: Do you agree with our proposal to amend BCOBS 4.2.2G?

4.14 The majority of respondents agreed that firms should display interest rates on statements. While supporting the intent of our proposals, the Financial Services Consumer Panel (the Panel) considered there was a risk that interest-rate information would be buried and so requested we add further guidance on how interest-rate information should be presented. They also suggested that our guidance should extend to passbooks and internet banking. The Consumer Council encouraged firms to apply our amended guidance to all types of retail bank accounts, rather than to just those accounts that fall within the scope of BCOBS (i.e. non-payment accounts).

Our response

Under BCOBS 4.2.1R, firms are not required to provide statements for passbook or online accounts that meet certain criteria. However, BCOBS 4.1.1R requires firms to provide, or make available to customers, appropriate information about a retail banking service in good time, in an appropriate medium, in easily understandable language and in a clear and comprehensible form. This includes information relating to the rate or rates of interest payable on any deposit (BCOBS 4.1.4G(4)).

The appropriate information rule does not just apply when an account is opened, it also applies throughout the course of the banking relationship. It covers all accounts caught by BCOBS, including passbook and internet savings accounts. As a result, firms should already ensure that interest-rate information is not buried. Different firms already meet, or go beyond, these BCOBS obligations in a number of ways, for example, by:

- displaying the current rate of interest close to the balance information (on paper statements and when banking online);
- providing customers with a prominent link to interest-rate information when they are viewing their accounts online (so customers avoid having to log out of online banking to search for interest-rate information); and
- displaying a prominent link to interest-rate information (both current and historic) either on the main homepage or on the savings account homepage.

We encourage firms to look at the way they disclose interest-rate information to consumers to ensure they are meeting their BCOBS obligations. This is an area we will be focusing our attention on going forwards. In particular, we will be investigating compliance with these BCOBS obligations by looking at how firms provide, or make available, information about interest rates to their customers (on paper, online and to branch-based customers). We will also look at the adequacy of notifications of disadvantageous interest-rate changes and bonus rates ending, and, if necessary, will take appropriate action.

In respect of our proposals applying to all types of bank accounts, we are unable to apply our guidance to types of retail banking services that fall outside the scope of BCOBS. Disclosure of information about the rate of interest that applies to a payment account is an area that is covered by the Payment Services Directive (PSD). In relation to areas that are fully harmonised by PSD, we are unable to go beyond those requirements. However, firms are welcome to apply our proposals more widely and we are aware that a number of firms already do so, or have told us they are planning to do so. We consider this to be a positive development.

- 4.15** The British Bankers' Association (BBA) and the Building Societies' Association (BSA) considered the scope of our proposals too wide, and that they should only apply to sterling savings accounts but not term deposits, child trust funds, structured deposits, money market accounts, accounts denominated in other currencies or Save As You Earn (SAYE) accounts. A few respondents said structured deposits should be excluded as some pay a rate of return which is not an interest rate. Credit Union trade bodies asked whether our proposals would apply to dividends and instant-access credit union membership accounts.

Our response

We cannot see any particular reasons why statements for the accounts mentioned above should not display interest-rate information. As a result, we have not amended the scope of our proposals.

BCOBS 4.2.2G applies to accounts covered by BCOBS, under which a statement is required and a rate of interest (as distinct from, for example, a dividend) applies.

- 4.16** The BBA/BSA asked if firms who are currently technically unable to print interest-rate information on the actual statement would be able to provide a separate advice slip with the statement.

Our response

Our expectation is that firms would disclose the rate of interest on the statement itself rather than on a separate advice slip (which the customer could overlook).

- 4.17** We asked:

Q2: Do you agree that our proposal should take effect on 30 June 2011?

- 4.18** Nearly all industry respondents felt our proposal should take effect in 2012 (some said March, others May), rather than June 2011, as this is consistent with the timeframe agreed by the industry and the OFT to include interest rates on Cash ISA statements in time for the 2012 ISA season. It was felt that introducing our guidance in June 2011 could affect meeting the Cash ISA/other project deadlines and could result in increased costs due to resources having to be diverted. It was also felt that introducing our proposed guidance then was unnecessary given that, in the meantime, consumers would continue to receive advance notification of material disadvantageous interest-rate changes.

Our response

In the light of responses, we have decided to give firms a transitional period in respect of this guidance until 31 December 2011. Most firms that are not already displaying interest rates on statements have said they plan to do so by the end of the year.

4.19 We asked:

Q3: Do you have any comments on the draft guidance at BCOBS 4.2.2G?

4.20 A few respondents asked if the interest rate had to be included in true copy statements (required under BCOBS 4.2.1R(3)). It was felt that this would require significant IT development resource as well as ongoing budget.

Our response

The purpose of our guidance is to enable consumers to be better informed about the current interest rate on their account. Therefore, we do not expect firms to include interest-rate information on duplicate statements (which may be requested much later), although it would be up to firms to include this information if they wish. We have clarified BCOBS 4.2.2G to this effect by making clear that it applies to statements required under BCOBS 4.2.1R(1).

4.21 We asked:

Q4: Do you agree that our proposal does not raise any issues in relation to equality and diversity?

4.22 No comments were raised.

4.23 We asked:

Q5: Do you have any comments on the draft guidance at BCOBS 5.1.8G?

4.24 The Panel thought that the reference to the industry Cash ISA Transfer guidelines and the European Common Principles for Bank Account Switching in BCOBS 5.1.8G should be strengthened so that there is an obligation on firms to comply, rather than a suggestion that firms may find it helpful to take account of these.

Our response

The guidelines referred to in BC OBS 5.1.8G are voluntary guidelines, not FSA rules and guidance, and so making such a change would constitute unauthorised sub-delegation by the FSA, which we cannot legally do. However, this is an area covered in the FSA confirmed industry guidance on BC OBS, which states that to comply with our 'prompt, efficient and fair service' rule at BC OBS 5.1.1R, firms are encouraged to follow the good practice set out in these guidelines (it should be noted that the guidelines themselves are not FSA confirmed).

4.25 We asked:

Q6: Do you agree with our cost-benefit analysis and compatibility statement?

4.26 Most industry respondents disagreed with the statement in our cost-benefit analysis that costs to firms would be minimal if we implemented our proposal on 30 June 2011. They reiterated that the overall costs of implementation would be significant and may have an impact on the delivery of other projects.

Our response:

As stated above, we have decided to give firms a transitional period in respect of this guidance until 31 December 2011.

4.27 The changes made by this instrument are listed and described at paragraphs 2.11 to 2.13 of this Notice.

Chapter 10 of CP11/1: Quarterly consultation (No 27)

Supervision Manual (Core Information) (Amendment) Instrument 2011 (FSA 2011/27)

Supervision manual (SUP)

- 4.28 In Chapter 10 of CP11/1 we consulted on amending the Supervision manual (SUP) to require firms which are planning on changing their key contact telephone number to notify us of the new contact telephone number before the change becomes effective.
- 4.29 We explained that firms are required on an annual basis to verify the accuracy of their standing data and report any changes to us on an annual basis (see SUP 16.10).
- 4.30 Although some firms do notify us of a change in their telephone number before the change takes place, this practice is inconsistent across the industry. The risk of not changing our rules is that some firms may continue to take up to 12 months before they report a change in their contact telephone number.
- 4.31 Therefore, we asked:

Q10.1: Do you agree with our proposal to require firms to notify us of a change in the telephone number of (a) their principal place of business and (b) (in the case of overseas firms) their head office, before that change takes place?

- 4.32 We received two responses to our proposal both of which supported the proposed change.

Our response

We intend to amend SUP in the way proposed in CP11/1 and, therefore, require firms who are planning on changing their key telephone number to notify the FSA of the new contact number before the change takes place. This will help us improve the quality of information held on the FSA Register.

- 4.33 The changes made by this instrument are listed and described at paragraphs 2.15 to 2.17 of this Notice.

CP11/4: *The Client Money and Asset Return (CMAR): Operational Implementation*

Client Assets Reporting (Amendment) Instrument 2011 (FSA 2011/26)

Client Assets sourcebook (CASS) Supervision manual (SUP)

CASS small firm reporting arrangements

- 4.34** In PS10/16: *Client Assets Sourcebook (Enhancements) Instrument 2010* we introduced the Client Money and Asset Return (CMAR) to provide us with an overview of UK investment firms' client money and custody assets (client assets) holdings, enabling us to make regulatory interventions on a timely, firm-specific or thematic basis. We expect that the requirement to produce this information may also help ensure that information is available to insolvency practitioners and clients of the firm in the event of a firm's failure.
- 4.35** The rules set out in PS10/16 included requirements for CASS medium and large firms (as defined in the Client Assets sourcebook (CASS)) to submit a CMAR every month from 1 June 2011, and for CASS small firms to submit a CMAR on a half-yearly basis, again from 1 June 2011. In CP11/4, along with consulting on the implementation of the CMAR through GABRIEL, we consulted on changing the scope of the CMAR. We proposed that the requirement for CASS small firms to submit a CMAR be postponed until the CMAR reporting processes have been established for CASS medium and CASS large firms; this is to ensure that we successfully implement the CMAR for these higher-impact firms holding the largest client money and asset positions, before rolling out the CMAR to all CASS firms. We also proposed a new one-off notification requirement for CASS small firms, to be made in July this year, to ensure that the FSA has sufficient information on CASS small firms' client money and custody asset balances, in the absence of receiving detailed CMAR information from these firms.
- 4.36** The consultation period for the CASS small firm reporting proposals closed on 10 March 2011. As noted in CP11/4, we are providing our feedback to these proposals at this time, via this Handbook Notice, in order to give as much notice as possible to CASS small firms about the reporting arrangements that they will be subject to before the CMAR rules come into force on 1 June 2011.
- 4.37** We received nine responses to our consultation on the CASS small firm reporting arrangements. These respondents were trade bodies, individual FSA-regulated firms and a consultancy firm.
- 4.38** In CP11/4 we asked:

Q4: *Do you agree that the CMAR requirement for CASS small firms be postponed?*

- 4.39 None of the nine respondents opposed our plan to postpone CMAR implementation for CASS small firms.

Our response

Given that no respondent opposed to our proposed delay of CMAR implementation for CASS small firms, we will take forward this proposal unchanged.

- 4.40 In CP11/4 we asked:

Q5: Do you agree that we should still introduce the CMAR for small firms as soon as it is practicable to do so?

- 4.41 Four respondents supported, or otherwise indicated that they had no issue with, this proposal. Three respondents raised concerns about the future implementation of CMAR for CASS small firms on cost-benefit grounds. However, one of them did point out that CMAR reporting for CASS small firms would help to ensure the consistency of reporting standards across the industry. Some respondents made suggestions concerning the implementation of CMAR for CASS small firms, for example, that certain data items that are of little relevance to CASS small firms should be removed from the CMAR for the purposes of CASS small firm reporting. One respondent suggested that CASS small firms should be exempted from the CMAR reporting obligation, but the respondent did not provide any reasons to substantiate its assertion.

Our response

We acknowledge the concerns raised by respondents concerning how and when the FSA should implement the CMAR for CASS small firms in the future. It should be noted that the cost-benefit analysis published in CP10/9: *Enhancing the Client Assets Sourcebook* and PS10/16 supported our rationale for applying the CMAR to small firms and we remain committed to doing this once we have bedded down the reporting system for CASS large and medium firms. Nevertheless, we will bear in mind these concerns when we bring forward proposals to implement the CMAR for CASS small firms later this year.

4.42 In CP11/4 we asked:

Q6: Do you agree that we should introduce a CASS small firm notification requirement to enable the FSA to monitor the CMA of smaller firms before CMAR implementation?

Q7: Do you agree that it remains appropriate for CASS small firms to provide the required notification on a half-yearly basis?

4.43 Six respondents supported, or otherwise did not dissent from, the proposed notification requirements for CASS small firms. One of those respondents suggested that a reporting deadline longer than the one-month period ending 31 July 2011 should be provided, due to concerns about fulfilling the requirement over a 'holiday season'. Another of these respondents raised a general concern/query over how the FSA planned to use the data obtained to direct supervisory resources, and requested further information on this.

4.44 One authorised firm stated that CASS small firms should be exempt from the proposed notification requirements. No reasons for this assertion were given.

4.45 One respondent raised concerns on the proposed notification requirements, but we believe its response was predicated on an incorrect understanding of the effect of the proposed rules. The same respondent suggested that we should email a reminder to all CASS small firms generally (in May/December), reminding them of the reporting obligations.

Our response

We consider that one month (deadline 31 July) is sufficient for firms to ascertain their client money and asset balances during the relevant reporting period and for them to report this to the FSA.

With regard to the concern raised in relation to the use of the reported data for supervisory purposes, we have provided in CP11/4 that the half-year notification requirement serves to ensure that we have adequate oversight of CASS small firms in the interim, pending the implementation of CMAR on CASS small firms after further consultation.

In relation to the suggestions on providing reminders to CASS small firms on their notification obligations, the rules provide that, as with the January 2011 data collection exercise, we will contact CASS small firms in early July 2011 requesting the data items as per the notification requirement. However, firms should bear in mind that the need to comply with the notification obligations (if relevant) is not dependent on their receiving communication from the FSA.

In the light of the above, we believe that consultation responses on the proposed notification requirements do not constitute fundamental objections that should deter us from proceeding with these proposals unchanged.

Cost-benefit analysis and compatibility statement

4.46 In CP11/4 we asked:

Q8: Do you agree with the amended cost-benefit analysis?

4.47 Four respondents indicated that they supported the cost-benefit analysis in relation to the proposed small firm reporting arrangements contained in CP11/4. Three other respondents raised concerns about the future implementation of CMAR for CASS small firms on cost-benefit grounds. We have discussed these comments relating to costs in the paragraphs and our responses above, at paragraph 4.41, relating to Question 5 of CP11/4.

Our response

In the light of the consultation feedback for the CASS small firm reporting arrangements proposals in CP11/4, we are of the view that our cost-benefit analysis and compatibility statement in relation to CASS small firm reporting arrangements published in CP11/4 remain valid.

Technical changes made to CASS 1A

4.48 We have made a technical change to the application of CASS 1A, clarifying that the rules and guidance in CASS 1A.2 apply to a firm even if, at the date of the determination or notification, either or both of CASS 6 and CASS 7 do not apply to that firm, provided that either or both of those chapters applied to that firm during part or all of the previous calendar year, or that firm projects that either or both of those chapters will apply to it in the current calendar year. This technical change better reflects the policy decisions made by the FSA Board in relation to PS10/16.

4.49 The effect of this change will be to ensure that firms that do not presently hold client money and/or assets (CMA), but project that they will do so in the current calendar year, will be subject to the CASS reporting/notification requirements and, where applicable, the need to have a CF10a before they actually start holding client money/assets. The change will also make sure that a firm that has held client money/assets in one year will remain subject to the CASS reporting/notification requirements, and the need to have a CF10a, where applicable, in the year after which they have stopped holding client money/assets. This will ensure that we receive accurate and timely information about firms' CMA holdings. In doing so, it will help the FSA to identify and mitigate CMA risks, as well as give firms more certainty about how the regime applies.

- 4.50** The aforementioned technical change could result in increased costs for some firms (compared with the rules published in PS10/16), to the extent that they may be subject to CASS reporting/notification requirements, and the CF10a requirements, for a period of time before or after they hold client money or assets. However, by improving our oversight capabilities, we believe that this will deliver an enhanced level of consumer protection. Consultation responses also suggest that the change is consistent with the way firms expect us to operate the regime. Therefore, we are satisfied that the benefits of this change will outweigh any associated costs.
- 4.51** The changes made by this instrument are listed and described in paragraphs 2.18 to 2.20 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 28 April 2011

Title of instrument	CP	Modules affected	No. of instrument	Changes effective
Retail Distribution Review (Adviser Charging No 2) Instrument 2011	10/22 (Ch 5)	COBS	FSA 2011/23	31.12.12
Permitted Links (Amendment No 3) Instrument 2011	11/1 (Ch 7)	Glossary, COBS	FSA 2011/24	6.5.11
Banking: Conduct of Business Sourcebook (Amendment No 3) Instrument 2011	11/1 (Ch 9)	BCOBS	FSA 2011/25	6.5.11
Client Assets Reporting (Amendment) Instrument 2011	11/4	CASS; SUP	FSA 2011/26	1.6.11
Supervision Manual (Core Information) (Amendment) Instrument 2011	11/1 (Ch 10)	SUP	FSA 2011/27	6.5.11

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

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

Table of Handbook modules showing amending instruments

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

Handbook instruments made after 1 January 2008

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

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

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Retail Distribution Review (Pure Protection) Instrument 2010	2010/46	23.9.10 103
	Controlled Functions (Amendment) Instrument 2010	2010/48	23.9.10 103
	Disclosure Rules and Transparency Rules Sourcebook (Amendment No 4) Instrument 2010	2010/51	23.9.10 103
	Client Assets Sourcebook (Enhancement) Instrument 2010	2010/52	13.10.10 104
	Public Awareness Objective (Financial Services Act 2010) Instrument 2010	2010/53	10.11.10 104
	Conduct of Business Sourcebook (Abolition of Contracting Out for Defined Contribution Schemes) Instrument 2010	2010/58	10.11.10 104
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10 105
	Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 (<i>made jointly with FOS as FOS 2010/3</i>)	2010/63	16.12.10 105
	Retail Distribution Review (Training and Competence) Instrument 2011	2011/5	19.1.11 106
	Fees (Electronic Money Application Fees) Instrument 2011	2011/6	9.2.11 107
	Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11 107
	Decision Procedure and Penalties Manual and Enforcement Guide (Amendment No 2) Instrument 2011	2011/10	24.2.11 107
	Banking: Conduct of Business Sourcebook (Amendment No 2) Instrument 2011	2011/13	24.2.11 107
	Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11 108
	Controlled Functions (Amendment No 2) Instrument 2011	2011/15	24.3.11 108
	Liquidity Standards (Miscellaneous Amendments No 2) Instrument 2011	2011/18	24.3.11 108
	Pensions (Annuitisation and Income Withdrawals Rules) (Amendment) Instrument 2011	2011/19	24.3.11 108
	Child Trust Funds (Amendment) Instrument 2011	2011/20	24.3.11 108
	Supervision Manual (Auditor's Client Assets Report) (Amendment) Instrument 2011	2011/21	24.3.11 108
	Permitted Links (Amendment No 3) Instrument 2011	2011/24	28.4.11 109

HIGH LEVEL STANDARDS

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

SYSC	Senior Management Arrangements, Systems and Controls		
	<i>First brought into force</i>	-	1.12.01 -
	Conduct of Business Sourcebook (Recording of Telephone Conversations and Electronic Communications) Instrument 2008	2008/6	28.2.08 73
	Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08 79
	Supervision Manual (Controlled Functions) (Amendment) Instrument 2008	2008/37	24.7.08 79
	Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08 81
	Senior Management Arrangements, Systems and Controls (Amendment No 2) Instrument 2009	2009/7	26.2.09 85
	Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09 86
	Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09 87
	Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)	2009/36	1.7.09 90
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09 90
	Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09 90
	Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009	2009/48	11.8.09 91

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
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009	2009/55	30.9.09 93
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09 95
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09 95
	Prudential Requirements (Stress Testing) Instrument 2009	2009/72	10.12.09 95
	Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10 102
	UK Corporate Governance Code (Handbook Amendments) Instrument 2010	2010/39	22.7.10 102
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10 103
	Liquidity Standards (Miscellaneous Amendments) Instrument 2010	2010/43	23.9.10 103
	Controlled Functions (Amendment) Instrument 2010	2010/48	23.9.10 103
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10 105
	Senior Management Arrangements, Systems and Controls (Reverse Stress Testing) (Amendment) Instrument 2010	2010/64	16.12.10 105
	Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010	2010/65	16.12.10 105
	Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11 107
	Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11 108
	Controlled Functions (Amendment No 2) Instrument 2011	2011/15	24.3.11 108

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

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

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

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

Controlled Functions (Amendment No 2) Instrument 2011	2011/15	24.3.11	108
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FINMAR	Financial Stability and Market Confidence sourcebook		
<i>First brought into force</i>	-	6.8.10	-
Financial Stability and Market Confidence Sourcebook Instrument 2010	2010/25	22.7.10	102
Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105

TC	Training and Competence		
<i>First brought into force</i>	-	1.12.01	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)	2009/36	1.7.09	90
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010	2010/65	16.12.10	105
Retail Distribution Review (Training and Competence) Instrument 2011	2011/5	19.1.11	106
Training and Competence Sourcebook (Qualifications Amendments) Instrument 2011	2011/16	24.3.11	108

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

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	5.3.08	75

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
		2008/2	
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
Fees Manual (Financial Ombudsman Service Case Fees 2010/2011) Instrument 2010		FOS 2010/1	10.3.10 98
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10 98
Fees Provisions (2010/2011) Instrument 2010		2010/9	25.3.10 98
Fees Provisions (Amendment No 2) Instrument 2010		2010/10	25.3.10 98
Periodic Fees (2010/2011) and Other Fees Instrument 2010		2010/15	27.5.10 100
Fees (CFEB Levy) Instrument 2010		2010/16	27.5.10 100
Fees (Special Project Fee for Restructuring) (Amendment) Instrument 2010		2010/20	24.6.10 101
Financial Services Compensation Scheme (Financial Services Act 2010) Instrument 2010		2010/27	22.7.10 102
Financial Services Compensation Scheme (Financial Services Act 2010) (No 2) Instrument 2010		2010/45	23.9.10 103
Financial Services Compensation Scheme (Deposit Tariff Base Amendment) Instrument 2010		2010/54	10.11.10 104
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10 105
Fees Provisions (Amendment No 3) Instrument 2010		2010/62	16.12.10 105
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 <i>(made jointly with FOS as FOS 2010/3)</i>		2010/63	16.12.10 105
Retail Distribution Review (Training and Competence) Instrument 2011		2011/5	19.1.11 106
Fees (Electronic Money Application Fees) Instrument 2011		2011/6	9.2.11 107
Fees Manual (Financial Ombudsman Service Case Fees 2011/2012) Instrument 2011 <i>(instrument made by FOS)</i>		FOS 2011/2	16.3.11 108
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11 108

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Fees Provisions (2011/2012) Instrument 2011		2011/17	24.3.11 108

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

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

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

Instrument 2010			
Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103
Capital Requirements Directive (Large Exposures) Instrument 2010	2010/41	23.9.10	103
Prudential Requirements (Capital Planning Buffer) Instrument 2010	2010/42	23.9.10	103
Liquidity Standards (Miscellaneous Amendments) Instrument 2010	2010/43	23.9.10	103
Capital Requirements Directive (Handbook Amendments No 2) Instrument 2010	2010/66	16.12.10	105
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Remuneration Disclosures) Instrument 2010	2010/73	16.12.10	105
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11	107
Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108
Liquidity Standards (Miscellaneous Amendments No 2) Instrument 2011	2011/18	24.3.11	108

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

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	27.3.08	75
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77
Connected Travel Insurance Instrument 2008	2008/24	22.5.08	77
Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
Professional Indemnity Insurance (Limits of Indemnity) Instrument 2009	2009/4	22.1.09	84
Reclassification of Available-For-Sale Debt Instrument 2009	2009/40	23.7.09	90
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Sale and Rent Back Instrument 2010	2010/1	28.1.10	96
Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108

UPRU	Prudential sourcebook for UCITS Firms		
<i>First brought into force</i>			
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
Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10	102

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

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
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009		2009/68	27.11.09
Building Societies Sourcebook Instrument 2010		2010/11	25.3.10
			98

IPRU (FSOC)	Interim Prudential sourcebook: Friendly Societies		
<i>First brought into force</i>		-	1.12.01
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008		2008/66	4.12.08
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09
Prudential Requirements for Insurers (Amendment No 4) Instrument 2009		2009/60	5.11.09
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
Interim Prudential sourcebook for Insurers (Marine Mutuals Reporting) (Amendment) Instrument 2008		2008/15	27.3.08
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008		2008/66	4.12.08
Interim Prudential Sourcebook for Insurers (Other EEA States Insurance Statistics Amendment) Instrument 2009		2009/33	25.6.09
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09
Prudential Requirements for Insurers (Amendment No 4) Instrument 2009		2009/60	5.11.09
			94

IPRU (INV)	Interim Prudential sourcebook: Investment Businesses		
<i>First brought into force</i>		-	1.12.01
Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations) Instrument 2008		2008/17	27.3.08
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08
Companies Act 2006 (Consequential Handbook Amendments No 2) Instrument 2008		2008/41	25.9.08
Handbook Administration (No 11) Instrument 2008		2008/55	29.10.08
Professional Indemnity Insurance (Limits of Indemnity) Instrument 2009		2009/4	22.1.09
			84

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09 92
Capital Resources and Professional Indemnity Insurance Requirements for Personal Investment Firms Instrument 2009		2009/62	5.11.09 94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09 95
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09 95
Handbook Administration (No 18) Instrument 2010		2010/19	24.6.10 101

BUSINESS STANDARDS

*COBS	Conduct of Business		
	<i>First brought into force</i>	-	1.11.07 -
	Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08 72
	Conduct of Business Sourcebook (Recording of Telephone Conversations and Electronic Communications) Instrument 2008	2008/6	28.2.08 73
	Permitted Links (Amendment No 2) Instrument 2008	2008/16	27.3.08 75
	Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08 76
	Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08 79
	Disclosure Documents (Amendment) Instrument 2008	2008/35	24.7.08 79
	Conduct of Business Sourcebook (Amendment) Instrument 2008	2008/36	24.7.08 79
	Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08 81
	Self-Invested Personal Pensions (Contracting Out) Instrument 2008	2008/44	25.9.08 81
	Client Assets Sourcebook (Common Platform Provisions) Instrument 2008	2008/45	25.9.08 81
	Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08 82
	Conduct of Business Sourcebook (Record Keeping for Inducements) Instrument 2008	2008/59	29.10.08 82
	Conduct of Business Sourcebook (Product Information for Variation of Personal Pension Schemes) Instrument 2008	2008/67	4.12.08 83
	Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09 84
	Payment Services Instrument 2009	2009/14	26.3.09 86
	Financial Services Compensation Scheme (Limits Amendment) Instrument 2009	2009/25	23.4.09 87
	With-Profits Funds: Payments of Compensation and Redress Instrument 2009	2009/41	23.7.09 90
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09 92
	Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009	2009/52	24.9.09 92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09 95
	Retail Distribution Review (Adviser Charging) Instrument 2010	2010/12	25.3.10 98
	Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10 101
	Retail Distribution Review (Corporate Pensions) Instrument 2010	2010/21	24.6.10 101
	Financial Promotions (Amendment) Instrument 2010	2010/31	22.7.10 102
	Retail Distribution Review (Pure Protection) Instrument 2010	2010/46	23.9.10 103
	Conduct of Business Sourcebook (Recording of Telephone Conversations and Electronic Communications) (No 2) Instrument 2010	2010/56	10.11.10 104
	Conduct of Business Sourcebook (Stewardship Code) Instrument 2010	2010/57	10.11.10 104
	Conduct of Business Sourcebook (Abolition of Contracting Out for Defined Contribution Schemes) Instrument 2010	2010/58	10.11.10 104
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10 105
	Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11 107
	Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11 108
	Pensions (Annuitisation and Income Withdrawals Rules) (Amendment) Instrument 2011	2011/19	24.3.11 108
	Child Trust Funds (Amendment) Instrument 2011	2011/20	24.3.11 108
	Retail Distribution Review (Adviser Charging No 2) Instrument 2011	2011/23	28.4.11 109
	Permitted Links (Amendment No 3) Instrument 2011	2011/24	28.4.11 109

ICOB5 Insurance: Conduct of Business

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
<i>Comes into force</i>		-	6.1.08
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08
Connected Travel Insurance Instrument 2008		2008/24	22.5.08
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09
Financial Services Compensation Scheme (Limits Amendment) Instrument 2009		2009/25	23.4.09
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09
Retail Distribution Review (Pure Protection) Instrument 2010		2010/46	23.9.10
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10
Employers' Liability Insurance: Disclosure by Insurers Instrument 2011		2011/12	24.2.11

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
Handbook Administration (No 12) Instrument 2009		2009/3	22.1.09
Mortgages and Home Finance: Conduct of Business Sourcebook (Deferred Interest Forbearance Amendments) Instrument 2009		2009/17	26.3.09
Financial Services Compensation Scheme (Limits Amendment) Instrument 2009		2009/25	23.4.09
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
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09
Sale and Rent Back Instrument 2010		2010/1	28.1.10
Handbook Administration (No 18) Instrument 2010		2010/19	24.6.10
Mortgage Arrears Instrument 2010		2010/22	24.6.10
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11

*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
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009		2009/52	24.9.09
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09
Banking: Conduct of Business Sourcebook (Amendment No 2) Instrument 2011		2011/13	24.2.11
Banking: Conduct of Business Sourcebook (Amendment No 3) Instrument 2011		2011/25	28.4.11

*CASS	Client Assets		
<i>First brought into force</i>		-	1.1.04
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08
Client Assets Sourcebook (Common Platform Provisions) Instrument 2008		2008/45	25.9.08
Handbook Administration (No 12) Instrument 2009		2009/3	22.1.09
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10
Client Assets Sourcebook (Amendment No 3) Instrument 2010		2010/32	22.7.10
Retail Distribution Review (Pure Protection) Instrument 2010		2010/46	23.9.10
Client Assets Sourcebook (Enhancement) Instrument 2010		2010/52	13.10.10
Client Assets Sourcebook (Title Transfer) (Amendment) Instrument 2010		2010/59	10.11.10
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10
Client Assets Reporting (Amendment) Instrument 2011		2011/26	28.4.11

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

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

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

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
			HN	
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09	92
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009		2009/55	30.9.09	93
Close Links Reporting Instrument 2009		2009/63	5.11.09	94
Supervision Manual (Amendment No 16) Instrument 2009		2009/64	5.11.09	94
Supervision Manual (Retail Mediation Activities Return) (Amendment) Instrument 2009		2009/65	5.11.09	94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009		2009/68	27.11.09	95
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09	95
Sale and Rent Back Instrument 2010		2010/1	28.1.10	96
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10	98
Handbook Administration (No 18) Instrument 2010		2010/19	24.6.10	101
Sale and Rent Back (Regulatory Reporting) Instrument 2010		2010/23	24.6.10	101
Online Submission and Mandatory Forms (No 2) Instrument 2010		2010/24	24.6.10	101
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10	102
Capital Requirements Directive (Handbook Amendments) Instrument 2010		2010/29	22.7.10	102
Supervision Manual (Controlled Functions) (Amendment No 3) Instrument 2010		2010/33	22.7.10	102
Supervision Manual (Payment Services) (Reporting) Instrument 2010		2010/34	22.7.10	102
Integrated Regulatory Reporting (Amendment No 6) Instrument 2010		2010/35	22.7.10	102
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10	103
Capital Requirements Directive (Large Exposures) Instrument 2010		2010/41	23.9.10	103
Liquidity Standards (Miscellaneous Amendments) Instrument 2010		2010/43	23.9.10	103
Controlled Functions (Amendment) Instrument 2010		2010/48	23.9.10	103
Integrated Regulatory Reporting (Amendment No 7) Instrument 2010		2010/49	23.9.10	103
Integrated Regulatory Reporting (Amendment No 8) Instrument 2010		2010/50	23.9.10	103
Client Assets Sourcebook (Enhancement) Instrument 2010		2010/52	13.10.10	104
Public Awareness Objective (Financial Services Act 2010) Instrument 2010		2010/53	10.11.10	104
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10	105
Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010		2010/65	16.12.10	105
Integrated Regulatory Reporting (Amendment No 9) Instrument 2010		2010/68	16.12.10	105
Supervision Manual (Retail Mediation Activities Return) (Amendment No 2) Instrument 2010		2010/69	16.12.10	105
Supervision Manual (Retail Mediation Activities Return) (Amendment No 3) Instrument 2010		2010/70	16.12.10	105
Change of Control (Aggregation of Holdings) Instrument 2011		2011/2	19.1.11	106
Integrated Regulatory Reporting (Amendment No 10) Instrument 2011		2011/3	19.1.11	106
Supervision Manual (Amendment No 17) Instrument 2011		2011/4	19.1.11	106
Retail Distribution Review (Training and Competence) Instrument 2011		2011/5	19.1.11	106
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)		2011/7	9.2.11	107
Employers' Liability Insurance: Disclosure by Insurers Instrument 2011		2011/12	24.2.11	107
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11	108
Controlled Functions (Amendment No 2) Instrument 2011		2011/15	24.3.11	108
Supervision Manual (Auditor's Client Assets Report) (Amendment) Instrument 2011		2011/21	24.3.11	108
Integrated Regulatory Reporting (Amendment No 11) Instrument 2011		2011/22	24.3.11	108
Client Assets Reporting (Amendment) Instrument 2011		2011/26	28.4.11	109
Supervision Manual (Core Information) (Amendment) Instrument 2011		2011/27	28.4.11	109

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
Supervision Manual (Controllers) (Amendment) Instrument 2009		2009/20	26.3.09	86

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09 95
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09 95
Decision Procedure and Penalties Manual (Financial Penalties) Instrument 2010		2010/4	25.2.10 97
Enforcement Powers (Financial Services Act 2010) Instrument 2010		2010/26	22.7.10 102
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)		2011/7	9.2.11 107
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment No 2) Instrument 2011		2011/10	24.2.11 107

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 (<i>made jointly with FOS as FOS 2008/3</i>)		2008/18	27.3.08 75
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08 76
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08 79
Dispute Resolution: Complaints (Amendment No 2) Instrument 2008 (<i>made jointly with FOS as FOS 2008/4</i>)		2008/47	25.9.08 81
Handbook Administration (No 11) Instrument 2008 (<i>made jointly with FOS as FOS 2008/5</i>)		2008/55	29.10.08 82
Payment Services Instrument 2009 (<i>made jointly with FOS as FOS 2009/1</i>)		2009/14	26.3.09 86
Periodic Fees (2009/2010) and Other Fees Instrument 2009		2009/27	28.5.09 88
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)		2009/36	1.7.09 90
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09 90
Dormant Bank and Building Society Accounts Instrument 2009		2009/38	23.7.09 90
Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 (<i>instrument made by FOS</i>)		FOS 2009/4	16.9.09 92
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09 92
Payment Services (Transitioning Firms) Instrument 2009		2009/53	24.9.09 92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09 95
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09 95
Dispute Resolution (Voluntary Jurisdiction and Sale and Rent Back Amendments) Instrument 2009 (<i>instrument made by FOS</i>)		FOS 2009/6	17.12.09 96
Dispute Resolution: Complaints (Publication of Complaints Data) Instrument 2010		2010/2	28.1.10 96
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10 98
Dispute Resolution: Complaints (Payment Protection Insurance Complaints: Referral to Ombudsman) Instrument 2010		2010/18	27.5.10 100
Sale and Rent Back (Regulatory Reporting) Instrument 2010		2010/23	24.6.10 101
Dispute Resolution: Complaints (Payment Protection Insurance) Instrument 2010		2010/36	22.7.10 103
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10 103
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10 105
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 (<i>made jointly with FOS as FOS 2010/3</i>)		2010/63	16.12.10 105
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)		2011/7	9.2.11 107
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11 108

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

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
			HN	
	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
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
	Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009	2009/66	5.11.09	94
	Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10	98
	Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10	102
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
	Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) (No 2) Instrument 2010	2010/71	16.12.10	105

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

SPECIALIST SOURCEBOOKS

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

COLL	Collective Investment Schemes			
	<i>First brought into force</i>	-	1.4.04	-
	Collective Investment Schemes Sourcebook (UCITS Eligible Assets Directive and Other Amendments) Instrument 2008	2008/5	28.2.08	73
	Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
	Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2008 (REVOKED: July 2008)	2008/27	22.5.08	77
	Collective Investment Schemes Sourcebook (Property Authorised Investment Funds) Instrument 2008	2008/28	22.5.08	77
	Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
	Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
	Collective Investment Schemes Sourcebook (Immovables Valuation) Instrument 2008	2008/48	25.9.08	81
	Collective Investment Schemes Sourcebook (Simplified Prospectus) (Amendment) Instrument 2008	2008/61	29.10.08	82
	Collective Investment Schemes Sourcebook (Suspension of Dealings) Instrument 2008	2008/69	4.12.08	83

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2009	2009/5	22.1.09 84
	Collective Investment Schemes Sourcebook (Amendment No 4) Instrument 2009	2009/11	26.2.09 85
	Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09 86
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09 90
	Collective Investment Schemes Sourcebook (Single Sub-fund Umbrellas) Instrument 2009	2009/44	23.7.09 90
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09 92
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09 92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09 95
	Collective Investment Schemes Sourcebook (Amendment No 5) Instrument	2009/74	10.12.09 95
	Collective Investment Schemes Sourcebook (Accounting Amendments) Instrument 2010	2010/3	28.1.10 96
	Funds of Alternative Investment Funds Instrument 2010	2010/5	25.2.10 97
	Alternative Finance Investment Bonds Instrument 2010	2010/6	25.2.10 97
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10 98
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10 103
	Collective Investment Schemes Sourcebook (Winding Up and Sub-fund Termination and Miscellaneous Amendments) Instrument 2011	2011/11	24.2.11 107

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
	Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009	2009/52	24.9.09 92
	Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10 102
	Controlled Functions (Amendment) Instrument 2010	2010/48	23.9.10 103
	Public Awareness Objective (Financial Services Act 2010) Instrument 2010	2010/53	10.11.10 104
	Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11 108
	Controlled Functions (Amendment No 2) Instrument 2011	2011/15	24.3.11 108

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
	Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10 102
	Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11 107

PROF	Professional Firms		
	<i>First brought into force</i>	-	1.12.01 -
	Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08 72

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
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 14) Instrument 2009		2009/37	23.7.09 90
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10 102
Public Awareness Objective (Financial Services Act 2010) Instrument 2010		2010/53	10.11.10 104
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10 105

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
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10 102
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11 108

LISTING, PROSPECTUS AND DISCLOSURE

LR	Listing Rules		
<i>First brought into force</i>		-	1.7.05 -
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08 72
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008		2008/2	24.1.08 72
Listing Rules Sourcebook (Amendment No 2) Instrument 2008		2008/21	24.4.08 76
Disclosure Rules and Transparency Rules Sourcebook (Corporate Governance Rules) Instrument 2008		2008/32	26.6.08 78
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08 79
Listing Rules (Sponsors) (Amendment) Instrument 2008		2008/70	4.12.08 83
Listing Rules Sourcebook (Rights Issue Subscription Period) Instrument 2009		2009/6	9.2.09 85
Trading Plan Instrument 2009		2009/12	26.2.09 85
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09 86
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09 90
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09 92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09 92
Listing Rules Sourcebook (Amendment No 3) Instrument 2009		2009/54	24.9.09 92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09 95
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09 95
Alternative Finance Investment Bonds Instrument 2010		2010/6	25.2.10 97
Listing Rules Sourcebook (Amendment No 4) Instrument 2010		2010/7	25.2.10 97
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10 98
Listing Rules Sourcebook (Amendment No 5) Instrument 2010		2010/13	22.4.10 99
Listing Rules Sourcebook (Amendment No 6) Instrument 2010		2010/37	22.7.10 102

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
UK Corporate Governance Code (Handbook Amendments) Instrument 2010		2010/39	22.7.10
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10

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

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
Disclosure Rules and Transparency Rules Sourcebook (Amendment) Instrument 2008		2008/71	4.12.08
Trading Plan Instrument 2009		2009/12	26.2.09
Disclosure and Transparency Rules (Disclosure of Contracts for Differences) Instrument 2009		2009/13	26.2.09
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09
Disclosure Rules and Transparency Rules Sourcebook (Amendment No 2) Instrument 2010		2010/14	22.4.10
Disclosure Rules and Transparency Rules Sourcebook (Amendment No 3) Instrument 2010		2010/38	22.7.10
UK Corporate Governance Code (Handbook Amendments) Instrument 2010		2010/39	22.7.10
Disclosure Rules and Transparency Rules Sourcebook (Amendment No 4) Instrument 2010		2010/51	23.9.10
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10

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
Periodic Fees (Unauthorised Mutual Societies Registration)(2010/2011) Instrument 2010	2010/17	27.5.10	100

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
Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11	107
Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108

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
Building Societies Sourcebook Instrument 2010	2010/11	25.3.10	98
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11	107

BSOG is made and amended by instrument

RPPD Providers and Distributors Regulatory Guide

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

Enforcement Powers (Financial Services Act 2010) Instrument 2010	2010/26	22.7.10	102
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11	107
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment No 2) Instrument 2011	2011/10	24.2.11	107

EG is made and amended by instrument

UNFCOG	Unfair Contract Terms Regulatory Guide		
<i>Regulatory Guide brought into force</i>	-	28.8.07	-
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95

UNFCOG is made and amended by instrument

CRAG	Credit Rating Agencies Guide		
<i>Regulatory Guide brought into force</i>	-	7.6.10	100

Guidance Notes issued by the FSA

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

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

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

Handbook provisions not yet in force

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

Listed by effective date within modules

Module	Change	Instrument	When effective	Described in
Glossary	Clarification of and changes to standards in relation to auditor’s client assets report and related changes	Supervision Manual (Auditor’s Client Assets Report) Instrument 2011 [FSA 2011/21]	1.6.11	HN108 <i>Mar 2011</i> (paras 2.56 – 2.61)
	Changes to strengthen client asset protection	Client Assets Sourcebook (Enhancement) Instrument 2010 [FSA 2010/52]	1.10.11 (<i>part</i>)	HN104 <i>Nov 2010</i> (paras 2.29 – 2.32)
	New requirements arising out of Electronic Money Regulations	Electronic Money and Payment Services Instrument 2011 [FSA 2011/7]	30.4.12 (<i>part</i>)	HN107 <i>Feb 2011</i> (paras 2.3 – 2.8)
	Amended provisions for advised sales of investments to retail clients	Retail Distribution Review (Adviser Charging) Instrument 2010 [FSA 2010/12]	31.12.12	HN98 <i>Mar 2010</i> (paras 2.29 – 2.34)
	Introduction of ‘consultancy charging’ in group pensions market	Retail Distribution Review (Corporate Pensions) Instrument 2010 [FSA 2010/21]	31.12.12	HN101 <i>June 2010</i> (paras 2.24 – 2.28)
	New and amended commission disclosure requirements	Retail Distribution Review (Pure Protection) Instrument 2010 [FSA 2010/46]	31.12.12	HN103 <i>Sep 2010</i> (paras 2.54 – 2.59)
	Qualification standards etc for retail investment advisers	Retail Distribution Review (Training and Competence) Instrument 2011 [FSA 2011/5]	31.12.12 (<i>part</i>)	HN106 <i>Jan 2011</i> (paras 2.3 – 2.15)
	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 <i>Mar 2011</i> (paras 2.48 – 2.55)
	Amendments following government’s removal of requirement to annuitise pension savings by age 75	Pensions (Annuitisation and Income Withdrawals Rules) (Amendment) Instrument 2011 [FSA 2011/19]	*	HN108 <i>Mar 2011</i> (paras 2.37 – 2.41)
SYSC	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 <i>Mar 2011</i> (paras 2.48 – 2.55)

Module	Change	Instrument	When effective	Described in
APER	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 <i>Mar 2011</i> (paras 2.48 – 2.55)
FIT	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 <i>Mar 2011</i> (paras 2.48 – 2.55)
TC	Qualification standards etc for retail investment advisers	Retail Distribution Review (Training and Competence) Instrument 2011 [FSA 2011/5]	1.7.11 and 31.12.12 (<i>part</i>)	HN106 <i>Jan 2011</i> (paras 2.3 – 2.15)
GEN	New requirements arising out of Electronic Money Regulations	Electronic Money and Payment Services Instrument 2011 [FSA 2011/7]	30.4.12 (<i>part</i>)	HN107 <i>Feb 2011</i> (paras 2.3 – 2.8)
INSPRU	Minor changes following review of prudential requirements	Prudential Requirements for Insurers (Amendment No 4) Instrument 2009 [FSA 2009/60]	31.12.11 (<i>part</i>)	HN94 <i>Nov 2009</i> (paras 2.21 – 2.23)
IPRU(FSOC)	Minor changes following review of prudential requirements	Prudential Requirements for Insurers (Amendment No 4) Instrument 2009 [FSA 2009/60]	31.12.11 (<i>part</i>)	HN94 <i>Nov 2009</i> (paras 2.21 – 2.23)
IPRU(INV)	Change of the capital resources, requirements and professional indemnity rules for personal investment firms	Capital Resources and Professional Indemnity Insurance Requirements for Personal Investment Firms Instrument 2009 [FSA 2009/62]	31.12.11 (<i>part</i>)	HN94 <i>Nov 2009</i> (paras 2.30 – 2.33)
	Minor administrative changes	Handbook Administration (No 16) Instrument 2009 [FSA 2009/69]	31.12.11 (<i>part</i>)	HN95 <i>Dec 2009</i> (paras 2.7 – 2.9)
	Minor administrative changes	Handbook Administration (No 18) Instrument 2010 [FSA 2010/19]	31.12.11 (<i>part</i>)	HN101 <i>June 2010</i> (paras 2.2 – 2.5)
COBS	Extension of current taping rules to cover voice and electronic communications on mobile phones	Conduct of Business Sourcebook (Recording of Telephone Conversations and Electronic Communications) (No 2) Instrument 2010 [FSA 2010/56]	14.11.11	HN104 <i>Nov 2010</i> (paras 2.17 – 2.20)
	Amended provisions for advised sales of investments to retail clients	Retail Distribution Review (Adviser Charging) Instrument 2010 [FSA 2010/12]	31.12.12	HN98 <i>Mar 2010</i> (paras 2.29 – 2.34)
	Introduction of 'consultancy charging' in group pensions market	Retail Distribution Review (Corporate Pensions) Instrument 2010 [FSA 2010/21]	31.12.12	HN101 <i>June 2010</i> (paras 2.24 – 2.28)
	New and amended commission disclosure requirements	Retail Distribution Review (Pure Protection) Instrument 2010 [FSA 2010/46]	31.12.12	HN103 <i>Sep 2010</i> (paras 2.54 – 2.59)
	Amendments following government's removal of requirement to annuitise pension savings by age 75	Pensions (Annuitisation and Income Withdrawals Rules) (Amendment) Instrument 2011 [FSA 2011/19]	*	HN108 <i>Mar 2011</i> (paras 2.37 – 2.41)

Module	Change	Instrument	When effective	Described in
ICOB5	New and amended commission disclosure requirements	Retail Distribution Review (Pure Protection) Instrument 2010 [FSA 2010/46]	31.12.12	HN103 <i>Sep 2010</i> (paras 2.54 – 2.59)
CASS	Changes to strengthen client asset protection	Client Assets Sourcebook (Enhancement) Instrument 2010 [FSA 2010/52]	1.6.11 and 1.10.11 (<i>part</i>)	HN104 <i>Nov 2010</i> (paras 2.29 – 2.32)
SUP	Changes to strengthen client asset protection	Client Assets Sourcebook (Enhancement) Instrument 2010 [FSA 2010/52]	1.6.11 and 1.10.11 (<i>part</i>)	HN104 <i>Nov 2010</i> (paras 2.29 – 2.32)
	Changes to FSA004 and FSA045	Integrated Regulatory Reporting (Amendment No 10) Instrument 2011 [FSA 2011/3]	1.6.11	HN106 <i>Jan 2011</i> (paras 2.23 – 2.27)
	Clarification of and changes to standards in relation to auditor's client assets report and related changes	Supervision Manual (Auditor's Client Assets Report) Instrument 2011 [FSA 2011/21]	1.6.11	HN108 <i>Mar 2011</i> (paras 2.56 – 2.61)
	Minor amendments to RMAR (Section A)	Supervision Manual (Retail Mediation Activities Return) (Amendment No 2) Instrument 2010 [FSA 2010/69]	31.12.11	HN105 <i>Dec 2010</i> (paras 2.83 – 2.87)
	Minor amendments to RMAR (Sections D and E)	Supervision Manual (Retail Mediation Activities Return) (Amendment No 3) Instrument 2010 [FSA 2010/70]	31.12.11	HN105 <i>Dec 2010</i> (paras 2.88 – 2.93)
	Qualification standards etc for retail investment advisers	Retail Distribution Review (Training and Competence) Instrument 2011 [FSA 2011/5]	31.12.12	HN106 <i>Jan 2011</i> (paras 2.3 – 2.15)
	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 <i>Mar 2011</i> (paras 2.48 – 2.55)
CRED	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 <i>Mar 2011</i> (paras 2.48 – 2.55)
ELM	New requirements arising out of Electronic Money Regulations	Electronic Money and Payment Services Instrument 2011 [FSA 2011/7]	30.4.12 (<i>part</i>)	HN107 <i>Feb 2011</i> (paras 2.3 – 2.8)

- + Part of this instrument comes into force on a date to be notified.
* Part of this instrument comes into force when the Finance Act 2011 comes into force.

What's New?

listed by effective date within modules

Module	Change	Instrument	When effective	Described in paragraphs
Glossary	Clarification of and changes to the definition of an 'approved index' for life insurance companies	Permitted Links (Amendment No 3) Instrument 2011 [FSA 2011/24]	6.5.11	2.8 – 2.10
COBS	Clarification of and changes to the definition of an 'approved index' for life insurance companies	Permitted Links (Amendment No 3) Instrument 2011 [FSA 2011/24]	6.5.11	2.8 – 2.10
	Clarification of and changes to the provisions in relation to adviser charging and 'restricted advice'	Retail Distribution Review (Adviser Charging No 2) Instrument 2011 [FSA 2011/23]	31.12.12	2.5 – 2.7
BCOBS	Amendments to guidance on interest rates and related changes	Banking: Conduct of Business Sourcebook (Amendment No 3) Instrument 2011 [FSA 2011/25]	6.5.11	2.11 – 2.13
CASS	Postponement of reporting on client money and asset returns for CASS small firms and the addition of a new one-off notification requirement for CASS small firms	Client Assets Reporting (Amendment) Instrument 2011 [FSA 2011/26]	1.6.11	2.18 – 2.20
SUP	Minor amendments regarding notification of change of telephone number	Supervision Manual (Core Information) (Amendment) Instrument 2011 [FSA 2011/27]	6.5.11	2.15 – 2.17
	Postponement of reporting on client money and asset returns for CASS small firms and the addition of a new one-off notification requirement for CASS small firms	Client Assets Reporting (Amendment) Instrument 2011 [FSA 2011/26]	1.6.11	2.18 – 2.20

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