

Financial Services Authority

Handbook Notice

114

Board meeting 2 November 2011
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This Handbook Notice introduces the Handbook and other material made by the Board under its legislative powers on 2 November 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 Customer Contact Centre:

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1

Overview

Legislative changes this month

The Handbook

- 1.1 On 2 November 2011 the FSA Board made changes to the Handbook in five instruments which:
- propose to limit the scope of the voiding rules to large firms that are of systemic importance and have higher risk business models (FSA 2011/62);
 - require firms to inform the FSA one month in advance of issuing certain types of capital instruments which a firm intends to count towards its capital resource (FSA 2011/63);
 - defer the introduction of two memorandum items to the Retail Mediation Activities Return (RMAR) balance sheet until review is complete (FSA 2011/64);
 - ensure that all eligible consumers will be able to have their complaint considered by the Financial Ombudsman Service (FOS 2011/6; FSA 2011/65); and
 - implement the third instalment of the amendments to the Capital Requirements Directive (CRD 3), which includes changes to the trading book and securitisation rules, plus other technical amendments (FSA 2011/66).
- 1.2 The Board also approved the making, by the Board of the Financial Ombudsman Service (FOS) of part of one of those instruments (FOS 2011/6; FSA 2011/65) which relates to complaints procedures.
- 1.3 These instruments are all listed in Annex A.

Changes outside the Handbook

- 1.4 There are no changes outside the Handbook this month.

Description of changes

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

Feedback on responses to consultations

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

- CP09/29, *Strengthening Capital Standards 3*, (December 2009);
- Chapter 2 of CP11/1, *Quarterly consultation (No 27)*, (January 2011);
- CP11/9, *Strengthening Capital Standards 3 – further consultation on CRD3*, (May 2011);
- CP11/10, *Consumer complaints: The ombudsman award limit and changes to complaints-handling rules*, (May 2011); and
- Chapter 9 of CP11/18, *Quarterly consultation (No 30)*, (September 2011).

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

Annexes to this Notice

- 1.8 The Annexes to this Handbook Notice contain:

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

Making corrections

- 1.9 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

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

Obligation to publish feedback

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

Comments

- 1.16 We always welcome feedback on the way we present information in the Handbook Notice, including its Annexes. If you do have any comment, this should be sent to 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 2 November 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

Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 4) Instrument 2011 (FSA 2011/62)

- 2.2 For changes made to the Glossary by this instrument, see paragraphs 2.5 to 2.7 of this Notice.

Capital Instruments (Notification) Instrument 2011(FSA 2011/63)

- 2.3 For changes made to the Glossary by this instrument, see paragraphs 2.8 to 2.11 of this Notice.

Capital Requirements Directive (Handbook Amendments No 4) Instrument 2011(FSA 2011/66)

- 2.4 For changes made to the Glossary by this instrument, see paragraphs 2.14 to 2.18 of this Notice.

HIGH LEVEL STANDARDS

Senior Management Arrangements, Systems and Controls (SYSC)

Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 4) Instrument 2011 (FSA 2011/62)

- 2.5 Following consultation in CP11/18¹, the Board has made the following changes to the Handbook:

Change to Glossary: **Addition of ‘third country BIPRU 730k firm’**

Changes: **Addition of SYSC 19A.3.53AR**
Changes to SYSC 19A.3.54R and 19A.3.55R
Changes to SYSC 19A Annex 1R
Changes to SYSC TP 3

- 2.6 In summary, these changes introduce a new limiting provision on the voiding rules that would apply broadly to the largest banks and broker dealers. Without amendment, with effect from 1 January 2012, the voiding and recovery provisions would automatically apply to all firms within the scope of the revised Remuneration Code (approximately 2,700 firms).
- 2.7 This instrument comes into force from **1 January 2012** and feedback on this consultation is provided in Chapter 4, below.

PRUDENTIAL STANDARDS

General Prudential sourcebook (GENPRU)

Capital Instruments (Notification) Instrument 2011 (FSA 2011/63)

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

Change to Glossary: **Changes to ‘capital instrument’**

Changes: **Changes to GENPRU 2.2.6G**
Addition of GENPRU 2.2.61AR 2.2.61BR, 2.2.61CR,
2.2.61DR, 2.2.61ER and 2.2.61FR, 2.2.61GG and 2.2.61HG
Changes to GENPRU Sch 2

¹ CP11/18, *Quarterly consultation (No 30)*, (September 2011).

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

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**Addition of BIPRU 8.6.1AR, 8.6.1BR, 8.6.1CR, 8.6.1DR,
 8.6.1ER and 8.6.1FR**

Changes to BIPRU Sch 3

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**Addition of INSPRU 6.1.43AR, 6.1.43BR, 6.1.43CR,
 6.1.43DR, 6.1.43ER and 6.1.43FR**

Changes to INSPRU Sch 2

- 2.9 These rule changes require firms to notify the FSA at least one month in advance of all regulatory capital issuances in order to give the FSA a greater ability to monitor the quality of capital.
- 2.10 These rule changes have been made to gain further market confidence and financial stability.
- 2.11 This instrument comes into force from 1 February 2012 and feedback on this consultation is provided in Chapter 4, below.

*Capital Requirements Directive (Handbook Amendments No 4)
 Instrument 2011 (FSA 2011/66)*

- 2.12 For changes made to GENPRU by this instrument, see paragraphs 2.14 to 2.18 of this Notice.

Prudential sourcebook for Banks, Building Societies and Investment Firms (BIPRU)

Capital Instruments (Notification) Instrument 2011 (FSA 2011/63)

- 2.13 For changes made to BIPRU by this instrument, see paragraphs 2.8 to 2.11 of this Notice.

*Capital Requirements Directive (Handbook Amendments No 4)
 Instrument 2011 (FSA 2011/66)*

- 2.14 Following consultation in Chapters 2, 3, 4 and 6 of CP11/9³, the Board has approved the following changes to the Handbook:

Changes to Glossary: **Addition of ‘all price risk measure’, ‘correlation trading portfolio’, ‘resecuritisation position’ and ‘stressed VaR’**
Deletion of ‘credit default swap PRR method’
Changes to ‘clean hypothetical profit and loss figure’ and ‘incremental default risk charge’

³ CP11/9, *Strengthening Capital Standards 3: further consultation on CRD3*, (May 2011).

Deletion of 'ordinary credit default swap PRR method'
Changes to 'PRA' and 'clean profit and loss figure'
Deletion of 'qualifying equity'
Changes to 'resecuritisation'
Deletion of 'securitisation credit default swap PRR method'

Changes:

Changes to GENPRU 1.3.3G, 1.3.13R, 1.3.16R, 1.3.17R, 1.3.29R, 1.3.30R, 1.3.32R, 1.3.33R, 1.3.34R, 1.3.39R and 1.3.41R

Changes to GENPRU 2.2.237R

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Change to BIPRU 3.4.10R

Addition of BIPRU 3.4.19AR

Addition of BIPRU 7.2.42AR, 7.2.42BR, 7.2.42CR and 7.2.42DR

Changes to BIPRU 7.2.43R

Addition of BIPRU 7.2.46AG

Deletion of BIPRU 7.2.47R, 7.2.47AG, 7.2.47BG, 7.2.47CG and 7.2.48G

Addition of BIPRU 7.2.48AR, 7.2.48BR, 7.2.48CR, 7.2.48DR, 7.2.48ER, 7.2.48FR, 7.2.48GR, 7.2.48HG, 7.2.48IG, 7.2.48JG, 7.2.48KR and 7.2.48LR

Changes to BIPRU 7.3.30R and 7.3.34R

Deletion of BIPRU 7.3.35R, 7.3.36G and 7.3.37G

Addition of BIPRU 7.10.27AR, 7.10.30AR and 7.10.30BR

Changes to BIPRU 7.10.35G

Addition of BIPRU 7.10.39AR and 7.10.39BR

Changes to BIPRU 7.10.46R and 7.10.48R

Deletion of BIPRU 7.10.50R, 7.10.51R and 7.10.52R

Addition of BIPRU 7.10.55AR, 7.10.55BR, 7.10.55CR, 7.10.55DR, 7.10.55ER, 7.10.55FR, 7.10.55GR, 7.10.55HR, 7.10.55IR, 7.10.55JR, 7.10.55KR, 7.10.55LR, 7.10.55MR, 7.10.55NR, 7.10.55OR, 7.10.55PR, 7.10.55QR, 7.10.55RR, 7.10.55SG, 7.10.55TR, 7.10.55UR, 7.10.55VR, 7.10.55WR, 7.10.55XR, 7.10.55YR, 7.10.55ZR, 7.10.55ZAR, 7.10.55ZBG, 7.10.55ZCG and 7.10.90AR

Changes to BIPRU 7.10.93G and 7.10.94R

Addition of BIPRU 7.10.94AR

Changes to BIPRU 7.10.95G, 7.10.96R, 7.10.99G,

7.10.100R, 7.10.101G, 7.10.102G, 7.10.103R, 7.10.111R and 7.10.112G

Addition of BIPRU 7.10.112AG

Changes to BIPRU 7.10.113R and 7.10.116R

Addition of BIPRU 7.10.116AR

Changes to BIPRU 7.10.117G, 7.10.118R, 7.10.119R, 7.10.120G, 7.10.121R, 7.10.124R, 7.10.129R, 7.10.130R and 7.10.136R
Addition of BIPRU 7.10.136AR
Changes to BIPRU 7.11.3R and 7.11.11R
Addition of BIPRU 7.11.12CR
Change to BIPRU 7.11.13R
Deletion of BIPRU 7.11.18R and 7.11.19R
Changes to BIPRU 7.11.20R
Deletion of BIPRU 7.11.21R to 7.11.58R
Changes to BIPRU 7.11.61G
Deletion of BIPRU 7.11.64G
Change to BIPRU 9.1.9G
Changes to BIPRU 9.3.2G and 9.3.15R
Change to BIPRU 9.6.1R
Addition of BIPRU 9.6.1AR
Change to BIPRU 9.6.2R
Changes to BIPRU 9.7.2R
Addition of BIPRU 9.7.2AG and 9.7.4G
Change to BIPRU 9.9.8R
Addition of BIPRU 9.9.10G
Changes to BIPRU 9.11.1R and 9.11.2R
Deletion of BIPRU 9.11.3R
Changes to BIPRU 9.12.10R and 9.12.11R
Deletion of BIPRU 9.12.12R
Changes to BIPRU 9.12.13R and 9.12.17R
Deletion of BIPRU 9.12.18R and 9.12.19R
Changes to BIPRU 9.12.21R and 9.12.22R
Changes to BIPRU 9.15.1R
Addition of BIPRU 9.15.1AR and 9.15.1BG
Changes to BIPRU 9.15.6R
Addition of BIPRU 9.15.16AR, 9.15.16BR, 9.15.16CG, 9.15.16DG and 9.15.16EG
Changes to BIPRU 9.15.17G
Changes to BIPRU 11.3.3R
Changes to BIPRU 11.5.12R, 11.5.13R and 11.5.17R
Changes to BIPRU 14.2.6R and 14.2.18R
Changes to BIPRU TP 4
Changes to BIPRU TP 6
Changes to BIPRU TP 8
Changes to BIPRU TP 9
Change to BIPRU TP 14
Changes to BIPRU Sch 2

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***Changes to SUP 16.12.5R, 16.12.11R, 16.12.15R,
16.12.22AR and 16.12.25AR
Changes to SUP 16 Annex 24R
Changes to SUP 16 Annex 25G***

- 2.15** These changes are to implement the remaining elements of the Capital Requirements Directive (CRD3) within the deadline of 31 December 2011. The amendments cover two main areas – trading book and securitisations – as well as minor changes to Pillar 3 disclosure, prudent valuation and some technical amendments.

Trading book

- 2.16** The key changes to the trading book rules set out to:
- increase the level of capital held against trading book risks;
 - reduce the relative cyclicity of the market risk capital requirements;
 - reduce the opportunity for arbitrage between the non-trading book and the trading book; and
 - improve the capture of credit risk and illiquidity in the trading book.

Securitisations

- 2.17** The key changes to the securitisation rules include:
- higher capital requirements for resecuritisation positions, with a new definition for ‘resecuritisation’ (the new definition makes it clear that structures re-tranching ‘pools of exposures’ (as opposed to single exposures) will be resecuritisations);
 - limits on the use of external credit assessment institution (ECAI) ratings where the assessment is based on unfunded support by the credit institution; and
 - requirements for retention of net economic interest at a group level by originators, sponsors or investors of securitisations.
- 2.18** This instrument comes into force on **31 December 2011** and feedback to this consultation will be provided in a separate policy statement published by the FSA.

Prudential sourcebook for Insurers (INSPRU)

Capital Instruments (Notification) Instrument 2011 (FSA 2011/63)

- 2.19** For changes made to the INSPRU by this instrument, see paragraphs 2.8 to 2.11 of this Notice.

Changes: **Changes to DISP 2.7.6R**
 Changes to DISP TP1

- 2.25** These changes ensure that all eligible consumers will be able to have their complaint considered by the Financial Ombudsman Service, in particular all those consumers who find themselves the victim of identity theft or mistaken identity.
- 2.26** This instrument comes into force on **1 January 2012** and feedback to this consultation will be provided in a separate policy statement published by the FSA.

3

Changes outside the Handbook

- 3.1 No changes have been made by the Board this month to material outside the Handbook.

4

Feedback on responses to consultation

- 4.1 This chapter provides feedback on the following consultation:
- Chapter 2 of CP11/1, *Quarterly consultation (No 27)*, (January 2011);
 - CP11/10, *Consumer complaints: The ombudsman award limit and changes to complaints-handling rules*, (May 2011); and
 - Chapter 9 of CP11/18, *Quarterly consultation (No 30)*, (September 2011).

Chapter 2 of CP11/1, Quarterly consultation (No 27)

Capital Instruments (Notification) Instrument
(FSA 2011/63)

Glossary of definitions

General Prudential sourcebook (GENPRU)

Prudential sourcebook for Banks, Building Societies and Investment Firms (BIPRU)

Prudential sourcebook for Insurers (INSPRU)

- 4.2 In Chapter 2 of CP11/1 we consulted on a requirement that certain firms should notify the FSA, at least one month in advance of the intended issue date, before it or another undertaking in its group issues any capital instrument which it wishes to include as regulatory capital.

4.3 We received 25 responses from a range of entities, including banks, building societies, insurers and trade associations. Many respondents agreed with our rationale for monitoring the development of capital instruments before they are issued, especially in relation to new or unusual features given the regulatory changes that are expected in relation to Basel III, the Capital Requirements Directive (CRD IV) and Solvency II. The respondents commented on a number of issues which we have considered and responded to in detail below. The key issues raised by respondents were on the scope of the policy, in relation to:

- (a) ordinary shares;
- (b) groups;
- (c) programme issuances;
- (d) notification period;
- (e) senior management sign-off;
- (f) exceptional circumstances; and
- (g) clarification of the policy.

Summary of issues

4.4 The key result from the consultation is an adjustment to the one-month notification requirement to make the scope of the policy more proportionate to the benefits envisaged. On the basis of our analysis, we have decided to reduce the scope of the notification requirement as outlined in the table below. Our revised policy position is that items (a) to (d) will require pre-notification one month in advance, while items (e) to (g) will require notification at the earliest opportunity prior to, but not later than, the issue date.

Type of capital instrument/ arrangement	Notification requirement	Comment
a Original framework for programme issuances, eg euro medium-term note (EMTN), US Securities and Exchange Commission (SEC)-registered debt shelf (evidenced by the original prospectus containing terms and conditions)	One month prior to issue date	Individual drawdowns from a programme issuance will not require a one-month notification period, unless they entail supplementary terms related to the drawdown. See point (e), below
b Any share capital that is not the most deeply subordinated, or that confers preference on one class of shareholders in relation to other shareholders	One month prior to issue date	To be determined by the substance rather than the form of the instrument

	Type of capital instrument/ arrangement	Notification requirement	Comment
c	Core tier one ⁵ instruments developed for the mutual sector	One month prior to issue date	The likely innovative nature of such instruments suggests that a review by the FSA in good time before the date of issue would be appropriate
d	Innovative tier one ⁶ or tier two instruments (hybrid capital instruments)	One month prior to issue date	The likely innovative nature of such instruments suggests that a review by the FSA in good time before the date of issue would be appropriate
e	Individual drawdowns under a programme issuance	At earliest opportunity prior to, but not later than, the issue date	One month's pre-notification would not be required unless there are supplementary terms (to the original prospectus at the creation of the framework) that apply to the drawdown. See point (a), above
f	Any share capital that is the most deeply subordinated does not confer preference on one class of shareholders relative to another and does not differ from previously-issued ordinary shares	At earliest opportunity prior to, but not later than, the issue date	To be determined by the substance rather than the form of the instrument. The instrument would need to satisfy the criteria for classification as core tier one (or its successor category under Basel III/ the Capital Requirements Directive (CRD 4) and Solvency II)
g	As an exception to the general rule, instruments that are not materially different to other appropriately classified instruments issued by the firm in the past	At earliest opportunity prior to, but not later than, the issue date	If a new instrument has any characteristics that could result in a change in its classification (eg from tier one to tier two), relative to similar instruments its firm has issued in the past, then it is materially different and will be subject to the one-month notification period

4.5 BIPRU firms will be required to make the same notification and provide the same level of detail on any proposed issuance of capital to be made by another undertaking within its group which will be included as part of the capital resources of the BIPRU firm, its UK consolidation group. For banking firms, this also applies in relation to the capital resources of a non-EEA sub-group. For insurance firms where an EEA sub-group belongs to a wider non-EEA group, pre-notification will only be required in respect of capital issuances intended to count toward group capital requirements at the EEA sub-group level.

4.6 The notification submitted by the firm will have to include the following information:

- details of the size of the issuance and whether the capital is intended to be issued to external investors or within its group;

⁵ or unrestricted tier one (insurers) under Solvency II.

⁶ or additional tier one (banks) and restricted tier one (insurers) under Basel III/Solvency II.

- the tier of capital in which it is intended to be included;
- the term sheet, stating whether the terms are provisional or not, including details of any new, unusual or different features of the capital instrument (compared with other instruments of a similar nature which the firm has issued before or which are widely available in the market); and
- confirmation from senior management indicating the extent to which the instrument is designed to meet the GENPRU eligibility requirements for the intended tier of capital.

Summary of responses

4.7 This feedback provides a summary of the written replies to CP11/1, together with our responses to the matters raised. We have also endeavoured to give further clarification on the policy issues set out above.

4.8 We asked:

Q2.1: Do you have any comments on the proposal?

Ordinary shares

4.9 We proposed that the issuance of all capital instruments which firms would like to include as regulatory capital (including equity) should be subject to a one-month notification period.

4.10 Some respondents argued that ordinary shares, the highest quality of capital⁷, should be exempt from the pre-notification requirement. Some firms suggested that the pre-issuance notification requirement could potentially conflict with other legal and regulatory requirements on ordinary shares. Given that we have reduced the scope of the policy (on the basis of general proportionality considerations), the potential for such a conflict is unlikely to arise. Some firms also told us they would like to continue to be able to issue share capital in urgent circumstances.

Our response

Given that ordinary shares represent the highest quality of capital, it is important that we maintain an overview of the actual quality of issuances in the market. Although some respondents have stated that all ordinary shares are standard instruments, there have been issuances in the past that have been classified inaccurately by firms as the highest quality of capital, eg preference shares labelled as ordinary shares. For share capital

⁷ The highest quality capital is used throughout this to denote instruments that are core tier one capital, ie there is no limit on the value of this category of instruments which the entity is allowed to include in its capital resources.

that is the most deeply subordinated, and of a type that has been issued and appropriately classified by the firm in the past and meet all of the criteria in GENPRU 2.2, we agree that a full month's notification may not be practical in all circumstances. Therefore, we are willing to accept notification no later than on the day of issuance for the most deeply subordinated ordinary shares that fulfil the classification criteria and that are of a type which the firm has previously issued, provided that there are no (material) changes to the terms.

Senior management will need to provide sign-off that the shares meet the criteria for classification as the highest quality of capital and that the current issuance does not entail any terms and/or conditions that would adversely affect the capital quality of the item. This is particularly important because it is possible that any interim changes to ordinary shares' terms could affect the eligibility of those already in issue and their ability to meet the criteria to be counted as the highest quality capital.

Groups

- 4.11** We proposed that the notification requirement should apply to all capital issuances that the firm intends to count towards its group capital resources. On this basis the notification requirement would apply to any issuance of capital instruments by an undertaking within a group for the purpose of inclusion as part of the capital resources of:
- (a) the BIPRU or INSPRU firm; or
 - (b) its UK consolidation group (in the case of BIPRU groups); or
 - (c) its EEA group or sub-group (in the case of INSPRU groups).
- 4.12** Some respondents suggested that intra-group capital injections should not be subject to the one-month notification requirement as this could reduce the flexibility that groups have. Some respondents noted that enforcement of the notification requirement on firms whose ultimate parent is overseas would present difficulties and also stated that the management of the UK subsidiary of an overseas firm may not be aware of plans to issue capital at group level in time to comply with the FSA requirement.

Our response

If a firm is planning to include capital in its consolidated figures our view is that it should be aware of the issuance. However, we have been made aware that, in practice, the subsidiary may not be made aware of such

issuances sufficiently in advance. Therefore, we have changed the policy to require BIPRU groups with a UK ultimate parent to notify us as soon as they become aware that a subsidiary, including an overseas subsidiary, is planning to issue capital that will count as regulatory capital for the firm or at consolidated level. In addition, where an EEA insurance group is a sub-group of a wider non-EEA group, pre-issuance notification will only be required in respect of capital issuances intended to count toward group capital requirements at the EEA sub-group level.

Programme issuances

- 4.13** We did not specifically address programme issuances. This involves establishing a programme or facility under which the issuer may, from time to time, issue instruments in several ‘instalments’ up to a given maximum aggregate value. Instruments are usually issued under the terms described in the original or base prospectus (and contained in the terms and conditions for the programme) as amended and/or supplemented by a document setting out the final terms of the tranche in question. Alternatively, a separate drawdown prospectus may be used.
- 4.14** Some respondents have argued that firms should be able to inform us of when a programme such as a medium term note (‘MTN’) facility is established and the requirement should not apply at subsequent drawdowns as the nature and benefit of these facilities is that they should be flexible and quick to issue.

Our response

We recognise that firms need to have a measure of flexibility when issuing from a programme. Therefore, we have decided that firms should notify us one month in advance of the establishment of a debt issuance programme. When the facility has been drawn upon, the firm would then need to notify us, confirm that there have been no material changes to the details given in the programme prospectus and provide details of the drawdown. Details should include the size of the issue, whether the issuance is to external investors, or internally within the group, and the tier of capital in which it is to be included. In the event that terms and conditions for a particular issuance change to such an extent that a supplement to the programme prospectus becomes necessary, and/or the instrument’s classification into a particular tier of capital could be affected, the issuance would become subject to the general one-month notification requirement.

This policy change will allow firms to retain their flexibility in relation to debt programme issuances and address the concerns raised by respondents.

Notification period

- 4.15 We asked for a notification at least one month in advance of the intended issue date.
- 4.16 Some respondents asked why post-issuance notification would not suffice. Some respondents also asked for a shorter notification period.

Our response

We have carefully considered this point but concluded that the benefits outlined in the consultation paper justify notification in advance of the issuance. A one-month time period would allow us to get a more complete picture of any imminent issuance selected for review and allow an important opportunity for discourse between us and firms. A post-issuance notification would not enable us to discuss any concerns with firms in advance and discuss with firms whether planned issuances are being earmarked for classification into the correct tiers. As discussed in the cost benefit analysis (CBA) below, many firms already engage with us at an early stage in the development of capital instruments. Formalising the process would better reflect the importance of maintaining regulatory capital of sufficient quality.

- 4.17 The changes we have made to the requirements for both ordinary shares and debt programme issuances will reduce the one-month timeframe in many cases, but a complete reversal of the pre-issuance notification requirement is not regarded as appropriate.

Senior management sign-off

- 4.18 The notification must include confirmation from senior management that the instrument complies with the GENPRU eligibility requirements for the intended tier of capital.
- 4.19 Some respondents have suggested that senior management would be unable to sign-off on the eligibility of the instrument until the end of the issuance process, with the result that the requirement could lead to a full month's delay. Some firms reminded us that they should already have senior management sign-off included as part of the supervisory processes and were doubtful about any added value in providing a special sign-off for capital instruments. Firms should already have systems in place to ensure senior management sign-off which could be checked as part of normal supervisory processes.

Our response

We expect senior management to be engaged in the development and issuance of capital instruments. They should be able to confirm that the instrument has been designed to meet the criteria for classification into the intended tier.

Exceptional circumstances

- 4.20 We consulted on accepting less than one month's notification in exceptional circumstances. This can arise in a situation where a firm's capital resources are likely to be eroded to an unacceptable level unless it can issue a new instrument within a shorter period.
- 4.21 Some respondents have stated that the scope of this exception is too narrow. Some have stated that this should be extended to cover group entities in stress.

Our response

Changes have been made to the policy on ordinary shares, debt programme issuances and issuances from a member of an insurance group which means that the notification is less onerous and should help reduce the number of instances when the exceptional circumstances would need to be relied upon.

Clarification of the policy

- 4.22 Some respondents noted that further clarity and detail would be appropriate in relation to some aspects of the proposal. Some respondents asked for clarity on aspects of the notification process and on which capital instruments are covered by this policy.

Our response

At the time firms provide a notification at least a month in advance of the intended issuance date, there may be some details in relation to which they will only be able to give preliminary information. In order to ensure that we have the necessary information for our supervisory purposes, firms will need to provide a final confirmation on the day that the instrument is issued. This will include details of the final amount and coupon.

Some respondents have asked for further clarification on what we mean by new or unusual features of the capital instrument. These are any features

of the capital instrument which are novel, unusual or different from capital instruments of a similar nature previously issued by the firm, or widely available in the market, or not specially contemplated by the rules. Some respondents have asked for clarification on which instruments will be covered by this requirement. All instruments that will count towards regulatory capital are covered by the rules, although notification will be required sooner for some instruments than for others. Details of the minimum notification period required in each case are outlined in the table at para 4.4, above.

Some respondents have asked how price-sensitive information will be handled. In these circumstances, we would expect the firm to avail themselves of the established communication channels between themselves and the FSA, ie principally through their supervisory contact and taking appropriate data security measures (eg encryption) as appropriate.

Capital plans

- 4.23 Some respondents have asked that the annual capital plan should act as a notification and, therefore, that no subsequent notification would be required as these would be standard issuances. This, it was claimed, would enable firms to retain flexibility over its capital plans.

Our response

Capital plans are an important tool in managing a firm's capital resources. However, firms' capital plans do not contain sufficient detail to be regarded as notification in respect of a specific issuance.

Revised policy position

- 4.24 In CP11/1 we noted that there is currently no explicit requirement for a firm to notify us before it issues a capital instrument, though many already do. The proposed new rule is intended to ensure that we are informed of new capital instruments that firms intend to use as regulatory capital. The table in para 4.4, above, highlights the type of notification that will be required for each type of instrument/arrangement.

Cost benefit analysis

- 4.25 The cost benefit analysis has been revised to reflect the changes made to the scope of the one-month pre-issue notification requirement.

Benefits

- 4.26 The one-month pre-issuance notification requirement that applies to instrument types will ensure that the FSA can engage in discussions with firms about potential issuances where risks are most material and address matters of concern in good time. Firms will continue to be responsible for ensuring that instruments meet the relevant criteria.
- 4.27 In the past, terms and conditions of capital instruments issued by firms have been adapted for subsequent issuances and gradually changed over time to compromise the quality of the capital instrument. The notification requirement will enable the FSA to monitor any changes to quality of capital and minimise the potential for inappropriate terms to become entrenched.

Compliance costs to firms

- 4.28 There is currently no explicit requirement for a firm to notify us before it issues a capital instrument, though most already do. Firms may, therefore, incur costs from preparing the notification for all instrument types. However, we expect these to be of minimal significance as most firms already collect and hold the information that is to be submitted under the notification requirement.
- 4.29 The requirement may create a delay when issuing instrument types (a) to (d), as set out in the table at para 4.4, above. If so, firms may incur incremental costs in the pricing of the instrument and access to market. However, firms are permitted to notify less than one month in advance of issuing providing that they demonstrate exceptional circumstances.
- 4.30 To estimate these costs, we outlined the updated policy to a sample of respondents and asked them some follow-up questions. Seven firms responded, representing a cross-section of banks, insurers and building societies. Following that process, we had further discussions with institutions who structure these instruments.
- 4.31 The responses suggested that we should not expect the one-month notification requirement to create a significant issuance delay for those instruments in scope for the following reasons:
- many firms already discuss planned capital issuances with the FSA;
 - for these firms, the one-month notification requirement will formalise this process by stipulating a minimum pre-notification period; and
 - for those firms that do not engage with the FSA, respondents suggested that they are usually in a position to provide the necessary notification early in the development process of such instruments, and structuring capital issues that are in scope typically takes more than one month.

- 4.32 While respondents indicated that the time taken for instruments to be developed may vary, we understand that it generally takes fewer than two weeks from inception for these types of instruments to reach a stage at which senior management can provide the required notification. After this notification, it takes an average of four to eight weeks to finalise the instrument, typically in excess of four weeks. Therefore, on balance, we do not expect the notification to introduce a delay.
- 4.33 Senior management sign-off will be required in respect of the draft terms and conditions only. Consequently, firms will not be precluded from updating terms and conditions nearer the issuance date, although a problem would arise if this resulted in a change of the intended tier of capital.
- 4.34 None of the respondents we spoke to had issued an instrument in the last 12 months that would have required a one-month notification. This suggests that we could expect a significant proportion of capital issuances to fall outside the scope of the one-month notification requirement.
- 4.35 On the basis of the survey results we do not expect the costs of more than minimal significance.
- 4.36 If the planned regulatory changes (for example, CRD4 and Solvency II) result in an increased volume of capital instruments that fall within the scope the one-month notification requirement then the potential for delayed issuances is greater. Respondents noted that, although it is likely that the mix of capital instruments issued will change in response to the evolving rules, they were unable to predict in any detail what changes we could expect.

Direct costs to the FSA

- 4.37 We expect minimal incremental staff costs, as the received notifications will be monitored and reviewed by the staff members who already engage in discussions with firms and institutions who structure instruments on the planned issuances. We do not anticipate making any changes to IT systems, because existing platforms and storage arrangements will be used.

Compatibility statement

- 4.38 We believe the notification requirement is compatible with our general duties under section 2 of Financial Services and Markets Act 2000.
- 4.39 The policy is aimed primarily at our regulatory objectives of market confidence and financial stability. Requiring firms to pre-notify an issuance of capital, including senior management confirmation that the capital complies with the appropriate rules, should help to ensure that firms are confident that the capital they are issuing meets the necessary regulatory requirements on quality and characteristics and this, in turn, should assist in monitoring financial stability.

- 4.40 We expect the revised rules to impose minimal costs on firms and ensure that we are informed of all new issuances that firms intend to use as regulatory capital. We believe that the reduction in scope of the one-month pre-issuance notification significantly decreases the cost of compliance and ensures that costs are more proportionate to the benefits of the policy. We consider that these rules are the most appropriate way of meeting our objective.

Equality and diversity issues

- 4.41 We consulted on whether our proposals could potentially give rise to discrimination. None of the respondents raised any equality and diversity issues and we continue to be of the belief that the policy is of low relevance to the equality agenda.
- 4.42 The changes now made by this instrument are listed and described in paragraphs 2.8 to 2.11 of this Notice.

CP11/10, Consumer complaints: The ombudsman award limit and changes to complaints-handling rules

Dispute Resolution: Complaints (Amendment No 4) Instrument 2011 (FSA 2011/65)

Dispute Resolution: Complaints (DISP)

- 4.43 In CP10/21⁸ we asked for evidence of the number of persons suffering detriment due to identity theft or mistaken identity who are unable to complain to the Financial Ombudsman Service (FOS).
- 4.44 Following responses to this consultation, we jointly consulted with the FOS in CP11/10 on an amendment to the definition of ‘eligible complainant’ to ensure that all consumers from whom firms have wrongfully sought to recover payment will be able to have their complaint considered by FOS.
- 4.45 We asked:

Q1: Do you agree that we amend the definition of ‘eligible complainant’ (as set out in Appendix 2) to allow consumers who are wrongly pursued for a debt by a debt owning firm to complain to the ombudsman service?

⁸ CP10/21, *Consumer complaints: The ombudsman award limit and changes to complaints-handling rules*, (September 2010).

- 4.46 We also asked for comments on our cost benefit analysis (CBA) for this proposal.
- 4.47 We received five responses to these questions from firms, a trade association and the Financial Services Consumer Panel, all of which supported our proposed amendment and the accompanying CBA.
- 4.48 One respondent added that the current 'loophole' means that firms can consciously 'exclude' potential complainants simply by deciding who 'owns' the debt and stated that this was unacceptable.
- 4.49 Another recognised the additional benefit to consumers that these complaints will now fall within the complaint handling rules set out in the Dispute Resolution: Complaints sourcebook (DISP) and stated that this would provide consistent treatment at a time when consumers can feel vulnerable and isolated.
- 4.50 Regarding the CBA, one respondent stated that they believe the costs of the proposed amendment will be minimal and as such will be absorbed by firms.

Our response

We are implementing our proposal as set out in CP11/10 effective from 1 January 2012. The amendment will apply to all complaints in respect of identity theft or mistaken identity where the act or omission complained about occurred on or after 1 January 2012.

Cost benefit analysis and compatibility statement

- 4.51 In CP11/10, we set out the outcomes of our CBA and our consideration of the proposals in the context of our statutory objectives and principles of good regulation.
- 4.52 The CBA and compatibility statement for the proposal remain unchanged from those published in CP11/10.
- 4.53 The changes now made by this instrument are listed and described in paragraphs 2.24 to 2.26 of this Notice.

Chapter 9 of CP11/18, Quarterly consultation (No 30)

Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 4) 2011 (FSA 2011/62)

Senior Management Arrangements, Systems and Controls sourcebook (SYSC)

- 4.54 In CP11/18 we consulted on amendments to the rules on voiding and recovery in Chapter 19A of SYSC. These amendments are designed to continue our existing policy of a proportionate application of the voiding rules. We consulted on the following proposals:
- a new limiting provision on the voiding rules to limit the scope of the voiding rules to certain firms which are part of major financial groups operating in the UK;
 - extending the limited protection on pre-existing agreements, designed to avoid retrospective application of the rules, to any firm which becomes subject to voiding for the first time as a result of these amendments;
 - whether provisions of agreements which were agreed after the voiding rules were made, but before the particular firm and Remuneration Code staff member satisfied the conditions for voiding to apply, should not become void (unless they are subsequently amended so as to contravene a rule subject to voiding); and
 - whether respondents had other suggestions to improve the way in which the proposed amendments to the voiding rules could provide certainty for firms about whether the voiding rules apply.
- 4.55 We received two responses to the consultation.
- 4.56 Both respondents indicated that they supported the new limiting provision on the scope of the voiding rules.
- 4.57 Regarding the proposed changes to pre-existing agreements, one respondent supported this protection whilst the other suggested that supervisory action should be used to ensure compliance rather than imposing immediate penalties on non-compliant provisions of contracts. In response, we note that our supervisory approach to monitoring compliance with the Code (set out in a Dear CEO letter published on 5 October 2011) is intended to ensure compliance without the need to rely on penalties. However, where the voiding rules apply, they operate automatically to make the contravening provision void.

- 4.58** Following consultation, we think that, in addition to the protection described in the second bullet in paragraph 4.54, it is appropriate to protect pre-existing provisions of agreements which were entered into after the rules were made but prior to the firm and Remuneration Code staff member becoming subject to the rules on voiding. This protection is provided in SYSC 19A Annex 1.3AR.

Cost benefit analysis and compatibility statement

- 4.59** The changes mentioned above do not affect the cost benefit analysis or the compatibility statement, which remain as published in the CP.
- 4.60** The changes made by this instrument are listed and described in paragraphs 2.5 to 2.7 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 2 November 2011

Title of instrument	CP	Modules affected	No. of instrument	Changes effective
Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 4) Instrument 2011	11/18 (Ch 9)	Glossary, SYSC	FSA 2011/62	1.1.12
Capital Instruments (Notification) Instrument 2011	11/1 (Ch 2)	Glossary, GENPRU , BIPRU, INSPRU	FSA 2011/63	1.2.12
Supervision Manual (Retail Mediation Activities Return) (Amendment No 4) Instrument 2011	N/A	SUP	FSA 2011/64	3.11.11
Dispute Resolution: Complaints (Amendment No 4) Instrument 2011	11/10	DISP	FOS 2011/6; FSA 2011/65	1.01.12
Capital Requirements Directive (Handbook Amendments No 4) Instrument 2011	09/29 & 11/9	Glossary, GENPRU, BIPRU , SUP	FSA 2011/66	31.12.11

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
Periodic Fees (2011/2012) and Other Fees Instrument 2011		2011/28	26.5.11 110
Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011		2011/30	26.5.11 110
Listing Rules Sourcebook (Amendment No 7) Instrument 2011		2011/32	26.5.11 110
Dispute Resolution: Complaints (Amendment No 3) Instrument 2011 (<i>made jointly with FOS as FOS 2011/3</i>)		2011/33	26.5.11 110
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) (No 2) Instrument 2011 (<i>made jointly with FOS as FOS 2011/4</i>)		2011/36	23.6.11 111
Retail Distribution Review (Holloway Sickness Policies) Instrument 2011		2011/37	23.6.11 111
Money Market Funds Instrument 2011		2011/38	23.6.11 111
UCITS IV Directive Instrument 2011		2011/39	28.7.11 112
Glossary Amendment (Definition of Holloway Sickness Policy) Instrument 2011		2011/40	28.7.11 112
Consumer Redress Schemes Instrument 2011 (<i>made jointly with FOS as FOS 2011/5</i>)		2011/46	28.7.11 112
Retail Distribution Review (Platforms) Instrument 2011		2011/47	28.7.11 112
Handbook Administration (No 23) Instrument 2011		2011/48	22.9.11 113
Training and Competence Sourcebook (Accredited Bodies and Qualifications Amendments No 2) Instrument 2011		2011/50	22.9.11 113
Liquidity Standards (Miscellaneous Amendments No 3) Instrument 2011		2011/52	22.9.11 113
Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 4) Instrument 2011		2011/62	2.11.11 114
Capital Instruments (Notification) Instrument 2011		2011/63	2.11.11 114
Capital Requirements Directive (Handbook Amendments No 4) Instrument 2011		2011/66	2.11.11 114

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

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
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)		2011/7	9.2.11

*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
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08
Supervision Manual (Controlled Functions) (Amendment) Instrument 2008		2008/37	24.7.08
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08
Senior Management Arrangements, Systems and Controls (Amendment No 2) Instrument 2009		2009/7	26.2.09
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09
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 14) Instrument 2009		2009/37	23.7.09
Dormant Bank and Building Society Accounts Instrument 2009		2009/38	23.7.09
Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009		2009/48	11.8.09
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009		2009/55	30.9.09
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009		2009/68	27.11.09
Prudential Requirements (Stress Testing) Instrument 2009		2009/72	10.12.09
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10
UK Corporate Governance Code (Handbook Amendments) Instrument 2010		2010/39	22.7.10
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10
Liquidity Standards (Miscellaneous Amendments) Instrument 2010		2010/43	23.9.10
Controlled Functions (Amendment) Instrument 2010		2010/48	23.9.10
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10
Senior Management Arrangements, Systems and Controls (Reverse Stress Testing) (Amendment) Instrument 2010		2010/64	16.12.10
Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010		2010/65	16.12.10
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)		2011/7	9.2.11
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11
Controlled Functions (Amendment No 2) Instrument 2011		2011/15	24.3.11
Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 3) Instrument 2011		2011/35	23.6.11
UCITS IV Directive Instrument 2011		2011/39	28.7.11
Capital Requirements Directive (Handbook Amendments No 3) Instrument 2011		2011/43	28.7.11
Senior Management Arrangements, Systems and Controls (Amendment No 3) Instrument 2011		2011/49	22.9.11
Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 4) Instrument 2011		2011/62	2.11.11

COND	Threshold Conditions		
<i>First brought into force</i>		-	3.9.01
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08
Handbook Administration (No 11) Instrument 2008		2008/55	29.10.08
Threshold Conditions (Banking Act 2009) Instrument 2009		2009/39	23.7.09
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
		HN	
	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
	Controlled Functions (Amendment No 2) Instrument 2011	2011/15	24.3.11 108

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
	Handbook Administration (No 23) Instrument 2011	2011/48	22.9.11 113

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
	Retail Distribution Review (Holloway Sickness Policies) Instrument 2011	2011/37	23.6.11 111
	Training and Competence Sourcebook (Accredited Bodies and Qualifications Amendments No 2) Instrument 2011	2011/50	22.9.11 113

GEN	General Provisions		
	<i>First brought into force</i>	-	21.6.01 -
	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	
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
UCITS IV Directive Instrument 2011		2011/39	28.7.11	112

FEES	Fees			
<i>First brought into force</i>		-	1.1.06	-
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08	72
Fees Provisions (2008/2009) Instrument 2008		2008/10	27.3.08	75
Financial Services Compensation Scheme (Amendment of Fees Provisions) Instrument 2008		2008/11	27.3.08	75
Fees Manual (Financial Ombudsman Service Case Fees 2008/2009) Instrument 2008		FOS 2008/2	5.3.08	75
Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 (<i>made jointly with FOS as FOS 2008/3</i>)		2008/18	27.3.08	75
Periodic Fees (2008/2009) and Other Fees Instrument 2008		2008/23	22.5.08	77
Connected Travel Insurance Instrument 2008		2008/24	22.5.08	77
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08	79
Periodic Fees (Solvency 2) Instrument 2008		2008/43	25.9.08	81
Fees (Transaction Reporting) (Amendment) Instrument 2008		2008/49	25.9.08	81
Financial Services Compensation Scheme (Amendment of Fees Provisions (No 2)) Instrument 2008		2008/52	29.9.08	82
Financial Services Compensation Scheme (Amendment of Fees Provisions (No 3)) Instrument 2008		2008/54	7.10.08	82
Handbook Administration (No 11) Instrument 2008		2008/55	29.10.08	82
Financial Services Compensation Scheme (Amendment of Tariff Measures and Other Levy Rules) Instrument 2008		2008/57	29.10.08	82
Financial Services Compensation Scheme (Amendment of Fees Provisions (No 4)) Instrument 2008		2008/63	29.10.08	82
Fees Manual (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009		FOS 2009/2	13.3.09	86
Fees Provisions (2009/2010) Instrument 2009		2009/15	26.3.09	86
Fees (Miscellaneous Amendments) Instrument 2009		2009/16	26.3.09	86
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09	86
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09	87
Fees (Payment Services) Instrument 2009		2009/23	23.4.09	87
Periodic Fees (2009/2010) and Other Fees Instrument 2009		2009/27	28.5.09	88
Fees (Payment Services) (No 2) Instrument 2009		2009/28	28.5.09	88

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	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
	Fees Provisions (2011/2012) Instrument 2011	2011/17	24.3.11 108
	Periodic Fees (2011/2012) and Other Fees Instrument 2011	2011/28	26.5.11 110
	Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) (No 2) Instrument 2011 (<i>made jointly with FOS as FOS 2011/4</i>)	2011/36	23.6.11 111
	Financial Services Compensation Scheme (Payment of Levies) (Amendment) Instrument 2011	2011/41	28.7.11 112

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
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
UCITS IV Directive Instrument 2011		2011/39	28.7.11 112
Venture Capital Investments Instrument 2011		2011/42	28.7.11 112
Capital Instruments (Notification) Instrument 2011		2011/63	2.11.11 114
Capital Requirements Directive (Handbook Amendment No 4) Instrument 2011		2011/66	2.11.11 114

*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) Instrument 2010	2010/30	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
	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
	Handbook Administration (No 22) Instrument 2011	2011/34	23.6.11 111
	Venture Capital Investments Instrument 2011	2011/42	28.7.11 112
	Capital Requirements Directive (Handbook Amendments No 3) Instrument 2011	2011/43	28.7.11 112
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Group Risk Consolidation) Instrument 2011	2011/51	22.9.11 113

Ref Code	Sourcebook or manual	No of Inst	Date of Inst
Name of Instrument			HN
	Liquidity Standards (Miscellaneous Amendments No 3) Instrument 2011	2011/52	22.9.11 113
	Capital Instruments (Notification) Instrument 2011	2011/63	2.11.11 114
	Capital Requirements Directive (Handbook Amendments No 4) Instrument 2011	2011/66	2.11.11 114

*INSPRU	Prudential sourcebook for Insurers		
	<i>First brought into force</i>		31.12.06
	Regulated Covered Bonds (Related Amendments) Instrument 2008	2008/8	6.3.08 74
	Prudential Sourcebook for Insurers (Amendment) Instrument 2008	2008/13	27.3.08 75
	Prudential Requirements for Insurers (Amendment No 3) Instrument 2008	2008/66	4.12.08 83
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09 92
	Prudential Requirements for Insurers (Amendment No 4) Instrument 2009	2009/60	5.11.09 94
	Approved Reinsurance to Close Instrument 2009	2009/61	5.11.09 94
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09 95
	Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09 95
	Prudential Requirements (Stress Testing) Instrument 2009	2009/72	10.12.09 95
	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
	Capital Instruments (Notification) Instrument 2011	2011/63	2.11.11 114

MIPRU	Prudential sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries		
	<i>First brought into force</i>		1.1.07
	Prudential Sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries (Use of Intermediaries) Instrument 2008	2008/14	27.3.08 75
	Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08 77
	Connected Travel Insurance Instrument 2008	2008/24	22.5.08 77
	Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08 79
	Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08 81
	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>		1.1.07
	Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations) Instrument 2008	2008/17	27.3.08 75
	Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09 87
	Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10 102
	UCITS IV Directive Instrument 2011	2011/39	28.7.11 112

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	Interim Prudential sourcebook: Building Societies		
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Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN

(BSOC)			
<i>First brought into force</i>	-	1.12.01	-
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09	95
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	72
Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008	2008/66	4.12.08	83
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Prudential Requirements for Insurers (Amendment No 4) Instrument 2009	2009/60	5.11.09	94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95

IPRU (INS)	Interim Prudential sourcebook: Insurers		
<i>First brought into force</i>	-	1.12.01	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
Interim Prudential sourcebook for Insurers (Marine Mutuals Reporting) (Amendment) Instrument 2008	2008/15	27.3.08	75
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008	2008/66	4.12.08	83
Interim Prudential Sourcebook for Insurers (Other EEA States Insurance Statistics Amendment) Instrument 2009	2009/33	25.6.09	89
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Prudential Requirements for Insurers (Amendment No 4) Instrument 2009	2009/60	5.11.09	94

IPRU (INV)	Interim Prudential sourcebook: Investment Businesses		
<i>First brought into force</i>	-	1.12.01	-
Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations) Instrument 2008	2008/17	27.3.08	75
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
Companies Act 2006 (Consequential Handbook Amendments No 2) Instrument 2008	2008/41	25.9.08	81
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
Professional Indemnity Insurance (Limits of Indemnity) Instrument 2009	2009/4	22.1.09	84
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Capital Resources and Professional Indemnity Insurance Requirements for Personal Investment Firms Instrument 2009	2009/62	5.11.09	94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10	101
Capital Resources Requirements for Personal Investment Firms (Amendment) Instrument 2011	2011/44	28.7.11	112

BUSINESS STANDARDS

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

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
	Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011	2011/30	26.5.11	110
	Retail Distribution Review (Holloway Sickness Policies) Instrument 2011	2011/37	23.6.11	111
	Money Market Funds Instrument 2011	2011/38	23.6.11	111
	UCITS IV Directive Instrument 2011	2011/39	28.7.11	112
	Retail Distribution Review (Platforms) Instrument 2011	2011/47	28.7.11	112
	Financial Promotions Guidance (Amendment) Instrument 2011	2011/53	22.9.11	113

ICOB	Insurance: Conduct of Business			
	<i>Comes into force</i>	-	6.1.08	-
	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
	Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08 76
	Connected Travel Insurance Instrument 2008	2008/24	22.5.08 77
	Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08 79
	Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08 81
	Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09 87
	Financial Services Compensation Scheme (Limits Amendment) Instrument 2009	2009/25	23.4.09 87
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09 95
	Retail Distribution Review (Pure Protection) Instrument 2010	2010/46	23.9.10 103
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10 105
	Employers' Liability Insurance: Disclosure by Insurers Instrument 2011	2011/12	24.2.11 107
	Handbook Administration (No 23) Instrument 2011	2011/48	22.9.11 113

MCOB	Mortgages and Home Finance: Conduct of Business		
	<i>First brought into force</i>	-	31.10.04 -
	Disclosure Documents (Amendment) Instrument 2008	2008/35	24.7.08 79
	Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09 84
	Mortgages and Home Finance: Conduct of Business Sourcebook (Deferred Interest Forbearance Amendments) Instrument 2009	2009/17	26.3.09 86
	Financial Services Compensation Scheme (Limits Amendment) Instrument 2009	2009/25	23.4.09 87
	Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)	2009/36	1.7.09 90
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09 92
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09 92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09 95
	Sale and Rent Back Instrument 2010	2010/1	28.1.10 96
	Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10 101
	Mortgage Arrears Instrument 2010	2010/22	24.6.10 101
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10 103
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10 105
	Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11 108

BCOBS	Banking: Conduct of Business		
	<i>First brought into force</i>	-	1.11.09 -
	Banking: Conduct of Business Sourcebook Instrument 2009	2009/24	23.4.09 87
	Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009	2009/52	24.9.09 92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09 95
	Banking: Conduct of Business Sourcebook (Amendment No 2) Instrument 2011	2011/13	24.2.11 107
	Banking: Conduct of Business Sourcebook (Amendment No 3) Instrument 2011	2011/25	28.4.11 109
	Financial Promotions Guidance (Amendment) Instrument 2011	2011/53	22.9.11 113

CASS	Client Assets		
	<i>First brought into force</i>	-	1.1.04 -
	Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08 76
	Client Assets Sourcebook (Common Platform Provisions) Instrument 2008	2008/45	25.9.08 81
	Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09 84
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10 98
	Client Assets Sourcebook (Amendment No 3) Instrument 2010	2010/32	22.7.10 102
	Retail Distribution Review (Pure Protection) Instrument 2010	2010/46	23.9.10 103
	Client Assets Sourcebook (Enhancement) Instrument 2010	2010/52	13.10.10 104
	Client Assets Sourcebook (Title Transfer) (Amendment) Instrument 2010	2010/59	10.11.10 104
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10 105
	Client Assets Reporting (Amendment) Instrument 2011	2011/26	28.4.11 109

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Client Assets Reporting (Amendment No 2) Instrument 2011		2011/31	26.5.11 110
Client Assets Sourcebook (Collateral Transfer and Liens Amendment) Instrument 2011		2011/56	22.9.11 113

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009	2009/48	11.8.09	91
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009	2009/55	30.9.09	93
Close Links Reporting Instrument 2009	2009/63	5.11.09	94
Supervision Manual (Amendment No 16) Instrument 2009	2009/64	5.11.09	94
Supervision Manual (Retail Mediation Activities Return) (Amendment) Instrument 2009	2009/65	5.11.09	94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09	95
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Sale and Rent Back Instrument 2010	2010/1	28.1.10	96
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
Client Assets Reporting (Amendment No 2) Instrument 2011	2011/31	26.5.11	110
Handbook Administration (No 22) Instrument 2011	2011/34	23.6.11	111
UCITS IV Directive Instrument 2011	2011/39	28.7.11	112
Liquidity Reporting (Miscellaneous Amendments) Instrument 2011	2011/45	28.7.11	112
Handbook Administration (No 23) Instrument 2011	2011/48	22.9.11	113
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Group Risk Consolidation) Instrument 2011	2011/51	22.9.11	113
Liquidity Standards (Miscellaneous Amendments No 3) Instrument 2011	2011/52	22.9.11	113

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Supervision Manual (Amendment No 18) Instrument 2011		2011/57	22.9.11 113
Integrated Regulatory Reporting (Amendment No 12) Instrument 2011		2011/59	22.9.11 113
Supervision Manual (Retail Mediation Activities Return) (Amendment No 4) Instrument 2011		2011/64	2.11.11 114
Capital Requirements Directive (Handbook Amendments No 4) Instrument 2011		2011/66	2.11.11 114

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
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
Handbook Administration (No 22) Instrument 2011		2011/34	23.6.11 111
UCITS IV Directive Instrument 2011		2011/39	28.7.11 112
Consumer Redress Schemes Instrument 2011 (<i>made jointly with FOS as FOS 2011/5</i>)		2011/46	28.7.11 112

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)		2010/18	27.5.10 100

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Instrument 2010			
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
Dispute Resolution: Complaints (Amendment No 3) Instrument 2011		2011/33	26.5.11 110
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) (No 2) Instrument 2011 (<i>made jointly with FOS as FOS 2011/4</i>)		2011/36	23.6.11 111
UCITS IV Directive Instrument 2011		2011/39	28.7.11 112
Consumer Redress Schemes Instrument 2011 (<i>made jointly with FOS as FOS 2011/5</i>)		2011/46	28.7.11 112
Dispute Resolution: Complaints (Amendment No 4) Instrument 2011 (<i>made jointly with FOS as FOS 2011/6</i>)		2011/65	2.11.11 114

COMP	Compensation		
<i>Chapter 4 first brought into force</i>		-	15.11.01 -
<i>Rest of COMP brought into force</i>		-	1.12.01 -
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08 79
Compensation Sourcebook (Protected Contracts of Insurance) (Scope Amendment No 3) Instrument 2008		2008/38	24.7.08 79
Compensation Sourcebook (Amendment No 8) Instrument 2008		2008/53	2.10.08 82
Financial Services Compensation Scheme (Amendment of Fees Provisions (No 3)) Instrument 2008		2008/54	7.10.08 82
Handbook Administration (No 11) Instrument 2008		2008/55	29.10.08 82
Compensation Sourcebook (Accelerated Compensation for Depositors) Instrument 2008		2008/62	29.10.08 82
Compensation Sourcebook (Building Society Mergers) Instrument 2008		2008/64	26.11.08 83
Compensation Sourcebook (Building Societies and other Mutual Society Mergers) Instrument 2009		2009/2	15.1.09 84
Handbook Administration (No 12) Instrument 2009		2009/3	22.1.09 84
Compensation Sourcebook (Protected Deposit Transfers under the Special Resolution Regime) Instrument 2009		2009/21	29.3.09 86
Financial Services Compensation Scheme (Limits Amendment) Instrument 2009		2009/25	23.4.09 87
Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) Instrument 2009		2009/29	28.5.09 88
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09 90
Dormant Bank and Building Society Accounts Instrument 2009		2009/38	23.7.09 90
Compensation Sourcebook (Mutual Society Mergers and Protected Deposit Transfers under the Special Resolution Regime) (Amendment) Instrument 2009		2009/43	23.7.09 90
Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009		2009/47	23.7.09 90
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
UCITS IV Directive Instrument 2011		2011/39	28.7.11 112
Consumer Redress Schemes Instrument 2011 (<i>made jointly with FOS as FOS 2011/5</i>)		2011/46	28.7.11 112
Compensation Sourcebook (Occupational Pension Scheme Trustees) Instrument 2011		2011/61	1.10.11 113

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09 87
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
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
Money Market Funds Instrument 2011		2011/38	23.6.11 111
UCITS IV Directive Instrument 2011		2011/39	28.7.11 112
Retail Distribution Review (Platforms) Instrument 2011		2011/47	28.7.11 112
Handbook Administration (No 23) Instrument 2011		2011/48	22.9.11 113

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08 81
	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
	Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 (<i>made jointly with FOS as FOS 2008/3</i>)	2008/18	27.3.08 75
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09 90
	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
	UCITS IV Directive Instrument 2011	2011/39	28.7.11 112

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	2009/30	28.5.09 88

Ref Code	Sourcebook or manual	No of Inst	Date of Inst
Name of Instrument			HN
	Recognition Requirements) Instrument 2009		
	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
	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
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
	Listing Rules Sourcebook (Amendment No 7) Instrument 2011	2011/32	26.5.11	110

PR	Prospectus Rules			
	<i>First brought into force</i>	-	1.7.05	-
	Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
	Handbook Administration (No 23) Instrument 2011	2011/51	22.9.11	113

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

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
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09 95
Disclosure Rules and Transparency Rules Sourcebook (Amendment No 2) Instrument 2010		2010/14	22.4.10 99
Disclosure Rules and Transparency Rules Sourcebook (Amendment No 3) Instrument 2010		2010/38	22.7.10 102
UK Corporate Governance Code (Handbook Amendments) Instrument 2010		2010/39	22.7.10 102
Disclosure Rules and Transparency Rules Sourcebook (Amendment No 4) Instrument 2010		2010/51	23.9.10 103
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10 105
UCITS IV Directive Instrument 2011		2011/39	28.7.11 112

Instruments outside the Handbook made after 1 January 2008

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

Interim Permitted Persons

Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 <i>(made jointly with FOS as FOS 2009/3)</i>	2009/36	1.7.09	90
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Unauthorised Mutual Societies

<i>Unauthorised mutuals registration fees rules brought into force</i>	-	17.1.02	-
Periodic Fees (Unauthorised Mutual Societies Registration)(2008/2009) Instrument 2008	2008/29	22.5.08	77
Periodic Fees (Unauthorised Mutual Societies Registration)(2009/2010) Instrument 2009	2009/31	28.5.09	88
Periodic Fees (Unauthorised Mutual Societies Registration)(2010/2011) Instrument 2010	2010/17	27.5.10	100
Periodic Fees (Unauthorised Mutual Societies Registration) (2011/2012) Instrument 2011	2011/29	26.5.11	110

PERG Perimeter Guidance manual

<i>Regulatory Guide brought into force</i>	-	1.7.05	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
Connected Travel Insurance Instrument 2008	2008/24	22.5.08	77
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
Perimeter Guidance (Payment Services Scope) Instrument 2009	2009/19	26.3.09	86
Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90
Perimeter Guidance (Amendment No 2) Instrument 2009	2009/46	23.7.09	90
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Sale and Rent Back Instrument 2010	2010/1	28.1.10	96
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
UCITS IV Directive Instrument 2011	2011/39	28.7.11	112

PERG is made and amended by instrument.

BSOG Building Societies Regulatory Guide

<i>Regulatory Guide brought into force</i>	-	1.7.07	-
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
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

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

EG Enforcement Regulatory Guide

<i>Regulatory Guide brought into force</i>	-	28.8.07	-
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment) Instrument 2008	2008/68	4.12.08	83
Payment Services Instrument 2009	2009/14	26.3.09	86

Enforcement Guide (Use of Firm-Commissioned Reports) Instrument 2009	2009/26	23.4.09	87
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
Handbook Administration (No 2) Instrument 2011	2011/34	23.6.11	111
Consumer Redress Schemes Instrument 2011 (<i>made jointly with FOS as FOS 2011/5</i>)	2011/46	28.7.11	112

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	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)
	Introduction of automatic enrolment for pensions and related amendments to the opt-out process	Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011 [FSA 2011/30]	1.10.12	HN110 <i>May 2011</i> (paras 2.12 – 2.15)
	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)
	Clarify the relevant conditions that apply for exemption from the Retail Distribution Review rules	Retail Distribution Review (Holloway Sickness Policies) Instrument 2011 [FSA 2011/37]	31.12.12	HN111 <i>Jun 2011</i> (paras 2.20 – 2.25)
	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)
	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)
	Change rules and introduce new obligations for firms using platforms	Retail Distribution Review (Platforms) Instrument 2011 [FSA 2011/47]	31.12.12	HN112 <i>Jul 2011</i> (paras 2.28 – 2.30)

Module	Change	Instrument	When effective	Described in
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)
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	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)
TC	Clarify the relevant conditions that apply for exemption from the Retail Distribution Review rules	Retail Distribution Review (Holloway Sickness Policies) Instrument 2011 [FSA 2011/37]	31.12.12	HN111 <i>Jun 2011</i> (paras 2.20 – 2.25)
	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)
GEN	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)
BIPRU	Introduce the use of FSA rules for calculating group capital requirements	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Group Risk Consolidation) Instrument 2011 [FSA 2011/51]	31.12.11	HN113 <i>Sep 2011</i> (paras 2.19 – 2.22)
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)	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)
IPRU(INV)	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)
	Deferring the implementation of new capital rules and connected reporting rules for personal investment firms	Capital Resources Requirements for Personal Investment Firms (Amendment) Instrument 2011 [FSA 2011/44]	31.12.13 (<i>part</i>)	HN112 <i>Jul 2011</i> (paras 2.23 – 2.26)

Module	Change	Instrument	When effective	Described in
COBS	Introduction of 'automatic enrolment scheme' for pensions	Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011 [FSA 2011/30]	1.10.12	HN110 <i>May 2011</i> (paras 2.12 – 2.15)
	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)
	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	HN109 <i>Apr 2011</i> (paras 2.5 – 2.7)
	Clarify the relevant conditions that apply for exemption from the Retail Distribution Review rules	Retail Distribution Review (Holloway Sickness Policies) Instrument 2011 [FSA 2011/37]	31.12.12	HN111 <i>Jun 2011</i> (paras 2.20 – 2.25)
	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)
	Change rules and introduce new obligations for firms using platforms	Retail Distribution Review (Platforms) Instrument 2011 [FSA 2011/47]	31.12.12	HN112 <i>Jul 2010</i> (paras 2.28 – 2.30)
	Introduces guidance to ensure that terms used in financial promotions are fair, clear and not misleading	Financial Promotions Guidance (Amendment) Instrument 2011 [FSA 2011/53]	22.3.12	HN113 <i>Sep 2011</i> (paras 2.31 – 2.33)
SUP	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	Controlled Functions (Amendment	+	HN108 <i>Mar 2011</i>

Module	Change	Instrument	When effective	Described in
	of various new controlled functions	No 2) Instrument 2011 [FSA 2011/15]		(paras 2.48 – 2.55)
	Changes to the prescribed complaints process for firms and the maximum compensation award	Dispute Resolution: Complaints (Amendment No 3) Instrument 2011 [FSA 2011/33; FOS 2011/3]	1.1.12; 1.7.12 <i>(part)</i>	HN110 <i>May 2011</i> (paras 2.21 – 2.24)
	Clarify the liquidity reporting requirements for firms	Liquidity Reporting (Miscellaneous Amendments) Instrument 2011 [FSA 2011/45]	1.11.11	HN112 <i>Jul 2011</i> (paras 2.32 – 2.35)
	Introduce the use of FSA rules for calculating group capital requirements	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Group Risk Consolidation) Instrument 2011 [FSA 2011/51]	31.12.11	HN113 <i>Sep 2011</i> (paras 2.19 – 2.22)
DISP	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)
COLL	Change rules and introduce new obligations for firms using platforms	Retail Distribution Review (Platforms) Instrument 2011 [FSA 2011/47]	31.12.12	HN112 <i>Jul 2011</i> (paras 2.28 – 2.30)
CRED	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.

Annex E

What's New?

listed by effective date within modules

Module	Change	Instrument	When effective	Described in paragraphs
GLOSSARY	Implementation of changes to the CRD Directive, known as CRD3	Capital Requirements Directive (Handbook Amendments No 4) Instrument 2011 [FSA 2011/66]	31.12.11	2.14 – 2.18
	Introduces a voiding rule that applies to the largest banks and broker dealers	Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 4) Instrument 2011 [FSA 2011/62]	1.1.12	2.5 – 2.7
	Amendments to the one-month notification requirement to capital instruments	Capital Instruments (Notification) Instrument 2011 [FSA 2011/63]	1.2.12	2.8 – 2.11
SYSC	Introduces a voiding rule that applies to the largest banks and broker dealers	Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 4) Instrument 2011 [FSA 2011/62]	1.1.12	2.5 – 2.7
GENPRU	Implementation of changes to the CRD Directive, known as CRD3	Capital Requirements Directive (Handbook Amendments No 4) Instrument 2011 [FSA 2011/66]	31.12.11	2.14 – 2.18
	Amendments to the one-month notification requirement to capital instruments	Capital Instruments (Notification) Instrument 2011 [FSA 2011/63]	1.2.12	2.8 – 2.11
BIPRU	Implementation of changes to the CRD Directive, known as CRD3	Capital Requirements Directive (Handbook Amendments No 4) Instrument 2011 [FSA 2011/66]	31.12.11	2.14 – 2.18
	Amendments to the one-month notification requirement to capital instruments	Capital Instruments (Notification) Instrument 2011 [FSA 2011/63]	1.2.12	2.8 – 2.11
INSPRU	Amendments to the one-month notification requirement to capital instruments	Capital Instruments (Notification) Instrument 2011 [FSA 2011/63]	1.2.12	2.8 – 2.11
SUP	Defer the introduction of two items to the Retail Mediation Activities Return (RMAR) balance sheet	Supervision Manual (Retail Mediation Activities Return) (Amendment No 4) Instrument 2011 [FSA 2011/64]	3.11.11	2.20 – 2.22
	Implementation of changes to the CRD Directive, known as CRD3	Capital Requirements Directive (Handbook Amendments No 4) Instrument 2011 [FSA 2011/66]	31.12.11	2.14 – 2.18
DISP	Introduces an amendment to enhance consumer protection	Dispute Resolution: Complaints (Amendment No 4) Instrument 2011 [FSA 2011/65;FOS 2011/6]	1.1.12	2.24 – 2.26

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