

Financial Services Authority

Handbook Notice

126

Board meeting 17 January 2013
Notice published 21 January 2013



This Handbook Notice introduces the Handbook and other material made by the Board under its legislative powers on 13 December 2012 and 17 January 2013. 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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Melanie Purdie
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Email: mel.purdie@fsa.gov.uk

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

Tel: 0845 606 9966
Fax: 020 7066 0991
Email: fcc@fsa.gov.uk
Post: Firm Contact Centre
Financial Services Authority
25 The North Colonnade
Canary Wharf
London E14 5HS

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1

Overview

Legislative changes this month

The Handbook

- 1.1** On 13 December 2012 the FSA Board made changes to the Handbook in one instrument which:
- provides consumers that invested in Arch cru funds with a redress scheme (FSA 2012/77).
- 1.2** On 17 January 2013 the FSA Board made changes to the Handbook in three instruments which:
- implements a funding model for the Financial Services Compensation Scheme (FSCS) which helps ensure consumer protection and maintains market confidence (FSA 2013/1);
 - removes the transitional rules for the simplified buffer requirements, adds a rule to ensure the quality of assets in the liquid assets buffer and corrects cross referencing in the guidance for liquidity reporting data items (FSA 2013/2); and
 - clarifies a rule in the Collective Investment Schemes sourcebook (COLL) and the Glossary definition of ‘income equalisation’ to include a reference to conversions, so it is clear that transfers between capital and income accounts can be made in certain circumstances (FSA 2013/3).
- 1.3** These instruments are all listed in Annex A. Instrument FSA 2012/77 was made by the Board in December and the changes will be listed in Chapter 2 of this Notice.

Changes outside the Handbook

- 1.4** For changes outside the Handbook see Chapter 3 of this Notice.

Description of changes

- 1.5 The legislative changes referred to above are listed and briefly described in Chapters 2 and 3 (where appropriate) 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 this month. The other Handbook changes referred to in Chapter 2 were consulted on in the following documents:
- CP12/9, *Consumer redress scheme in respect of unsuitable advice to invest in Arch cru funds*, (April 2012);
 - CP12/16, *FSCS Funding Model Review*, (July 2012);
 - Chapter 8 of CP12/27, Quarterly consultation (No 34), (October 2012); and
 - CP12/31, *Removing the simplified ILAS BIPRU firm automatic scalar increase and other minor changes to BIPRU 12*, (November 2012).
- 1.7 Feedback on the consultations in Chapter 8 of CP12/27 is set out in Chapter 4 of this Notice. Feedback in relation to the other consultations are to be published in separate policy statements.

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 Saira Hussain 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 by the Board on 13 December 2012 and 17 January 2013. Where relevant, it also refers to the development stages of that material, enabling readers to look back at developmental documents if they wish.

GLOSSARY

Financial Services Compensation Scheme (Funding Review) Instrument 2013 (FSA 2013/1)

- 2.2 For the changes made to the Glossary by this instrument, see paragraph 2.6 to 2.8 of this Notice.

Collective Investment Schemes Sourcebook (Amendment No 7) Instrument 2013 (FSA 2013/3)

- 2.3 For the changes made to the Glossary by this instrument, see paragraphs 2.20 to 2.22 of this Notice.

Arch cru Funds Consumer Redress Scheme Instrument 2012 (FSA 2012/77)

- 2.4 For the changes made to the Glossary by this instrument, see paragraphs 2.16 to 2.18 of this Notice.

HIGH LEVEL STANDARDS

Fees manual (FEES)

Arch cru Funds Consumer Redress Scheme Instrument 2012 (FSA 2012/77)

2.5 For the changes made to FEES by this instrument, see paragraphs 2.16 to 2.18 of this Notice.

Financial Services Compensation Scheme (Funding Review) Instrument 2013 (FSA 2013/1)

2.6 Following consultation in CP12/16¹, the Board has made the following changes in the Handbook:

Changes to Glossary: **Addition of the definition of ‘retail pool’**
Deletion of the definition of ‘sub-class’
Changes to the definition of ‘annual eligible income’, ‘base costs’, ‘class’, ‘compensation costs’, and ‘levy limit’.

Changes: **Changes to FEES 6.1.5G, 6.1.6G, 6.1.7G, 6.1.8G, 6.1.10G, 6.1.11.6.1.14G, 6.1.15G and 6.1.16G**
Deletion of FEES 6.1.16AG
Changes to FEES 6.1.17G
Changes to FEES 6.3.1R
Addition of FEES 6.3.2AG
Changes to FEES 6.3.3G
Addition of FEES 6.3.4AR
Changes to FEES 6.3.5R, 6.3.11R, 6.3.13R and 6.3.14R
Deletion of FEES 6.3.15R, 6.3.15AG, 6.3.16G
Changes to FEES 6.3.17R, 6.3.18G, 6.3.19R, 6.3.20R, 6.3.21R and 6.3.22CR
Changes to FEES 6.4.5R
Addition of FEES 6.4.5AG
Changes to FEES 6.4.6R, 6.4.7R and 6.4.10AR
Deletion of FEES 6.5.1R
Changes to FEES 6.5.2R and 6.5.2AG
Deletion of FEES 6.5.2BG and 6.5.2CG
Changes to FEES 6.5.3R, 6.5.4R, 6.5.5R, 6.5.6R, 6.5.7R, 6.5.12G, 6.5.13R and 6.5.13A
Addition of FEES 6.5A
Changes to FEES 6.7.6R
Changes to FEES 6 Annex 1R

¹ CP12/16, FSCS Funding Model Review, (July 2012).

Changes to FEES 6 Annex 2R
Changes to FEES 6 Annex 3R
Changes to FEES 6 Annex 4G
Addition of FEES TP 7

.....
Changes to SUP 16 Annex 18AR
Changes to SUP 16 Annex 18BG

.....
Changes to DISP 1 Annex 1AG

.....
Changes to COMP 14.5.1R

Comes into force on
1 April 2014:

.....
Changes to FEES 6.1.6G
Addition of FEES 6.1.6AG
Changes of FEES 6.1.14G
Changes to FEES 6.3.1R
Changes to FEES 6.3.2AG

- 2.7 In summary, these amendments provide a funding model for the Financial Services Compensation Scheme (FSCS) which is reasonable, fair and proportionate. We aim to strike an appropriate balance between the requirement to have a sound basis of funding for the FSCS while not threatening to destabilise any sector with levies that are potentially unaffordable.
- 2.8 Part of this instrument comes into force on 1 April 2014 and the remainder of the instrument comes into force on 1 April 2013. Feedback on this consultation will be published as part of a separate consultation paper by the FSA.

PRUDENTIAL STANDARDS

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

Liquidity Standards (Miscellaneous Amendment No 7) Instrument 2013 (FSA 2013/2)

- 2.9 Following consultation in Chapter 2 of CP12/31², the Board has made the following changes in the Handbook:

Changes: *Changes to BIPRU 12.6.9R and 12.6.17G*
Addition of BIPRU 12.7.6AR
Changes to BIPRU TP 29

Changes to SUP 16 Annex 25G

² CP12/31, *Removing the simplified ILAS BIPRU firm automatic scalar increase and other minor changes to BIPRU 12*, (November 2012).

2.10 In summary, the changes:

- remove the transitional rules for the simplified buffer requirement and require simplified ILAS BIIPRU firms to maintain the current calibration to recognise the difference in the prevailing economic conditions now to those present when the liquidity regime was introduced;
- ensure securities issued by designated multilateral development banks satisfy minimum credit quality criteria and are restricted to certain currency denominations before they can be recognised in a firm's liquid assets buffer; and
- correct errors and improve the accuracy of the liquidity reporting guidance.

2.11 This instrument comes into force on **21 January 2013**. Feedback on this consultation is due to be published in a separate policy statement by the FSA.

REGULATORY PROCESSES

Supervision manual (SUP)

Financial Services Compensation Scheme (Funding Review) Instrument 2013 (FSA 2013/1)

2.12 For the changes made to SUP by this instrument, see paragraphs 2.6 to 2.9 of this Notice.

Liquidity Standards (Miscellaneous Amendment No 7) Instrument 2013 (FSA 2013/2)

2.13 For the changes made to SUP by this instrument, see paragraphs 2.9 to 2.11 of this Notice.

Decision Procedure and Penalties manual (DEPP)

Arch cru Funds Consumer Redress Scheme Instrument 2012 (FSA 2012/77)

2.14 For the changes made to DEPP by this instrument, see paragraphs 2.16 to 2.18 of this Notice.

REDRESS

Dispute Resolution: Complaints sourcebook (DISP)

Financial Services Compensation Scheme (Funding Review) Instrument 2013 (FSA 2013/1)

- 2.15 For the changes made to DISP by this instrument, see paragraphs 2.6 to 2.8 of this Notice.

Consumer Redress Schemes sourcebook (CONRED)

Arch cru Funds Consumer Redress Scheme Instrument 2012 (FSA 2012/77)

- 2.16 Following consultation in CP12/9³, the Board has made the following changes in the Handbook:

Changes to Glossary: ***Addition of the definition of CF Arch cru payment scheme'***
 Changes to the definition of 'consumer', 'firm' and 'personal recommendation'

Changes: ***Addition of CONRED 2.1.1R – 2.1.8R***
 Addition of CONRED 2.2.1G
 Addition of CONRED 2.3.1R – 2.3.2G
 Addition of CONRED 2.4.1R – 2.4.9R
 Addition of CONRED 2.5.1R – 2.5.20G
 Addition of CONRED 2.6.1R – 2.6.3G
 Addition of CONRED 2.7.1R – 2.7.2G
 Addition of CONRED 2.8.1R – 2.8.7R
 Addition of CONRED 2.9.1R – 2.9.2R
 Addition of CONRED 2.10.1R
 Addition of CONRED 2 Annex 1R
 Addition of CONRED 2 Annex 2R
 Addition of CONRED 2 Annex 3R
 Addition of CONRED 2 Annex 4R
 Addition of CONRED 2 Annex 5R
 Addition of CONRED 2 Annex 6R
 Addition of CONRED 2 Annex 7R
 Addition of CONRED 2 Annex 8R
 Addition of CONRED 2 Annex 9R
 Addition of CONRED 2 Annex 10R
 Addition of CONRED 2 Annex 11R
 Addition of CONRED 2 Annex 12R

³ CP12/9, *Consumer redress scheme in respect of unsuitable advice to invest in Arch cru funds*, (April 2012).

Addition of CONRED 2 Annex 13
Addition of CONRED 2 Annex 14R
Addition of CONRED Schedule 1
Addition of CONRED Schedule 2
Addition of CONRED Schedule 3
Addition of CONRED Schedule 4
Addition of CONRED Schedule 5
Addition of CONRED Appendix 1

Changes to FEES 3.2.7R

Changes to DEPP 2 Annex 1G
Changes to DEPP 4.1.7G

- 2.17 In summary, these changes implement a redress scheme for consumers that have been given unsuitable advice to invest in CF Arch cru funds. Firms will invite consumers to opt in to the scheme and if consumers opt in, firms will have to review that advice and provide redress to consumers where required.
- 2.18 This instrument comes into force on 1 April 2013. Feedback on this consultation was published in a separate policy statement by the FSA.

Compensation sourcebook (COMP)

Financial Services Compensation Scheme (Funding Review) Instrument 2013 (FSA 2013/1)

- 2.19 For the changes made to COMP by this instrument, see paragraphs 2.6 to 2.8 of this Notice.

SPECIALIST SOURCEBOOKS

Collective Investment Schemes sourcebook (COLL)

Collective Investment Schemes Sourcebook (Amendment No 7) Instrument 2013 (FSA 2013/3)

- 2.20 Following consultation in Chapter 8 of CP12/27⁴, the Board has made the following changes in the Handbook:

⁴ Chapter 8 of CP12/27, *Quarterly Consultation (No. 34)*, (October 2012).

Changes to Glossary: Changes to the definition of 'income equalisation'

Changes: Changes to COLL 6.8.3R

- 2.21** In summary, these changes clarify COLL and the Glossary definition of 'income equalisation' to include a reference to conversions, so that it is clear that transfers between the capital and income accounts can be made in these circumstances. The clarification means that those customers already in lower charging unit classes will not lose out on income as a result of more customers converting into that unit class.
- 2.22** This instrument comes into force on **18 January 2013**. Feedback on this consultation is set out in Chapter 4 of this Notice.

3

Changes outside the Handbook

3.1 There are no material changes outside the Handbook.

4

Feedback on responses to consultation

4.1 This chapter provides feedback on the following consultation:

- Chapter 8 of CP12/27, *Quarterly consultation (No 34)*, (October 2012).

Chapter 8 of CP12/27, Quarterly consultation (No 34)

Collective Investment Schemes Sourcebook (Amendment No 7) Instrument 2013 (FSA 2013/3)

Collective Investment Schemes sourcebook (COLL) Glossary

4.2 We consulted in this chapter on a number of individual rule changes to COLL. One of the proposals we put forward was designed to allow firms to make transfers between income and capital accounts when unit class conversions take place at the request of the unitholder (as permitted by COLL 6.4.8R), by including a reference to conversions within both the glossary definition for income equalisations and COLL 6.8.3R (3A)(c)(v).

Feedback

4.3 We received five responses to consultation; two from trade associations and three from regulated firms.

4.4 We asked:

Q8.9: Do you agree with the proposed clarification concerning conversions?

- 4.5 All respondents agreed with the proposal. Most of those respondents did not provide any further comments aside from their agreement. One respondent stated that the clarification was essential to allow the process of conversion to flow smoothly.

Our response

We will proceed with the proposed amendments. The clarification means that those customers already in lower charging unit classes will not lose out on income as a result of more customers converting into that unit class.

Cost benefit analysis and compatibility statement

- 4.6 The cost benefit analysis in Chapter 8 of CP12/27⁵ remains valid. The compatibility statement for the proposal remains unchanged from that published in Chapter 8 of CP12/27.

Equality and diversity issues

- 4.7 We continue to believe that these changes do not give rise to discrimination and are of low relevance to the equality agenda. No comments were made on this by the respondents.
- 4.8 The changes made by this instrument are listed in paragraphs 2.20 to 2.22 of this Notice.

⁵ CP12/27, *Quarterly consultation (No 34)*, (October 2012).

Annex A

List of new instruments and addenda

(See also descriptions within Annex E)

Instruments made or approved by the Board on 13 December 2012 and 17 January 2013

Title of instrument	CP	Modules affected	No. of instrument	Changes effective
Arch cru Funds Consumer Redress Scheme Instrument 2012	12/9	Glossary, CONRED , FEES, DEPP	FSA 2012/77	1.4.13
Financial Services Compensation Scheme (Funding Review) Instrument 2013	12/16	Glossary, FEES , SUP, DISP, COMP	FSA 2013/1	1.4.13 (part) 1.4.14 (part)
Liquidity Standards (Miscellaneous Amendment No 7) Instrument 2013	12/31	BIPRU , SUP	FSA 2013/2	21.1.13
Collective Investment Schemes Sourcebook (Amendment No 7) Instrument 2013	12/27 (Ch 8)	Glossary, COLL	FSA 2013/3	18.1.13

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	No of Inst	Date of Inst
Name of Instrument			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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Periodic Fees (2009/2010) and Other Fees Instrument 2009		2009/27	28.5.09 88
Fees (Payment Services) (No 2) Instrument 2009		2009/28	28.5.09 88
Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) Instrument 2009		2009/29	28.5.09 88
Recognised Investment Exchanges and Recognised Clearing Houses Sourcebook (Amendments to Recognition Requirements) Instrument 2009		2009/30	28.5.09 88
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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	UK Corporate Governance Code (Handbook Amendments) Instrument 2010	2010/39	22.7.10 102
	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
	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
	Retail Distribution Review (Key Features Illustrations) Instrument 2011	2011/55	22.9.11 115
	Retail Distribution Review (Retail Mediation Activities Return & Complaints Data) Instrument 2011	2011/58	22.9.11 115

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Handbook Administration (No 24) Instrument 2011	2011/67	8.12.11 115
	Professional Firms (Amendment) instrument 2011	2011/70	8.12.11 115
	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011	2011/72	8.12.11 115
	Regulated Covered Bond Sourcebook (Amendment No 2) Instrument 2011	2011/73	8.12.11 115
	Financial Crime Guide Instrument 2011	2011/74	8.12.11 115
	Collective Investment Schemes Sourcebook (ICVC Sub-Funds) Instrument 2011	2011/76	21.12.11 116
	Recognised Auction Platforms Instrument 2011	2011/77	21.12.11 116
	Training and Competence Sourcebook (Accredited Bodies Amendment) Instrument 2012	2012/1	19.1.12 116
	Glossary Amendment (Definition of Settlement Decision Makers) Instrument 2012	2012/2	19.1.12 116
	Liquidity Standards (Miscellaneous Amendments No 4) Instrument 2012	2012/4	19.1.12 116
	Handbook Administration (No 25) Instrument 2012	2012/11	21.3.12 118
	Fees (Miscellaneous Amendments) (No 4) Instrument 2012	2012/13	21.3.12 118
	Conduct of Business Sourcebook (Contracting Out) Instrument 2012	2012/16	21.3.12 118
	Credit Unions (Northern Ireland) Instrument 2012	2012/18	21.3.12 118
	Collective Investment Schemes Sourcebook (Amendment No 6) Instrument 2012	2012/19	21.3.12 118
	Conduct of Business Sourcebook (With-Profits Business) Instrument 2012	2012/10	23.2.12 119
	Client Assets Sourcebook (Resolution Pack) Instrument 2012	2012/20	21.3.12 119
	Collective Investment Schemes Sourcebook (Master-Feeder) Instrument 2012	2012/25	26.4.12 119
	Periodic Fees (2012/2013) and Other Fees Instrument 2012	2012/26	24.5.12 120
	Prospectus Directive Amending Directive Instrument 2012	2012/29	28.6.12 121
	Handbook Administration (No 26) Instrument 2012	2012/31	28.6.12 121
	Emissions Allowance Auction Bidders Instrument 2012	2012/35	26.7.12 122
	Packaged Bank Accounts Instrument 2012	2012/37	26.7.12 122
	Listing Rules (Related Party Transactions) Instrument 2012	2012/41	26.7.12 122
	Retail Distribution Review (Platforms)(Amendment) Instrument 2012	2012/43	26.7.12 122
	Handbook Administration (No 27) Instrument 2012	2012/44	27.9.12 123
	Compensation Sourcebook (Amendment No 9) Instrument 2012	2012/48	27.9.12 123
	Listing, Prospectus and Disclosure Rules (Miscellaneous Amendments No 2) Instrument 2012	2012/52	27.9.12 123
	Listing Rules (Reverse Takeovers) Instrument 2012	2012/53	27.9.12 123
	Listing Rules Sourcebook (Amendment No 8) Instrument 2012	2012/54	27.9.12 123
	Listing Rules (Financial Information) (Amendment) Instrument 2012	2012/55	27.9.12 123
	Listing Rules (Sponsors Amendment No 3) Instrument 2012	2012/56	27.9.12 123
	Prudential Sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries (Non-Bank Lenders) Instrument 2012	2012/47	31.10.12 124
	Short Selling Regulation Instrument 2012	2012/58	31.10.12 124
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Large Exposures) (Amendment) Instrument 2012	2012/59	31.10.12 124
	Conduct of Business Sourcebook (Pension Transfer Value Analysis) (Amendment) Instrument 2012	2012/62	31.10.12 124
	Client Assets Sourcebook (Firm Classification, Operational Oversight, and Mandate Rules) Instrument 2012	2012/65	31.10.12 124
	Supervision Manual (Remuneration Reporting) Instrument 2012	2012/66	31.10.12 124
	Handbook Administration (No 28) Instrument 2012	2012/69	31.12.12 125 31.12.13 1.1.13
	Retail Distribution Review (Holloway Sickness Policies) (Amendment) Instrument 2012	2012/70	13.12.12 125
	Client Assets Sourcebook (European Markets Infrastructure Regulation) Instrument 2012	2012/76	13.12.12 125
	Arch cru Funds Consumer Redress Scheme Instrument 2012	2012/77	13.12.12 126
	Financial Services Compensation Scheme (Funding Review) Instrument 2013	2013/1	17.1.13 126
	Collective Investment Schemes Sourcebook (Amendment No 7) Instrument 2013	2013/3	17.1.13 126
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Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
<i>First brought into force</i>		-	1.12.01
Handbook Administration (No 11) Instrument 2008		2008/55	29.10.08
Payment Services Instrument 2009		2009/14	26.3.09
Banking: Conduct of Business Sourcebook Instrument 2009		2009/24	23.4.09
Dormant Bank and Building Society Accounts Instrument 2009		2009/38	23.7.09
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09
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
Emissions Allowance Auction Bidders Instrument 2012		2012/35	26.7.12

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

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
			HN	
Capital Requirements Directive (Handbook Amendments No 3) Instrument 2011		2011/43	28.7.11	112
Senior Management Arrangements, Systems and Controls (Amendment No 3) Instrument 2011		2011/49	22.9.11	113
Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 4) Instrument 2011		2011/62	2.11.11	114
Senior Management Arrangements, Systems and Controls (Financial Conglomerates) (Amendment) Instrument 2011		2011/68	8.12.11	115
Training and Competence Sourcebook (Qualifications Amendments No 3) Instrument 2011		2011/69	8.12.11	115
Handbook Administration (No 25) Instrument 2012		2012/11	21.3.12	118
Emissions Allowance Auction Bidders Instrument 2012		2012/35	26.7.12	122
Advanced Measurement Approach (Guidelines) Instrument 2012		2012/45	27.9.12	123
Supervision Manual (Remuneration Reporting) Instrument 2012		2012/66	31.10.12	124
Senior Management Arrangements, Systems And Controls (Remuneration Code) (No 5) Instrument 2012		2012/71	13.12.12	125

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

APER	Statements of Principle and Code of Practice for Approved Persons			
<i>First brought into force</i>		-	1.12.01	-
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08	81
Supervision Manual (Controlled Functions) (Amendment No 2) Instrument 2009		2009/42	23.7.09	90
Handbook Administration (No 18) Instrument 2010		2010/19	24.6.10	101
UK Corporate Governance Code (Handbook Amendments) Instrument 2010		2010/39	22.7.10	102
Controlled Functions (Amendment) Instrument 2010		2010/48	23.9.10	103
Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010		2010/65	16.12.10	105
Controlled Functions (Amendment No 2) Instrument 2011		2011/15	24.3.11	108
Emissions Allowance Auction Bidders Instrument 2012		2012/35	26.7.12	122

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
Handbook Administration (No 26) Instrument 2012		2012/31	28.6.12	121

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

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
Short Selling Regulation Instrument 2012	2012/58	31.10.12	124

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
Training and Competence Sourcebook (Qualifications Amendments No 3) Instrument 2011	2011/69	8.12.11	115
Training and Competence Sourcebook (Qualifications Amendments No 4) Instrument 2011	2012/8	23.2.12	117
Training and Competence Sourcebook (Qualifications Amendment No 5) Instrument 2012	2012/21	26.4.12	119
Training and Competence Sourcebook (Qualifications Amendment No 6) Instrument 2012	2012/32	28.6.12	121
Emissions Allowance Auction Bidders Instrument 2012	2012/35	26.7.12	122
Mortgage Market Review (Conduct of Business) Instrument 2012	2012/47	31.10.12	124
Training And Competence Sourcebook (Qualifications Amendments No 7) Instrument 2012	2012/72	13.12.12	125

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

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
			HN	
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
Training and Competence Sourcebook (Qualifications Amendment No 6) Instrument 2012		2012/32	28.6.12	121
Short Selling Regulation Instrument 2012		2012/58	31.10.12	124

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

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
			HN	
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 (made jointly with FOS as FOS 2010/3)		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 (instrument made by FOS)		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 (made jointly with FOS as FOS 2011/4)		2011/36	23.6.11	111
Financial Services Compensation Scheme (Payment of Levies) (Amendment) Instrument 2011		2011/41	28.7.11	112
Recognised Auction Platforms Instrument 2011		2011/77	21.12.11	116
Fees (Miscellaneous Amendments) (No 3) Instrument 2012		2012/3	19.1.12	116
Fees Provisions (2012/2013) Instrument 2012		2012/12	21.3.12	118
Fees (Miscellaneous Amendments) (No 4) Instrument 2012		2012/13	21.3.12	118
Credit Unions (Northern Ireland) Instrument 2012		2012/18	21.3.12	118
Fees Manual (FOS Case Fees 2012/13) Instrument 2012		FOS 2012/1	21.3.12	119
Periodic Fees (2012/13) and Other Fees Instrument 2012		2012/26	24.5.12	120
Training and Competence Sourcebook (Qualifications Amendment No 6) Instrument 2012		2012/32	28.6.12	121
Emissions Allowance Auction Bidders Instrument 2012		2012/35	26.7.12	122
Handbook Administration (No 28) Instrument 2012		2012/69	13.12.12	125
Fees (Miscellaneous Amendments) (No 5) Instrument 2012		2012/73	13.12.12	125
Arch cru Funds Consumer Redress Scheme Instrument 2012		2012/77	13.12.12	126
Financial Services Compensation Scheme (Funding Review) Instrument 2013		2013/1	17.1.13	126

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
	General Prudential Sourcebook (Adequacy of Financial Resources) (Amendment) Instrument 2008	2008/12	27.3.08
	Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08
	General Prudential Sourcebook (Capital Adequacy Calculations for Financial Conglomerates) (Amendment) Instrument 2008	2008/31	26.6.08
	Prudential Requirements for Insurers (Amendment No 3) Instrument 2008	2008/66	4.12.08
	General Prudential Sourcebook (Notification of Redemption or Repayment) Instrument 2009	2009/8	26.2.09
	Reclassification of Available-For-Sale Debt Instrument 2009	2009/40	23.7.09
	Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009	2009/48	11.8.09

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09 92
Prudential Requirements for Insurers (Amendment No 4) Instrument 2009		2009/60	5.11.09 94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09 95
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009		2009/68	27.11.09 95
Prudential Requirements (Stress Testing) Instrument 2009		2009/72	10.12.09 95
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10 98
Handbook Administration (No 18) Instrument 2010		2010/19	24.6.10 101
Capital Requirements Directive (Handbook Amendments) Instrument 2010		2010/29	22.7.10 102
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10 103
Capital Requirements Directive (Large Exposures) Instrument 2010		2010/41	23.9.10 103
Prudential Requirements (Capital Planning Buffer) Instrument 2010		2010/42	23.9.10 103
Capital Requirements Directive (Handbook Amendments No 2) Instrument 2010		2010/66	16.12.10 105
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)		2011/7	9.2.11 107
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
Supervision Manual (Prudent Valuation Reporting) Instrument 2012		2012/24	26.4.12 119
Prudential Requirements for Insurers (Amendment No 6) Instrument 2012		2012/61	31.10.12 124

*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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	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
	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
	Liquidity Standards (Miscellaneous Amendments No 4) Instrument 2012	2012/4	19.1.12 116
	Liquidity Standards (Miscellaneous Amendments No 5) Instrument 2012	2012/14	21.3.12 118
	Liquidity Standards (Miscellaneous Amendments No 6) Instrument 2012	2012/33	28.6.12 121
	Advanced Measurement Approach Guidelines Instrument 2012	2012/45	27.9.12 123
	Capital Requirements Directive (Handbook Amendments No 5) Instrument 2012	2012/60	31.10.12 124
	Liquidity Standards (Miscellaneous Amendment No 7) Instrument 2013	2013/2	17.1.13 126

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
	Prudential Requirements for Insurers (Amendment No 6) Instrument 2012	2012/61	31.10.12 124

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
	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011	2011/72	8.12.11 115
	Credit Unions (Northern Ireland) Instrument 2012	2012/18	21.3.12 118
	Prudential Sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries (Non-Bank Lenders) Instrument 2012	2012/47	31.10.12 124

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

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 (BSOC)	Interim Prudential sourcebook: Building Societies		
<i>First brought into force</i>	-	1.12.01	-
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09	95
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
Prudential Requirement for Insurers (Amendment No 6) Instrument 2012	2012/61	31.10.12	124

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
Prudential Requirement for Insurers (Amendment No 6) Instrument 2012	2012/61	31.10.12	124

IPRU	Interim Prudential sourcebook: Investment Businesses		
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Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN

(INV)				
<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
Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011	2011/72		8.12.11	115
Handbook Administration (No 26) Instrument 2012	2012/31		28.6.12	121
Emissions Allowance Auction Bidders Instrument 2012	2012/35		26.7.12	122

BUSINESS STANDARDS

COBS	Conduct of Business			
<i>First brought into force</i>		-	1.11.07	-
Handbook Administration (No 8) Instrument 2008	2008/1		24.1.08	72
Conduct of Business Sourcebook (Recording of Telephone Conversations and Electronic Communications) Instrument 2008	2008/6		28.2.08	73
Permitted Links (Amendment No 2) Instrument 2008	2008/16		27.3.08	75
Handbook Administration (No 9) Instrument 2008	2008/19		24.4.08	76
Handbook Administration (No 10) Instrument 2008	2008/33		24.7.08	79
Disclosure Documents (Amendment) Instrument 2008	2008/35		24.7.08	79
Conduct of Business Sourcebook (Amendment) Instrument 2008	2008/36		24.7.08	79
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40		25.9.08	81
Self-Invested Personal Pensions (Contracting Out) Instrument 2008	2008/44		25.9.08	81
Client Assets Sourcebook (Common Platform Provisions) Instrument 2008	2008/45		25.9.08	81
Handbook Administration (No 11) Instrument 2008	2008/55		29.10.08	82
Conduct of Business Sourcebook (Record Keeping for Inducements) Instrument 2008	2008/59		29.10.08	82
Conduct of Business Sourcebook (Product Information for Variation of Personal Pension Schemes) Instrument 2008	2008/67		4.12.08	83
Handbook Administration (No 12) Instrument 2009	2009/3		22.1.09	84
Payment Services Instrument 2009	2009/14		26.3.09	86
Financial Services Compensation Scheme (Limits Amendment) Instrument 2009	2009/25		23.4.09	87
With-Profits Funds: Payments of Compensation and Redress Instrument 2009	2009/41		23.7.09	90
Handbook Administration (No 15) Instrument 2009	2009/49		24.9.09	92
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009	2009/52		24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67		27.11.09	95
Retail Distribution Review (Adviser Charging) Instrument 2010	2010/12		25.3.10	98
Handbook Administration (No 18) Instrument 2010	2010/19		24.6.10	101
Retail Distribution Review (Corporate Pensions) Instrument 2010	2010/21		24.6.10	101
Financial Promotions (Amendment) Instrument 2010	2010/31		22.7.10	102

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
	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
	Retail Distribution Review (Adviser Charging No 3) Instrument 2011	2011/54	22.9.11 114
	Retail Distribution Review (Key Features Illustrations) Instrument 2011	2011/55	22.9.11 114
	Retail Distribution Review (Adviser Charging No 4) Instrument 2011	2012/9	23.2.12 117
	Handbook Administration (No 25) Instrument 2012	2012/11	21.3.12 118
	Retail Distribution Review (Adviser Charging No 5) Instrument 2012	2012/15	21.3.12 118
	Conduct of Business Sourcebook (Contracting Out) Instrument 2012	2012/16	21.3.12 118
	Conduct of Business Sourcebook (With-Profits Business) Instrument 2012	2012/10	23.2.12 119
	Handbook Administration (No 26) Instrument 2012	2012/31	28.6.12 121
	Emissions Allowance Auction Bidders Instrument 2012	2012/35	26.7.12 122
	Conduct of Business Sourcebook (Mortality Assumptions For Future Annuity Projections) Instrument 2012	2012/36	26.7.12 122
	Retail Distribution Review (Platforms) (Amendment) Instrument 2012	2012/43	26.7.12 122
	Mortgage Market Review (Conduct of Business) Instrument 2012	2012/46	31.10.12 124
	Conduct of Business Sourcebook (Pension Transfer Value Analysis) (Amendment) Instrument 2012	2012/62	31.10.12 124
	Conduct of Business Sourcebook (Projections) (Amendment) Instrument 2012	2012/63	31.10.12 124
	Conduct of Business Sourcebook (Pension Scheme Disclosure) Instrument 2012	2012/64	31.10.12 124
	Retail Distribution Review (Holloway Sickness Policies) (Amendment) Instrument 2012	2012/70	13.12.12 125
	Retail Distribution Review (Adviser Charging No 6) Instrument 2012	2012/74	13.12.12 125

ICOB5	Insurance: Conduct of Business		
	<i>Comes into force</i>	-	6.1.08 -
	Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08 72
	Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08 76
	Connected Travel Insurance Instrument 2008	2008/24	22.5.08 77
	Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08 79
	Senior Management Arrangements, Systems and Controls (Extension of Common Platform 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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Handbook Administration (No 23) Instrument 2011		2011/48	22.9.11
Employers' Liability Insurance: Disclosure by Insurers (No 2) Instrument 2012		2012/17	21.3.12
Packaged Bank Accounts Instrument 2012		2012/37	26.7.12
Handbook Administration (No 27) Instrument 2012		2012/44	27.9.12
Packaged Bank Accounts (Amendment) Instrument 2012		2012/75	13.12.12

MCOB	Mortgages and Home Finance: Conduct of Business		
<i>First brought into force</i>		-	31.10.04
Disclosure Documents (Amendment) Instrument 2008		2008/35	24.7.08
Handbook Administration (No 12) Instrument 2009		2009/3	22.1.09
Mortgages and Home Finance: Conduct of Business Sourcebook (Deferred Interest Forbearance Amendments) Instrument 2009		2009/17	26.3.09
Financial Services Compensation Scheme (Limits Amendment) Instrument 2009		2009/25	23.4.09
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)		2009/36	1.7.09
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09
Sale and Rent Back Instrument 2010		2010/1	28.1.10
Handbook Administration (No 18) Instrument 2010		2010/19	24.6.10
Mortgage Arrears Instrument 2010		2010/22	24.6.10
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11
Handbook Administration (No 26) Instrument 2012		2012/31	28.6.12
Handbook Administration (No 27) Instrument 2012		2012/44	27.9.12
Mortgage Market Review (Conduct of Business) Instrument 2012		2012/46	31.10.12

BCOBS	Banking: Conduct of Business		
<i>First brought into force</i>		-	1.11.09
Banking: Conduct of Business Sourcebook Instrument 2009		2009/24	23.4.09
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009		2009/52	24.9.09
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09
Banking: Conduct of Business Sourcebook (Amendment No 2) Instrument 2011		2011/13	24.2.11
Banking: Conduct of Business Sourcebook (Amendment No 3) Instrument 2011		2011/25	28.4.11
Financial Promotions Guidance (Amendment) Instrument 2011		2011/53	22.9.11
Handbook Administration (No 26) Instrument 2012		2012/31	28.6.12

CASS	Client Assets		
<i>First brought into force</i>		-	1.1.04
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08
Client Assets Sourcebook (Common Platform Provisions) Instrument 2008		2008/45	25.9.08
Handbook Administration (No 12) Instrument 2009		2009/3	22.1.09
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10
Client Assets Sourcebook (Amendment No 3) Instrument 2010		2010/32	22.7.10
Retail Distribution Review (Pure Protection) Instrument 2010		2010/46	23.9.10
Client Assets Sourcebook (Enhancement) Instrument 2010		2010/52	13.10.10
Client Assets Sourcebook (Title Transfer) (Amendment) Instrument 2010		2010/59	10.11.10
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10
Client Assets Reporting (Amendment) Instrument 2011		2011/26	28.4.11
Client Assets Reporting (Amendment No 2) Instrument 2011		2011/31	26.5.11
Client Assets Sourcebook (Collateral Transfer and Liens Amendment) Instrument 2011		2011/56	22.9.11
Professional Firms (Amendment) Instrument 2011		2011/70	8.12.11

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
			HN	
Client Assets Sourcebook (Liens Amendment) Instrument 2012		2012/5	19.1.12	116
Client Assets Sourcebook (Resolution Pack) Instrument 2012		2012/20	21.3.12	119
Handbook Administration (No 26) Instrument 2012		2012/31	28.6.12	121
Emissions Allowance Auction Bidders Instrument 2012		2012/35	26.7.12	122
Client Assets Sourcebook (Firm Classification, Operational Oversight, and Mandate Rules) Instrument 2012		2012/65	31.10.12	124
Client Assets Sourcebook (European Markets Infrastructure Regulation) Instrument 2012		2012/76	13.12.12	125

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
Handbook Administration (No 24) Instrument 2011		2011/67	8.12.11	115
Handbook Administration (No 26) Instrument 2012		2012/31	28.6.12	121
Emissions Allowance Auction Bidders Instrument 2012		2012/35	26.7.12	122
Market Conduct Sourcebook (Amendment No 11) Instrument 2012		2012/38	26.7.12	122

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Supervision Manual (Amendment No 15) Instrument 2009	2009/10	26.2.09 85
	Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09 86
	Supervision Manual (Controllers) (Amendment) Instrument 2009	2009/20	26.3.09 86
	Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09 87
	Integrated Regulatory Reporting (Amendment No 5) Instrument 2009	2009/34	25.4.09 89
	Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)	2009/36	1.7.09 90
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09 90
	Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09 90
	Supervision Manual (Controlled Functions) (Amendment No 2) Instrument 2009	2009/42	23.7.09 90
	Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009	2009/48	11.8.09 91
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09 92
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09 92
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009	2009/55	30.9.09 93
	Close Links Reporting Instrument 2009	2009/63	5.11.09 94
	Supervision Manual (Amendment No 16) Instrument 2009	2009/64	5.11.09 94
	Supervision Manual (Retail Mediation Activities Return) (Amendment) Instrument 2009	2009/65	5.11.09 94
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09 95
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09 95
	Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09 95
	Sale and Rent Back Instrument 2010	2010/1	28.1.10 96
	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

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
			HN	
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
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
Handbook Administration (No 24) Instrument 2011		2011/67	8.12.11	115
Professional Firms (Amendment) Instrument 2011		2011/70	8.12.11	115
Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011		2011/72	8.12.11	115
Recognised Auction Platforms Instrument 2011		2011/77	21.12.11	116
Liquidity Standards (Miscellaneous Amendments No 4) Instrument 2012		2012/4	19.1.12	116
Handbook Administration (No 25) Instrument 2012		2012/11	21.3.12	118
Fees (Miscellaneous Amendments) (No 4) Instrument 2012		2012/13	21.3.12	118
Retail Distribution Review (Adviser Charging No 5) Instrument 2012		2012/15	21.3.12	118
Conduct of Business Sourcebook (Contracting Out) Instrument 2012		2012/16	21.3.12	118
Conduct of Business Sourcebook (With-Profits Business) Instrument 2012		2012/10	23.2.12	119
Supervision Manual (Prudent Valuation Reporting) Instrument 2012		2012/24	26.4.12	119
Handbook Administration (No 26) Instrument 2012		2012/31	28.6.12	121
Liquidity Standards (Miscellaneous Amendments No 6) Instrument 2012		2012/33	28.6.12	121
Emissions Allowance Auction Bidders Instrument 2012		2012/35	26.7.12	122
Credit Unions New Sourcebook (Consequential Amendments No 2) Instrument 2012		2012/39	26.7.12	122
Listing Rules (Contact with the FSA) Instrument 2012		2012/42	26.7.12	122
Handbook Administration (No 27) Instrument 2012		2012/44	27.9.12	123
Mortgage Market Review (Conduct of Business) Instrument 2012		2012/46	31.10.12	124
Short Selling Regulation Instrument 2012		2012/47	31.10.12	124
Client Assets Sourcebook (Firm Classification, Operational Oversight, and Mandate Rules) Instrument 2012		2012/65	31.10.12	124
Supervision Manual (Remuneration Reporting) Instrument 2012		2012/66	31.10.12	124
Handbook Administration (No 28) Instrument 2012		2012/69	13.12.12	125
Fees (Miscellaneous Amendments) (No 5) Instrument 2012		2012/73	13.12.12	125
Financial Services Compensation Scheme (Funding Review) Instrument 2013		2013/1	17.1.13	126
Liquidity Standards (Miscellaneous Amendment No 7) Instrument 2013		2013/2	17.1.13	126

*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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	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
	Retail Distribution Review (Retail Mediation Activities Return & Complaints Data) Instrument 2011	2011/58	22.9.11 114
	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011	2011/72	8.12.11 115
	Glossary Amendment (Definition of Settlement Decision Makers) Instrument 2012	2012/2	19.1.12 116
	Credit Unions (Northern Ireland) Instrument 2012	2012/18	21.3.12 118
	Short Selling Regulation Instrument 2012	2012/47	31.10.12 124
	Recognised Auction Platforms (Penalty and Censure Policy) Instrument 2012	2012/67	31.10.12 124
	Arch cru Funds Consumer Redress Scheme Instrument 2012	2012/77	13.12.12 126

REDRESS

*DISP	Dispute Resolution: Complaints		
	<i>First brought into force</i>	-	1.12.01 -
	Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08 72
	Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 (<i>made jointly with FOS as FOS 2008/3</i>)	2008/18	27.3.08 75
	Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08 76
	Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08 79
	Dispute Resolution: Complaints (Amendment No 2) Instrument 2008 (<i>made jointly with FOS as FOS 2008/4</i>)	2008/47	25.9.08 81
	Handbook Administration (No 11) Instrument 2008 (<i>made jointly with FOS as FOS 2008/5</i>)	2008/55	29.10.08 82
	Payment Services Instrument 2009 (<i>made jointly with FOS as FOS 2009/1</i>)	2009/14	26.3.09 86
	Periodic Fees (2009/2010) and Other Fees Instrument 2009	2009/27	28.5.09 88
	Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)	2009/36	1.7.09 90
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09 90
	Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09 90
	Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 (<i>instrument made by FOS</i>)	FOS 2009/4	16.9.09 92
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09 92
	Payment Services (Transitioning Firms) Instrument 2009	2009/53	24.9.09 92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09 95
	Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09 95
	Dispute Resolution (Voluntary Jurisdiction and Sale and Rent Back Amendments) Instrument 2009 (<i>instrument made by FOS</i>)	FOS 2009/6	17.12.09 96
	Dispute Resolution: Complaints (Publication of Complaints Data) Instrument 2010	2010/2	28.1.10 96
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10 98
	Dispute Resolution: Complaints (Payment Protection Insurance Complaints: Referral to Ombudsman) Instrument 2010	2010/18	27.5.10 100
	Sale and Rent Back (Regulatory Reporting) Instrument 2010	2010/23	24.6.10 101
	Dispute Resolution: Complaints (Payment Protection Insurance) Instrument 2010	2010/36	22.7.10 103
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10 103

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
			HN	
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
	Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 (made jointly with FOS as FOS 2010/3)	2010/63	16.12.10	105
	Electronic Money and Payment Services Instrument 2011 (made jointly with FOS as FOS 2011/1)	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 (made jointly with FOS as FOS 2011/4)	2011/36	23.6.11	111
	UCITS IV Directive Instrument 2011	2011/39	28.7.11	112
	Consumer Redress Schemes Instrument 2011 (made jointly with FOS as FOS 2011/5)	2011/46	28.7.11	112
	Dispute Resolution: Complaints (Amendment No 4) Instrument 2011 (made jointly with FOS as FOS 2011/6)	2011/65	2.11.11	114
	Retail Distribution Review (Retain Mediation Activities Return & Complaints Data) Instrument 2011	2011/58	22.9.11	115
	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011	2011/72	8.12.11	115
	Fees (Miscellaneous Amendments) (No 3) Instrument 2012	2012/3	19.1.12	116
	Handbook Administration (No 25) Instrument 2012	2012/11	21.3.12	118
	Emissions Allowance Auction Bidders Instrument 2012	2012/35	26.7.12	122
	Financial Services Compensation Scheme (Funding Review) Instrument 2013	2013/1	17.1.13	126

*CONRED	Consumer Redress Schemes			
	First brought into force	2012/77	1.4.13	126

*COMP	Compensation			
	Chapter 4 first brought into force	-	15.11.01	-
	Rest of COMP brought into force	-	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

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
			HN	
	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
	Professional Firms (Amendment) Instrument 2011	2011/70	8.12.11	115
	Compensation Sourcebook (Deposits by Credit Unions) Instrument 2012	2012/6	19.1.12	116
	Credit Unions (Northern Ireland) Instrument 2012	2012/18	21.3.12	118
	Compensation Sourcebook (Deposit-Taking Firms' Disclosure Requirements) Instrument 2012	2012/27	24.5.12	120
	Handbook Administration (No 26) Instrument 2012	2012/31	28.6.12	121
	Credit Unions New Sourcebook (Consequential Amendments No 2) Instrument 2012	2012/39	26.7.12	122
	Handbook Administration (No 27) Instrument 2012	2012/44	27.9.12	123
	Compensation Sourcebook (Amendment No 9) Instrument 2012	2012/48	27.9.12	123
	Financial Services Compensation Scheme (Funding Review) Instrument 2013	2013/1	17.1.13	126

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

SPECIALIST SOURCEBOOKS

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

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

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
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
Collective Investment Schemes Sourcebook (ICVC Sub-Funds) Instrument 2011		2011/76	21.12.11	116
Collective Investment Schemes Sourcebook (Amendment No 6) Instrument 2011		2012/19	21.3.12	118
Collective Investment Schemes Sourcebook (Master-Feeder) Instrument 2012		2012/25	26.4.12	119
Handbook Administration (No 26) Instrument 2012		2012/31	28.6.12	121
Handbook Administration (No 27) Instrument 2012		2012/44	27.9.12	123
Collective Investment Schemes Sourcebook (Amendment No 7) Instrument 2013		2013/3	17.1.13	126

CRED	Credit Unions			
<i>First brought into force</i>		-	1.7.02	-
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008		2008/2	24.1.08	72
Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 (<i>made jointly with FOS as FOS 2008/3</i>)		2008/18	27.3.08	75
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08	77
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08	81
Companies Act 2006 (Consequential Handbook Amendments No 2) Instrument 2008		2008/41	25.9.08	81
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09	86
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09	92
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009		2009/52	24.9.09	92
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10	102
Controlled Functions (Amendment) Instrument 2010		2010/48	23.9.10	103
Public Awareness Objective (Financial Services Act 2010) Instrument 2010		2010/53	10.11.10	104
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11	108
Controlled Functions (Amendment No 2) Instrument 2011		2011/15	24.3.11	108
Credit Unions New Sourcebook Instrument 2011		2011/71	8.12.11	115

CREDS	Credit Unions			
Credit Unions New Sourcebook Instrument 2011		2011/71	8.12.11	115
Credit Unions (Northern Ireland) Instrument 2012		2012/18	21.3.12	118
Credit Unions New Sourcebook (Consequential Amendments No 2) Instrument 2012		2012/39	26.7.12	122

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		2008/40	25.9.08	81

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Provisions) Instrument 2008			
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
Professional Firms (Amendment) Instrument 2011		2011/71	8.12.11 115
Professional Firms (Amendment No 2) Instrument 2012		2012/49	27.9.12 123
Mortgage Market Review (Conduct of Business) Instrument 2012		2012/46	31.10.12 124

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
Regulated Covered Bond Sourcebook (Amendment No 2) Instrument 2011		2011/73	8.12.11 115
Fees (Miscellaneous Amendments) (No 4) Instrument 2012		2012/13	21.3.12 118

REC	Recognised Investment Exchanges and Recognised Clearing Houses		
<i>First brought into force for some applications and part of Chapter 7</i>		-	3.9.01 -
<i>Rest of REC brought into force</i>		-	1.12.01 -
Supervision Manual (Controllers) (Amendment) Instrument 2009		2009/20	26.3.09 86
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09 87
Recognised Investment Exchanges and Recognised Clearing Houses Sourcebook (Amendments to Recognition Requirements) Instrument 2009		2009/30	28.5.09 88
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09 92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09 95
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10 102
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11 108
Recognised Auction Platforms Instrument 2011		2011/77	21.12.11 116
Handbook Administration (No 25) Instrument 2012		2012/11	21.3.12 118
Handbook Administration (No 26) Instrument 2012		2012/31	28.6.12 121
Emissions Allowance Auction Bidders Instrument 2012		2012/35	26.7.12 122

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Recognised Investment Exchanges and Recognised Clearing Houses Sourcebook (Financial Resources Requirements) Instrument 2012		2012/40	26.7.12 122
Recognised Auction Platforms (Penalty and Censure Policy) Instrument 2012		2012/67	31.10.12 124

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
	Handbook Administration (No 25) Instrument 2012	2012/11	21.3.12 118
	Prospectus Directive Amending Directive Instrument 2012	2012/29	28.6.12 121
	Handbook Administration (No 26) Instrument 2012	2012/31	28.6.12 121
	Emissions Allowance Auction Bidders Instrument 2012	2012/35	26.7.12 122
	Listing Rules (Related Party Transactions) Instrument 2012	2012/41	26.7.12 122
	Listing Rules (Contact with the FSA) Instrument 2012	2012/42	26.7.12 122
	Handbook Administration (No 27) Instrument 2012	2012/44	27.9.12 123
	Listing Rules (Sponsors) (Amendment No2) Instrument 2012	2012/50	27.9.12 123
	Listing Rules (Cancellation of Listing) (Amendment) Instrument 2012	2012/51	27.9.12 123
	Listing, Prospectus and Disclosure Rules (Miscellaneous Amendments No 2) Instrument 2012	2012/52	27.9.12 123
	Listing Rules (Reverse Takeovers) Instrument 2012	2012/53	27.9.12 123
	Listing Rules Sourcebook (Amendment No 8) Instrument 2012	2012/54	27.9.12 123
	Listing Rules (Financial Information) (Amendment) Instrument 2012	2012/55	27.9.12 123
	Listing Rules (Sponsors Amendment No 3) Instrument 2012	2012/56	27.9.12 123
	Handbook Administration (No 28) Instrument 2012	2012/69	13.12.12 125

PR	Prospectus Rules		
	<i>First brought into force</i>	-	1.7.05 -

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	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
	Prospectus Directive Amending Directive Instrument 2012	2012/29	28.6.12 121
	Handbook Administration (No 26) Instrument 2012	2012/31	28.6.12 121
	Handbook Administration (No 27) Instrument 2012	2012/44	27.9.12 123
	Listing, Prospectus and Disclosure Rules (Miscellaneous Amendments No 2) Instrument 2012	2012/52	27.9.12 123
	Listing Rules (Financial Information) (Amendment) Instrument 2012	2012/55	27.9.12 123
	Prospectus Regulation (Amendment No 2) Instrument 2012	2012/57	27.9.12 123
	Handbook Administration (No 28) Instrument 2012	2012/69	13.12.12 125

DTR	Disclosure Rules and Transparency Rules		
	<i>First brought into force</i>	-	1.7.05 -
	Disclosure Rules and Transparency Rules Sourcebook (Corporate Governance Rules) Instrument 2008	2008/32	26.6.08 78
	Disclosure Rules and Transparency Rules Sourcebook (Amendment) Instrument 2008	2008/71	4.12.08 83
	Trading Plan Instrument 2009	2009/12	26.2.09 85
	Disclosure and Transparency Rules (Disclosure of Contracts for Differences) Instrument 2009	2009/13	26.2.09 85
	Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09 87
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09 90
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09 92
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09 92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09 95
	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
	Disclosure Rules and Transparency Rules Sourcebook (Amendment No 5) Instrument 2012	2012/7	19.1.12 116
	Prospectus Directive Amending Directive Instrument 2012	2012/29	28.6.12 121
	Listing Rules (Contact with the FSA) Instrument 2012	2012/42	26.7.12 122
	Listing, Prospectus and Disclosure Rules (Miscellaneous Amendments No 2) Instrument 2012	2012/52	27.9.12 123

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
Perimeter Covered Bond Sourcebook (Amendment No 2) Instrument 2011	2011/74	8.12.11	115
Recognised Auction Platforms Instrument 2011	2011/77	21.12.11	116
Retail Distribution Review (Adviser Charging No 4) Instrument 2012	2012/9	23.2.12	117
Handbook Administration (No 25) Instrument 2012	2012/11	21.3.12	118
Emissions Allowance Auction Bidders Instrument 2012	2012/35	26.7.12	122
Handbook Administration (No 28) Instrument 2012	2012/69	13.12.12	125

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
Glossary Amendment (Definition of Settlement Decision Makers) Instrument 2012	2012/2	19.1.12	116
Emissions Allowance Auction Bidders Instrument 2012	2012/35	26.7.12	122
Recognised Auction Platforms (Penalty and Censure Policy) Instrument 2012	2012/67	31.10.12	124

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
Handbook Administration (No 28) Instrument 2012	2012/69	13.12.12	125

UNFCOG is made and amended by instrument

FC	Financial Crime Guide		
Financial Crime Guide Instruments 2011	2011/75	8.12.11	115
Financial Crime Guide (Amendment) Instrument 2012	2012/68	31.10.12	124

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.

Annex D

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	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)
	Minor amends to the Handbook	Handbook Administration (No 28) Instrument 2012	31.12.13 (<i>part</i>)	HN125 <i>Dec 2012</i> (paras 2.2 – 2.4)
	Improve speed of compensation payments by the Financial Services Compensation Scheme (FSCS) and reduce costs of FSCS in processing claims	Compensation Sourcebook (Amendment No 9) Instrument 2012 [FSA 2012/48]	1.4.13	HN124 <i>Sep 2012</i> (paras 2.19 - 2.21)
	Minor administrative corrections to the Handbook	Handbook Administration (No 4) Instrument 2011 [FSA 2011/67]	31.12.13 (<i>part</i>)	HN115 <i>Dec 2011</i> (paras 2.4 – 2.6)
	Amendments to prudential requirements for Banks and Building Societies	Prudential Sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries (Non-Bank Lenders) Instrument 2012 [FSA 2012/47]	26.4.14	HN124 <i>Nov 2012</i> (paras 2.20 - 2.22)
	Implements a mortgage market that works better for consumers	Mortgage Market Review (Conduct of Business) Instrument 2012 [FSA 2012/46]	26.4.14	HN124 <i>Nov 2012</i> (paras 2.39 – 2.41)
	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	1.10.14 (<i>part</i>)	HN115 <i>Dec 2011</i> (paras 2.8 – 2.10)
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 (Amendment No 2) Instrument 2011 [FSA	+	HN108 <i>Mar 2011</i> (paras 2.48 –

Module	Change	Instrument	When effective	Described in
	controlled functions	2011/15]		2.55)
TC	Implements a mortgage market that works better for consumers	Mortgage Market Review (Conduct of Business) Instrument 2012 [FSA 2012/46]	26.4.14	HN124 Nov 2012 (paras 2.39 – 2.41)
FEES	Minor amends to the Handbook	Handbook Administration (No 28) Instrument 2012	31.12.13 (<i>part</i>)	HN125 Dec 2012 (paras 2.2 – 2.4)
INSPRU	Minor administrative corrections to the Handbook	Handbook Administration (No 4) Instrument 2011 [FSA 2011/67]	31.12.13 (<i>part</i>)	HN115 Dec 2011 (paras 2.4 – 2.6)
MIPRU	Implements a mortgage market that works better for consumers	Mortgage Market Review (Conduct of Business) Instrument 2012 [FSA 2012/46]	26.4.14	HN124 Nov 2012 (paras 2.39 – 2.41)
IPRU(INV)	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 Jul 2011 (paras 2.23 – 2.26)
	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	1.10.14 (<i>part</i>)	HN115 Dec 2011 (paras 2.8 – 2.10)
COBS	Amends the projection rates and attendant rule	Conduct of Business Sourcebook (Projections) (Amendment) Instrument 2012 [FSA 2012/63]	6.4.13 (<i>part</i>) 6.4.14	HN124 Nov 2012 (paras 2.33 – 2.55)
	Makes changes to the costs and benefits of pension options	Conduct of Business Sourcebook (Pension Scheme Disclosure) Instrument 2012 [FSA 2012/64]	6.4.13	HN124 Nov 2012 (paras 2.36 – 2.38)
	Implements a mortgage market that works better for consumers	Mortgage Market Review (Conduct of Business) Instrument 2012 [FSA 2012/46]	26.4.14	HN124 Nov 2012 (paras 2.39 – 2.41)
ICOBS	Specify requirements for content and distribution of annual eligibility statement and switch off the separate premium disclosure rule	Packaged Bank Accounts (Amendment) Instrument 2012	31.3.13 (<i>part</i>)	HN125 Dec 2012 (paras 2.17 – 2.19)
MCOB	Implements a mortgage market that works better for consumers	Mortgage Market Review (Conduct of Business) Instrument 2012 [FSA 2012/46]	26.4.14	HN124 Nov 2012 (paras 2.39 – 2.41)
MAR	Minor administrative corrections to the Handbook	Handbook Administration (No 4) Instrument 2011 [FSA 2011/67]	31.12.13	HN115 Dec 2011 (paras 2.4 – 2.6)
SUP	Minor administrative	Handbook Administration (No 4)	31.12.13	HN115 Dec 2011

Module	Change	Instrument	When effective	Described in
	<p>corrections to the Handbook</p> <p>Implements a mortgage market that works better for consumers</p> <p>Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)</p> <p>Deferred commencement date of various new controlled functions</p> <p>Minor amends to the Handbook</p>	<p>Instrument 2011 [FSA 2011/67]</p> <p>Mortgage Market Review (Conduct of Business) Instrument 2012 [FSA 2012/46]</p> <p>Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]</p> <p>Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]</p> <p>Handbook Administration (No 28) Instrument 2012</p>	<p>26.4.14</p> <p>1.10.14 (<i>part</i>)</p> <p>+</p> <p>31.12.13 (<i>part</i>)</p>	<p>(paras 2.4 – 2.6)</p> <p>HN124 <i>Nov 2012</i> (paras 2.39 – 2.41)</p> <p>HN115 <i>Dec 2011</i> (paras 2.8 – 2.10)</p> <p>HN108 <i>Mar 2011</i> (paras 2.48 – 2.55)</p> <p>HN125 <i>Dec 2012</i> (paras 2.2 – 2.4)</p>
DEPP	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	1.10.14 (<i>part</i>)	HN115 <i>Dec 2011</i> (paras 2.8 – 2.10)
DISP	<p>Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)</p> <p>Deferred commencement date of various new controlled functions</p>	<p>Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]</p> <p>Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]</p>	<p>1.10.14 (<i>part</i>)</p> <p>+</p>	<p>HN115 <i>Dec 2011</i> (paras 2.8 – 2.10)</p> <p>HN108 <i>Mar 2011</i> (paras 2.48 – 2.55)</p>
COMP	<p>Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)</p> <p>Improve speed of compensation payments by the Financial Services Compensation Scheme (FSCS) and reduce costs of FSCS in processing claims</p>	<p>Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]</p> <p>Compensation Sourcebook (Amendment No 9) Instrument 2012 [FSA 2012/48]</p>	<p>1.10.14 (<i>part</i>)</p> <p>1.4.13</p>	<p>HN115 <i>Dec 2011</i> (paras 2.8 – 2.10)</p> <p>HN123 <i>Sep 2012</i> (paras 2.19 – 2.21)</p>
PROF	<p>Changes to the Handbook relating to ‘non-mainstream regulated activities’</p> <p>Implements a mortgage market that works better for consumers</p>	<p>Professional Firms (Amendment No 2) Instrument 2012 [FSA 2012/49]</p> <p>Mortgage Market Review (Conduct of Business) Instrument 2012 [FSA 2012/46]</p>	<p>1.4.13</p> <p>26.4.14</p>	<p>HN123 <i>Sep 2012</i> (paras 2.24 – 2.26)</p> <p>HN124 <i>Nov 2012</i> (paras 2.39 – 2.41)</p>
REC	Minor changes for RIEs and RECs on financial resources requirements	Recognised Investment Exchanges and Recognised Clearing Houses Sourcebook (Financial Resources Requirements) Instrument 2012 [FSA 2012/40]	1.2.13	HN122 <i>July 2012</i> (paras 2.40 – 2.42)

Module	Change	Instrument	When effective	Described in
LR	Minor amends to the Handbook	Handbook Administration (No 28) Instrument 2012	31.12.13 (<i>part</i>)	HN125 Dec 2012 (paras 2.2 – 2.4)
PR	Minor amends to the Handbook	Handbook Administration (No 28) Instrument 2012	31.12.13 (<i>part</i>)	HN125 Dec 2012 (paras 2.2 – 2.4)
PERG	Implements a mortgage market that works better for consumers Minor amends to the Handbook	Mortgage Market Review (Conduct of Business) Instrument 2012 [FSA 2012/46] Handbook Administration (No 28) Instrument 2012	26.4.14 31.12.13 (<i>part</i>)	HN124 Nov 2012 (paras 2.39 – 2.41) HN125 Dec 2012 (paras 2.2 – 2.4)

+ 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	Implement a redress scheme for consumers	Arch cru Funds Consumer Redress Scheme Instrument 2012 [FSA 2012/77]	1.4.13	2.16 – 2.18
	Provides a funding model for the Financial Services Compensation Scheme (FSCS)	Financial Services Compensation Scheme (Funding Review) Instrument 2013 [FSA 2013/1]	1.4.13 (part) 1.4.14 (part)	2.6 – 2.8
	Clarify rules so that it is clear that transfers between the capital and income accounts can be made in these circumstances	Collective Investment Schemes Sourcebook (Amendment No 7) Instrument 2013 [FSA 2013/3]	18.1.13	2.20 – 2.22
FEES	Implements a redress scheme for consumers	Arch cru Funds Consumer Redress Scheme Instrument 2012 [FSA 2012/77]	1.4.13	2.16 – 2.18
	Provides a funding model for the Financial Services Compensation Scheme (FSCS)	Financial Services Compensation Scheme (Funding Review) Instrument 2013 [FSA 2013/1]	1.4.13 (part) 1.4.14 (part)	2.6 – 2.8
BIPRU	Amendments to liquidity rules	Liquidity Standards (Miscellaneous Amendment No 7) Instrument 2013 [FSA 2013/2]	21.1.13	2.9 – 2.11
SUP	Provides a funding model for the Financial Services Compensation Scheme (FSCS)	Financial Services Compensation Scheme (Funding Review) Instrument 2013 [FSA 2013/1]	1.4.13 (part) 1.4.14 (part)	2.6 – 2.8
	Amendments to liquidity rules	Liquidity Standards (Miscellaneous Amendment No 7) Instrument 2013 [FSA 2012/2]	21.1.13	2.9 – 2.11
DEPP	Implements a redress scheme for consumers	Arch cru Funds Consumer Redress Scheme Instrument 2012 [FSA 2012/77]	1.4.13	2.16 – 2.18
DISP	Provides a funding model for the Financial Services Compensation Scheme (FSCS)	Financial Services Compensation Scheme (Funding Review) Instrument 2013 [FSA 2013/1]	1.4.13 (part) 1.4.14 (part)	2.6 – 2.8
CONRED	Implements a redress scheme for consumers	Arch cru Funds Consumer Redress Scheme Instrument 2012 [FSA 2012/77]	1.4.13	2.16 – 2.18
COMP	Provides a funding model for the Financial Services	Financial Services Compensation Scheme (Funding Review)	1.4.13 (part)	2.16 – 2.18

Module	Change	Instrument	When effective	Described in paragraphs
	Compensation Scheme (FSCS)	Instrument 2013 [FSA 2013/1]	1.4.14 (<i>part</i>)	
COLL	Clarify rules so that it is clear that transfers between the capital and income accounts can be made in these circumstances	Collective Investment Schemes Sourcebook (Amendment No 7) Instrument 2013 [FSA 2013/3]	18.1.13	2.20 – 2.22

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