

Financial Services Authority

Handbook Notice 127

Board meeting: 21 February 2013
Notice published: 22 February 2013



This Handbook Notice introduces the Handbook and other material made by the Board under its legislative powers on 21 February 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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However, queries on specific requirements in the Handbook should be addressed first to your normal supervisory contact in the FSA. For most firms this will be the FSA's Firm Contact Centre:

Tel: 0845 606 9966
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1

Overview

Legislative changes this month

The Handbook

- 1.1 On 21 February 2013 the FSA Board made changes to the Handbook in two instrument which:
- make a number of technical adjustments to fees, clarify existing practice, remove certain discounts, and bring into line invoicing arrangements for certain fee-payers (FSA 2013/4); and
 - make changes to the Conduct of Business sourcebook (COBS) to clarify rules on new business in with-profits funds (FSA 2013/5).
- 1.2 These instruments are all listed in Annex A and the changes will be listed in Chapter 2 of this Notice.

Changes outside the Handbook

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

Description of changes

- 1.4 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

- 1.5 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:
- Chapter 7 of CP12/27, *Quarterly consultation (No 34)*, (October 2012); and
 - Chapters 4 and 5 of CP12/28, *Regulatory fees and review: policy proposals for 2013/14*, (October 2012).
- 1.6 Feedback on these consultations is set out in Chapter 4 of this Notice.

Annexes to this Notice

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

Making corrections

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

Publication of Handbook material

- 1.9 This Notice is published on the FSA website and is available in hardcopy.
- 1.10 The formal legal instruments (which contain details of the changes) can be found on the FSA’s website listed by date and reference number at <http://fsahandbook.info/FSA/InstrumentsByDate.jsp> or listed by module at <http://fsahandbook.info/FSA/InstrumentsByModule.jsp>. The definitive version of the Handbook at any time is the version contained in the legal instruments.

- 1.11 The changes to the Handbook are incorporated in the consolidated Handbook text on the website as soon as practicable after the legal instruments are published.
- 1.12 The consolidated text of the Handbook can be found on the FSA's website at <http://fsahandbook.info/FSA/html/handbook/>
- 1.13 Copies of the FSA's consultation papers referred to in this Notice are available on the FSA's website or on request in hardcopy form.

Obligation to publish feedback

- 1.14 This Notice, and the feedback to which paragraph 1.7 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

- 1.15 We always welcome feedback on the way we present information in the Handbook Notice, including its Annexes. If you do have any comment, this should be sent to 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 21 February 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

Fees (Miscellaneous Amendments) (No 6) Instrument 2013 (FSA 2013/4)

- 2.2 For the changes made to the Glossary by this instrument, see paragraph 2.3 to 2.5 of this Notice.

HIGH LEVEL STANDARDS

Fees manual (FEES)

Fees (Miscellaneous Amendments) (No 6) Instrument 2013 (FSA 2013/4)

- 2.3 Following consultation in Chapters 4 and 5 of CP12/28¹, the Board has made the following changes in the Handbook:

¹ CP12/28, *Regulatory fees and levies: Policy proposals for 2013/14* (October 2012).

Changes to Glossary: *Changes to the definition of 'convertible securities' and 'equivalent document'*

Changes: *Changes to FEES 3.2.7R*
 Changes to FEES 3 Annex 5R
 Changes to FEES 4.2.7BR
 Changes to FEES 4.3.6R
 Changes to FEES 4 Annex 2R
 Changes to FEES 7 Annex 1R

2.4 In summary, these amendments:

- make technical adjustments to fees under listing rules;
- clarify our existing practice that firms may provide us with estimates of the data on which their fees are based beyond the first year of authorisation, until they are able to report the results of a full year of trading, removing an ambiguity in the current drafting of the rule;
- remove the 30% discount on fees paid by wholesale depositors and which is also applied to the Money Advice Service (MAS) levy; and
- bring the invoicing arrangements for Recognised Investment Exchanges (RIEs), Recognised Clearing Houses (RCHs) and Designated Bodies (DPBs) into line with other fee-payers.

2.5 This instrument comes into force on 1 April 2013. Feedback to this consultation is set out in Chapter 4 of this Notice.

BUSINESS STANDARDS

Conduct of Business sourcebook (COBS)

Conduct of Business Sourcebook (With-Profits Business) (Amendment) Instrument 2013 (FSA 2013/5)

2.6 Following consultation in Chapter 7 of CP12/27², the Board has made the following changes in the Handbook:

Changes: *Changes to COBS 20.2.28AG*

² CP12/27, *Quarterly Consultation (No. 34)*, (October 2012).

- 2.7 In summary, the changes make amendments to the guidance related to rules on new business connected to with-profits funds, so that they fully reflect our policy intention as consulted on in CP11/5³ and set out in PS12/4.⁴
- 2.8 This instrument comes into force on **6 March 2013**. Feedback to this consultation is set out in Chapter 4 of this Notice.

³ CP11/5, *Protecting with-profits policyholders*, (February 2011).

⁴ PS12/4, *Protecting with-profits policyholders: Feedback on CP11/5 and final rules*, (March 2012).

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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 7 of CP12/27, *Quarterly consultation (No 34)*, (October 2012); and
- Chapters 4 and 5 of CP12/28, *Regulatory fees and levies: Policy proposals for 2013/14*, (October 2012).

Chapter 7 of CP12/27, Quarterly consultation (No 34)

Conduct of Business Sourcebook (With-Profits Business) (Amendment) Instrument 2013 (FSA 2013/5)

Conduct of Business sourcebook (COBS)

- 4.2 In Chapter 7 of CP12/27, we consulted on an amendment to guidance changes contained in a previous instrument⁵, following feedback from firms after the publication of PS12/4⁶. The previous instrument, included tighter guidance on how new business can be written in a with-profits fund.
- 4.3 Firms pointed out that the wording of the rules and guidance could be interpreted as meaning that new business must always add positive value to the with-profits fund, such as that the fund should receive a commercial return for the use of the inherited estate to establish the new business. Therefore, they believed firms who took a cost neutral position (that the estate neither gained nor lost from the new business) would be unable to continue this approach following the changes to COBS 20.2.28R and COBS 20.2.28AG(1).

⁵ Conduct of Business Sourcebook (With-Profits Business) Instrument 2012 (FSA 2012/10).

⁶ PS12/4, *Protecting with-profits policyholders: Feedback on CP11/5 and final rules*, (March 2012).

4.4 The guidance was not intended to suggest that new business should always add value by creating benefit for the fund. Our intention was that the new business should be self supporting and must be expected to create sufficient value to compensate for the cost of writing that business and ensure the new business is not an unfair drain on the inherited estate. Therefore, we proposed to clarify that a cost neutral position is consistent with this by adding additional wording to COBS 21.2.28AG(1).

4.5 We asked:

Q7.1: Do you agree with the proposal to clarify the wording in COBS 20.2.28AG(1)?

4.6 The Association of Financial Mutuals (AFM), on behalf of its members, responded to the consultation to support the proposed changes. The AFM made two points. First, that the change is a clarification to existing guidance, the overall effect of which is to make it clear that a cost-neutral approach is acceptable. This latest clarification should be read in the context of the guidance introduced in PS12/4. We acknowledge this is the case. Second, the AFM asked what happens when a policyholder does not have an expectation of a distribution from the fund. In that circumstance the firm should look at all the relevant factors. Neither of these comments has necessitated any changes to the proposed wording.

Cost benefit analysis and compatibility statement

4.7 Given that the proposed changes reflect the policy intention on which we originally consulted, we said in Chapter 7 of CP12/27 that this should not cause significant costs to firms. The compatibility statement for the proposal remains unchanged from that published in Chapter 7 of CP12/27. No comments were made by respondents on this.

Equality and diversity issues

4.8 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 respondents.

4.9 The changes made by this instrument are listed in paragraphs 2.6 to 2.8 of this Notice.

Chapters 4 and 5 of CP12/28, Regulatory fees and levies: Policy proposals for 2013/14

Fees (Miscellaneous Amendments) (No 6) Instrument (FSA 2013/4)

Fees manual (FEES)

Background

4.10 In CP12/28, we consulted on four sets of proposals, all due to come into force from 1 April 2013:

- amendments and clarifications to fees charged under the listing rules, affecting issuers under the E fee-block;
- business projections by newly authorised firms, affecting applicants for authorisation and recently authorised firms;
- removal of fees discount for wholesale banks, affecting firms in fee-block A.1 (deposit acceptors); and
- amendments to the on-account payment rule, affecting Recognised Investment Exchanges, Recognised Clearing Houses and Designated Professional Bodies.

Amendments and clarifications to fees charged under the listing rules

4.11 In Chapter 4 of CP12/28, we proposed a number of amendments and clarifications to fees charged under the listing rules.

Amendments to listing rules

4.12 We proposed the following amendments to the rules:

4.13 Recovering costs of reviewing final terms for securities: FEES 3, Annex 5R, Part 2 (Category 8)

- We proposed to introduce a fee of £25 to recover the costs of reviewing final terms for securities submitted for either a public offer or for the admission of securities to the Official List or Regulated Markets. This is a new process to ensure that final terms comply with the requirements of the Prospectus Directive Regulations which came into force on 1 July 2012.

4.14 Separate fees for eligibility for premium and standard listing: FEES 3 Annex 5 Part 1

- We proposed to replace the current standard charge of £1,430 for reviewing the eligibility of all new applicants for listings with two categories– a premium listing

eligibility fee of £2,450 and a standard listing eligibility fee of £1,100. This takes better account of the work we undertake. The coverage and complexity of the rules for premium listings are significantly greater than for standard listings, and the amount of work undertaken is proportionately greater, so our charges should reflect this.

- 4.15** We will continue to charge the standard fee when a new application for premium listing simply results from the addition of a new holding company onto a company's existing corporate structure. This is because the work involved and the rules applicable are similar to those involved in assessing eligibility for admission to standard listing. However, if the addition of a new holding company is accompanied by a transaction, the full premium eligibility fee would be appropriate.
- 4.16** We also proposed to extend the standard listing eligibility fee to all standard listings including depositary receipts and new issuers of debt securities as well as shares. These are not currently charged and so the work we undertake is subsidised by the other firms in the fee-block.

Vetting fees for convertible securities and asset backed securities: FEES 3, Annex 5, Part 2

- 4.17** We proposed to increase our vetting fee for the review and approval of prospectuses for convertible securities and asset backed securities, to bring it into line with the fee charged for the review and approval of prospectuses for equity securities. At present, vetting a prospectus for convertible securities or asset backed securities falls under Category 4 of Annex 5, Part 2 as a 'non-equity prospectus or base prospectus', with a fee of £2,750. We proposed instead to identify it as a separate task and put it into Category 1, so that it attracts the same charge as vetting an equity prospectus – currently £6,270. Convertible securities are linked to underlying equity securities and so the review of the prospectus is similar to the review of an equity prospectus since we need to ensure that there is sufficient information on the underlying shares and on the issuer. An asset backed security is a complex debt security that takes longer to review than a standard debt security.

Rectifying anomalies in some references to listing charges: FEES 3.2.7(q) and (v); FEES 3 Annex 5 Part 1 Category 2

- 4.18** We proposed to rectify a small number of minor inconsistencies we had noticed in the drafting of some rules, as explained in detail in paragraph 4.7 of CP12/28.

Policy clarifications affecting multiple issuers or transactions: FEES 3.2.1R, FEES 3.2.7R

- 4.19** We clarified the circumstances in which we do not impose additional charges when applications list several issuers on a single document. It had been drawn to our attention that our general rule in FEES 3.2.7R on the obligation to pay fees could be interpreted as requiring us to charge each issuer regardless of the amount of work concerned. The areas of concern were:

Vetting fees charged in relation to multiple issuers included on one vetting document

- 4.20** We normally charge only one vetting fee for each document we vet, no matter how many issuers are covered by it. In these cases, the issuers named may be separate legal entities but they are not unrelated. In practice, they are part of the same group of companies or subsidiaries of the firms submitting the documents. While there is some additional disclosure to check for each issuer, we only assess the risk, allocate, approve and publish the document once. Similarly, we do not check securities note disclosure or release separate comments for each issuer. Consequently, the work we carry out on any individual document is not significantly affected by the number of issuers named in it.
- 4.21** This does not affect mineral expert reports which, as FEES 3.2.7(x)(2) makes clear, are charged in addition to any other vetting fees.

Debt programmes with multiple issuers on one application

- 4.22** When we process debt programmes where there are multiple issuers (ordinarily subsidiaries of the listed parent entity), the number of issuers does not affect the amount of work we carry out and so our practice has been to charge a single admission fee on the basis that the application is in relation to the programme itself and not the issuers.

Related vetting documents under one transaction where super/significant fee triggered

- 4.23** FEES 3.2.7R(q) and FEES 3.2.7R(v) set enhanced vetting fees for issuers that require documents to be vetted for certain types of transaction, or which are involved in reverse or hostile takeovers or other significant restructurings. They are charged a super transaction fee of £50,000 where market capitalisation is over £1.5 billion and they are new applicants for premium listing or involved in a takeover or restructuring; or where market capitalisation is over £5 billion and they are involved in class 1 transactions or transactions requiring vetting of equity prospectuses or prospectuses relating to depositary receipts. They are charged a significant transaction fee of £20,000 where they are involved in similar circumstances but market capitalisation is over £500 million.
- 4.24** Our practice is to apply only one super or significant fee to a single transaction and then charge any subsequent documents relating to the same transaction at the standard rate set out in FEES 3 Annex 5. For example, an issuer with a market capitalisation in excess of £5 billion, carrying out a class 1 transaction with an issue of consideration shares in relation to the same transaction, would produce a class 1 circular and a separate prospectus. We would charge a super transaction fee of £50,000 for the first document received by the UKLA and £6,270 for the second.

4.25 We asked:

Q7: Do you agree with the amendments and clarifications we are proposing for fees under the listing rules, as set out in Chapter 4 of this CP?

4.26 We received only one comment on our proposals under the listing rules. This was from a trade body, supporting the higher fee for premium listing on the ground that: ‘Premium listing, and the quality assurance that this implies, is important to our members and it would be right to impose a higher fee where this represents the cost of the additional diligence that FSA performs.’

4.27 Since the only response we received was positive, we have proceeded with our proposals unchanged.

Business projections by newly authorised firms: FEES 4.2.7BR

4.28 In Chapter 5 of CP12/28, we proposed some amendments to FEES 4.2.7BR to make it clear that newly authorised firms may annualise the data from which fees relating to the relevant regulated activities are calculated if they have not been able to complete a full data period in relation to their third or subsequent FSA financial year. The rule as currently drafted allows us to accept estimated data for the second year after a firm has been authorised but does not specify what they should do after this. Experience has shown that this does not cover all circumstances and so in practice we do accept annualised data for the third year. Table 5.1 summarised a case which illustrated the problem.

4.29 Although we did not anticipate circumstances in which projections would be appropriate beyond four years, we drafted the rule to leave the period open, to avoid being unnecessarily prescriptive.

4.30 We asked:

Q8: Do you agree with our proposed amendment to FEES 4.2.7BR, which will allow newly authorised firms to use projected tariff data until they have been trading for a full year during the relevant reporting period?

4.31 We received five responses, all supporting our proposal, though a trade body added that there should be an expectation that estimations will only be accepted where no other information is available.

4.32 We endorse the trade body’s comment, which reflects our own practice and does not affect the drafting of the instrument, and we are proceeding with the proposal.

- 4.33 Although not picked up through consultation, we noticed a drafting error when we reviewed the instrument. In FEES 4.2.7B(5)(d)(ii), the reference to ‘either the 31 December before the start of the FSA financial year or, if earlier, the day preceding the start date of the firm’s financial year’ should have been in the first paragraph not the second. The final instrument corrects the error, as set out below:

‘in respect of firms satisfying condition (5)(c)(i), the tariff is calculated by reference to the period beginning on the date it acquired the relevant permission relating to the tariff, and ending on either the 31 December before the start of the FSA financial year or, if earlier, the day preceding the start date of the firm’s financial year; and

in respect of firms satisfying condition (5)(c)(ii), the tariff is calculated by reference to the period beginning on the date on which it acquired the relevant permission, and ending on either the 31 December before the start of the FSA financial year or, if earlier, the start date of the firm’s financial year’.

Removal of fees discount for wholesale banks: FEES 4, Annex 2R, Part 1; FEES 7, Annex 1R

- 4.34 In Chapter 5 of CP12/28, we proposed to remove from 2013/14 the discount of 30% applied to the fees of deposit acceptors in fee-block A.1 whose regulatory activity permissions are limited to accepting deposits from wholesale depositors (‘wholesale banks’). Wholesale depositors include credit institutions, large companies (ie not qualifying as small companies under the Companies Acts), large mutual associations, central/local government bodies and companies in the same group as the person with whom the deposit is made. The discount was introduced from 2003/04 on the basis that these firms required reduced supervisory attention but, following a review, we have decided this is no longer the case. In 2012/13 the discount was applied to 18 firms out of the 330 that pay variable periodic fees in fee-block A.1.
- 4.35 We also proposed removing the 30% discount for wholesale banks that is applied to Money Advice Service (MAS) levies. That is because the levy we collect for MAS mirrors our own fees structure and so the discount was carried across automatically.⁷
- 4.36 We asked:

Q9: Do you agree with our proposal to remove the 30% fees discount for wholesale banks?

Q10: Do you have any comments on the proposal to remove the 30% discount for wholesale banks in relation to Money Advice Service levies?

⁷ FEES 7 in the Fees manual continues to refer to CFEB levies – Consumer Education Financial Body. Full details of the ‘mirroring’ are set out in Chapter 10 of PS12/11, *Regulatory fees and levies for 2012/13*, (May 2012).

- 4.37 We received seven responses, all commenting on both proposals. None objected to removing the discount on FSA fees, one trade body calling it ‘self-evidently the fairest arrangement.’
- 4.38 One respondent, a trade body, argued that the MAS discount should stand. Since MAS operates ‘to assist retail customers, which, by definition, are not customers of wholesale banks,’ its members ‘do not consider it equitable that they contribute to a service which is specifically designed to exclude their wholesale customers.’
- 4.39 We are proceeding with our proposals unchanged. We do not agree with the one argument put forward in favour of retaining the discount for MAS. While wholesale banks do not participate directly in the retail market, they do influence it and benefit from it by producing the products which retail clients buy. It is therefore reasonable that they should make a full contribution towards the costs of MAS.
- 4.40 It should be noted that, since CP12/28, we have consulted on a new cost allocation method for MAS⁸, which will break the automatic link between the MAS levy and our fee structure. Consultation closed on 22 February and we will provide feedback in March.

Amendments to on-account payment rule: FEES 4.3.6R

- 4.41 In Chapter 5 of CP12/28, we proposed that, when the annual periodic fees for Recognised Investment Exchanges (RIEs), Recognised Clearing Houses (RCHs) and Designated Professional Bodies (DPBs), exceed £50,000, they should pay in two instalments on the same basis as other firms whose fees exceed £50,000. These pay a first instalment on 30 April representing 50% of the previous year’s fee and the balance in a second instalment on 1 September. FEES 4.3.6R, which prescribes the ‘on-account’ rule, does not mention RIEs, RCHs or DPBs, and so we have to consult separately each year about their payments on account. To avoid this unnecessary process, we are bringing these bodies into the on-account rule.
- 4.42 We asked:

Q11: Do you have any comments on our proposed amendment to the FEES 4.3.6R on account rule to incorporate RIEs, RCHs and DPBs?

- 4.43 We received no comments and so we are proceeding as proposed.

Cost benefit analysis and compatibility statement

- 4.44 Section 155(9) of FSMA exempts us from having to carry out a cost benefit analysis on our policy proposals for fees. Since we have made no material changes to the proposals on which consulted, the compatibility statement we published in CP12/28 is unchanged.

⁸ CP13/2, *Regulatory fees and levies: The Money Advice Service cost allocation method for 2013/14*, (January 2013).

Equality and diversity issues

- 4.45 We continue to believe that these changes do not give rise to discrimination and are of low relevance to the equality and diversity agenda. No comments were made on this by any respondents.
- 4.46 The changes made by this instrument are listed in paragraphs 2.3 to 2.5 of this Notice.

Annex A

List of new instruments and addenda

(See also descriptions within Annex E)

Instruments made or approved by the Board on 21 February 2013

Title of instrument	CP	Modules affected	No. of instrument	Changes effective
Fees (Miscellaneous Amendments) (No 6) Instrument 2013	12/28 (Ch 4 + 5)	Glossary, FEES	FSA 2013/4	1.4.13
Conduct of Business Sourcebook (With-Profits Business) (Amendment) Instrument 2013	12/27 (Ch 7)	COBS	FSA 2013/5	6.3.13

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
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	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
	Fees (Miscellaneous Amendments) (No 6) Instrument 2013	2013/4	21.2.13 127
HIGH LEVEL STANDARDS			

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

PRIN	The Principles for Businesses			
	<i>First brought into force</i>	-	1.12.01	-
	Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
	Payment Services Instrument 2009	2009/14	26.3.09	86
	Banking: Conduct of Business Sourcebook Instrument 2009	2009/24	23.4.09	87
	Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
	Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10	102
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
	Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11	107
	Emissions Allowance Auction Bidders Instrument 2012	2012/35	26.7.12	122

SYSC	Senior Management Arrangements, Systems and Controls			
	<i>First brought into force</i>	-	1.12.01	-
	Conduct of Business Sourcebook (Recording of Telephone Conversations and Electronic Communications) Instrument 2008	2008/6	28.2.08	73
	Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
	Supervision Manual (Controlled Functions) (Amendment) Instrument 2008	2008/37	24.7.08	79
	Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
	Senior Management Arrangements, Systems and Controls (Amendment No 2) Instrument 2009	2009/7	26.2.09	85
	Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
	Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
	Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)	2009/36	1.7.09	90
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
	Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90
	Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009	2009/48	11.8.09	91
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009	2009/55	30.9.09	93
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09	95
	Prudential Requirements (Stress Testing) Instrument 2009	2009/72	10.12.09	95
	Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10	102
	UK Corporate Governance Code (Handbook Amendments) Instrument 2010	2010/39	22.7.10	102
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103
	Liquidity Standards (Miscellaneous Amendments) Instrument 2010	2010/43	23.9.10	103
	Controlled Functions (Amendment) Instrument 2010	2010/48	23.9.10	103
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
	Senior Management Arrangements, Systems and Controls (Reverse Stress Testing) (Amendment) Instrument 2010	2010/64	16.12.10	105
	Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010	2010/65	16.12.10	105
	Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11	107
	Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108
	Controlled Functions (Amendment No 2) Instrument 2011	2011/15	24.3.11	108
	Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 3)	2011/35	23.6.11	111

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Instrument 2011			
UCITS IV Directive Instrument 2011		2011/39	28.7.11 112
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

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Name of Instrument		No of Inst	Date of Inst
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FINMAR	Financial Stability and Market Confidence sourcebook		
<i>First brought into force</i>		-	6.8.10
Financial Stability and Market Confidence Sourcebook Instrument 2010		2010/25	22.7.10
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10
Handbook Administration (No 23) Instrument 2011		2011/48	22.9.11
Short Selling Regulation Instrument 2012		2012/58	31.10.12

TC	Training and Competence		
<i>First brought into force</i>		-	1.12.01
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08
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
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10
Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010		2010/65	16.12.10
Retail Distribution Review (Training and Competence) Instrument 2011		2011/5	19.1.11
Training and Competence Sourcebook (Qualifications Amendments) Instrument 2011		2011/16	24.3.11
Retail Distribution Review (Holloway Sickness Policies) Instrument 2011		2011/37	23.6.11
Training and Competence Sourcebook (Accredited Bodies and Qualifications Amendments No 2) Instrument 2011		2011/50	22.9.11
Training and Competence Sourcebook (Qualifications Amendments No 3) Instrument 2011		2011/69	8.12.11
Training and Competence Sourcebook (Qualifications Amendments No 4) Instrument 2011		2012/8	23.2.12
Training and Competence Sourcebook (Qualifications Amendment No 5) Instrument 2012		2012/21	26.4.12
Training and Competence Sourcebook (Qualifications Amendment No 6) Instrument 2012		2012/32	28.6.12
Emissions Allowance Auction Bidders Instrument 2012		2012/35	26.7.12
Mortgage Market Review (Conduct of Business) Instrument 2012		2012/47	31.10.12
Training And Competence Sourcebook (Qualifications Amendments No 7) Instrument 2012		2012/72	13.12.12

GEN	General Provisions		
<i>First brought into force</i>		-	21.6.01
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008		2008/2	24.1.08
Companies Act 2006 (Transitional Provisions) Instrument 2008		2008/9	27.3.08
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08
Disclosure Documents (Amendment) Instrument 2008		2008/35	24.7.08
FSA Logo Licence (Amendment) Instrument 2008		2008/39	20.8.08
Status Disclosure and FSA Logo Instrument 2008		2008/42	25.9.08
Handbook Administration (No 11) Instrument 2008		2008/55	29.10.08
Payment Services Instrument 2009		2009/14	26.3.09
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09
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
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09
Sale and Rent Back Instrument 2010		2010/1	28.1.10
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10
Public Awareness Objective (Financial Services Act 2010) Instrument 2010		2010/53	10.11.10
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</i>)		2011/7	9.2.11

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Name of Instrument		No of Inst	Date of Inst
			HN
<i>2011/1</i>			
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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10 98
Fees Provisions (2010/2011) Instrument 2010		2010/9	25.3.10 98
Fees Provisions (Amendment No 2) Instrument 2010		2010/10	25.3.10 98
Periodic Fees (2010/2011) and Other Fees Instrument 2010		2010/15	27.5.10 100
Fees (CFEB Levy) Instrument 2010		2010/16	27.5.10 100
Fees (Special Project Fee for Restructuring) (Amendment) Instrument 2010		2010/20	24.6.10 101
Financial Services Compensation Scheme (Financial Services Act 2010) Instrument 2010		2010/27	22.7.10 102
Financial Services Compensation Scheme (Financial Services Act 2010) (No 2) Instrument 2010		2010/45	23.9.10 103
Financial Services Compensation Scheme (Deposit Tariff Base Amendment) Instrument 2010		2010/54	10.11.10 104
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10 105
Fees Provisions (Amendment No 3) Instrument 2010		2010/62	16.12.10 105
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 (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
Fees (Miscellaneous Amendments) (No 6) Instrument 2013		2013/4	21.2.13 127

PRUDENTIAL STANDARDS

GENPRU	General Prudential sourcebook		
	<i>First brought into force (in part)</i>		31.12.06
	General Prudential Sourcebook (Capital Resources Amendment) Instrument 2008	2008/3	24.1.08 72
	General Prudential Sourcebook (Adequacy of Financial Resources) (Amendment) Instrument 2008	2008/12	27.3.08 75
	Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08 77
	General Prudential Sourcebook (Capital Adequacy Calculations for Financial Conglomerates) (Amendment) Instrument 2008	2008/31	26.6.08 78
	Prudential Requirements for Insurers (Amendment No 3) Instrument 2008	2008/66	4.12.08 83
	General Prudential Sourcebook (Notification of Redemption or Repayment) Instrument 2009	2009/8	26.2.09 85
	Reclassification of Available-For-Sale Debt Instrument 2009	2009/40	23.7.09 90

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009	2009/48	11.8.09 91
	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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11 107
	Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11 108
	Liquidity Standards (Miscellaneous Amendments No 2) Instrument 2011	2011/18	24.3.11 108
	Handbook Administration (No 22) Instrument 2011	2011/34	23.6.11 111
	Venture Capital Investments Instrument 2011	2011/42	28.7.11 112
	Capital Requirements Directive (Handbook Amendments No 3) Instrument 2011	2011/43	28.7.11 112
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Group Risk Consolidation) Instrument 2011	2011/51	22.9.11 113
	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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Prudential Sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries (Non-Bank Lenders) Instrument 2012		2012/47	31.10.12
			124

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
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10
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
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009		2009/68	27.11.09
Building Societies Sourcebook Instrument 2010		2010/11	25.3.10
			98

IPRU (FSOC)	Interim Prudential sourcebook: Friendly Societies		
<i>First brought into force</i>		-	1.12.01
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008		2008/66	4.12.08
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09
Prudential Requirements for Insurers (Amendment No 4) Instrument 2009		2009/60	5.11.09
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09
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
Interim Prudential sourcebook for Insurers (Marine Mutuals Reporting) (Amendment) Instrument 2008		2008/15	27.3.08
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008		2008/66	4.12.08
Interim Prudential Sourcebook for Insurers (Other EEA States Insurance Statistics Amendment) Instrument 2009		2009/33	25.6.09
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09
Prudential Requirements for Insurers (Amendment No 4) Instrument 2009		2009/60	5.11.09
Prudential Requirement for Insurers (Amendment No 6) Instrument 2012		2012/61	31.10.12
			124

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Retail Distribution Review (Corporate Pensions) Instrument 2010	2010/21	24.6.10	101
Financial Promotions (Amendment) Instrument 2010	2010/31	22.7.10	102
Retail Distribution Review (Pure Protection) Instrument 2010	2010/46	23.9.10	103
Conduct of Business Sourcebook (Recording of Telephone Conversations and Electronic Communications) (No 2) Instrument 2010	2010/56	10.11.10	104
Conduct of Business Sourcebook (Stewardship Code) Instrument 2010	2010/57	10.11.10	104
Conduct of Business Sourcebook (Abolition of Contracting Out for Defined Contribution Schemes) Instrument 2010	2010/58	10.11.10	104
Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11	107
Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108
Pensions (Annuitisation and Income Withdrawals Rules) (Amendment) Instrument 2011	2011/19	24.3.11	108
Child Trust Funds (Amendment) Instrument 2011	2011/20	24.3.11	108
Retail Distribution Review (Adviser Charging No 2) Instrument 2011	2011/23	28.4.11	109
Permitted Links (Amendment No 3) Instrument 2011	2011/24	28.4.11	109
Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011	2011/30	26.5.11	110
Retail Distribution Review (Holloway Sickness Policies) Instrument 2011	2011/37	23.6.11	111
Money Market Funds Instrument 2011	2011/38	23.6.11	111
UCITS IV Directive Instrument 2011	2011/39	28.7.11	112
Retail Distribution Review (Platforms) Instrument 2011	2011/47	28.7.11	112
Financial Promotions Guidance (Amendment) Instrument 2011	2011/53	22.9.11	113
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
Conduct of Business Sourcebook (With-Profits Business) (Amendment) Instrument 2013	2013/5	21.2.13	127

ICOBs	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

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
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
	Employers' Liability Insurance: Disclosure by Insurers Instrument 2011	2011/12	24.2.11	107
	Handbook Administration (No 23) Instrument 2011	2011/48	22.9.11	113
	Employers' Liability Insurance: Disclosure by Insurers (No 2) Instrument 2012	2012/17	21.3.12	118
	Packaged Bank Accounts Instrument 2012	2012/37	26.7.12	122
	Handbook Administration (No 27) Instrument 2012	2012/44	27.9.12	123
	Packaged Bank Accounts (Amendment) Instrument 2012	2012/75	13.12.12	125

MCOB	Mortgages and Home Finance: Conduct of Business			
	<i>First brought into force</i>	-	31.10.04	-
	Disclosure Documents (Amendment) Instrument 2008	2008/35	24.7.08	79
	Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84
	Mortgages and Home Finance: Conduct of Business Sourcebook (Deferred Interest Forbearance Amendments) Instrument 2009	2009/17	26.3.09	86
	Financial Services Compensation Scheme (Limits Amendment) Instrument 2009	2009/25	23.4.09	87
	Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)	2009/36	1.7.09	90
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
	Sale and Rent Back Instrument 2010	2010/1	28.1.10	96
	Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10	101
	Mortgage Arrears Instrument 2010	2010/22	24.6.10	101
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
	Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108
	Handbook Administration (No 26) Instrument 2012	2012/31	28.6.12	121
	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

BCOBS	Banking: Conduct of Business			
	<i>First brought into force</i>	-	1.11.09	-
	Banking: Conduct of Business Sourcebook Instrument 2009	2009/24	23.4.09	87
	Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009	2009/52	24.9.09	92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
	Banking: Conduct of Business Sourcebook (Amendment No 2) Instrument 2011	2011/13	24.2.11	107
	Banking: Conduct of Business Sourcebook (Amendment No 3) Instrument 2011	2011/25	28.4.11	109
	Financial Promotions Guidance (Amendment) Instrument 2011	2011/53	22.9.11	113
	Handbook Administration (No 26) Instrument 2012	2012/31	28.6.12	121

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Client Assets Reporting (Amendment No 2) Instrument 2011	2011/31	26.5.11 110
	Client Assets Sourcebook (Collateral Transfer and Liens Amendment) Instrument 2011	2011/56	22.9.11 113
	Professional Firms (Amendment) Instrument 2011	2011/70	8.12.11 115
	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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Prudential Categories (Amendment) Instrument 2008	2008/65	4.12.08 83
	Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09 84
	Supervision Manual (Passporting and Reinsurance) (Amendment) Instrument 2009	2009/9	26.2.09 85
	Supervision Manual (Amendment No 15) Instrument 2009	2009/10	26.2.09 85
	Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09 86
	Supervision Manual (Controllers) (Amendment) Instrument 2009	2009/20	26.3.09 86
	Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09 87
	Integrated Regulatory Reporting (Amendment No 5) Instrument 2009	2009/34	25.4.09 89
	Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)	2009/36	1.7.09 90
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09 90
	Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09 90
	Supervision Manual (Controlled Functions) (Amendment No 2) Instrument 2009	2009/42	23.7.09 90
	Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009	2009/48	11.8.09 91
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09 92
	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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Retail Distribution Review (Training and Competence) Instrument 2011	2011/5	19.1.11 106
	Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11 107
	Employers' Liability Insurance: Disclosure by Insurers Instrument 2011	2011/12	24.2.11 107
	Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11 108
	Controlled Functions (Amendment No 2) Instrument 2011	2011/15	24.3.11 108
	Supervision Manual (Auditor's Client Assets Report) (Amendment) Instrument 2011	2011/21	24.3.11 108
	Integrated Regulatory Reporting (Amendment No 11) Instrument 2011	2011/22	24.3.11 108
	Client Assets Reporting (Amendment) Instrument 2011	2011/26	28.4.11 109
	Supervision Manual (Core Information) (Amendment) Instrument 2011	2011/27	28.4.11 109
	Client Assets Reporting (Amendment No 2) Instrument 2011	2011/31	26.5.11 110
	Handbook Administration (No 22) Instrument 2011	2011/34	23.6.11 111
	UCITS IV Directive Instrument 2011	2011/39	28.7.11 112
	Liquidity Reporting (Miscellaneous Amendments) Instrument 2011	2011/45	28.7.11 112
	Handbook Administration (No 23) Instrument 2011	2011/48	22.9.11 113
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Group Risk Consolidation) Instrument 2011	2011/51	22.9.11 113
	Liquidity Standards (Miscellaneous Amendments No 3) Instrument 2011	2011/52	22.9.11 113
	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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment) Instrument 2008		2008/68	4.12.08 83
Handbook Administration (No 12) Instrument 2009		2009/3	22.1.09 84
Payment Services Instrument 2009		2009/14	26.3.09 86
Supervision Manual (Controllers) (Amendment) Instrument 2009		2009/20	26.3.09 86
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09 95
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09 95
Decision Procedure and Penalties Manual (Financial Penalties) Instrument 2010		2010/4	25.2.10 97
Enforcement Powers (Financial Services Act 2010) Instrument 2010		2010/26	22.7.10 102
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)		2011/7	9.2.11 107
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment No 2) Instrument 2011		2011/10	24.2.11 107
Handbook Administration (No 22) Instrument 2011		2011/34	23.6.11 111
UCITS IV Directive Instrument 2011		2011/39	28.7.11 112
Consumer Redress Schemes Instrument 2011 (<i>made jointly with FOS as FOS 2011/5</i>)		2011/46	28.7.11 112
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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Sale and Rent Back (Regulatory Reporting) Instrument 2010	2010/23	24.6.10 101
	Dispute Resolution: Complaints (Payment Protection Insurance) Instrument 2010	2010/36	22.7.10 103
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10 103
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10 105
	Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 (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

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
			HN	
	Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10	98
	Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10	102
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
	Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) (No 2) Instrument 2010	2010/71	16.12.10	105
	UCITS IV Directive Instrument 2011	2011/39	28.7.11	112
	Consumer Redress Schemes Instrument 2011 (<i>made jointly with FOS as FOS 2011/5</i>)	2011/46	28.7.11	112
	Compensation Sourcebook (Occupational Pension Scheme Trustees) Instrument 2011	2011/61	1.10.11	113
	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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09 90
	Collective Investment Schemes Sourcebook (Single Sub-fund Umbrellas) Instrument 2009	2009/44	23.7.09 90
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09 92
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09 92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09 95
	Collective Investment Schemes Sourcebook (Amendment No 5) Instrument	2009/74	10.12.09 95
	Collective Investment Schemes Sourcebook (Accounting Amendments) Instrument 2010	2010/3	28.1.10 96
	Funds of Alternative Investment Funds Instrument 2010	2010/5	25.2.10 97
	Alternative Finance Investment Bonds Instrument 2010	2010/6	25.2.10 97
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10 98
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10 103
	Collective Investment Schemes Sourcebook (Winding Up and Sub-fund Termination and Miscellaneous Amendments) Instrument 2011	2011/11	24.2.11 107
	Money Market Funds Instrument 2011	2011/38	23.6.11 111
	UCITS IV Directive Instrument 2011	2011/39	28.7.11 112
	Retail Distribution Review (Platforms) Instrument 2011	2011/47	28.7.11 112
	Handbook Administration (No 23) Instrument 2011	2011/48	22.9.11 113
	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 -

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
	Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08 77
	Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08 81
	Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09 86
	Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009	2009/52	24.9.09 92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09 95
	Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10 102
	Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11 107

PROF	Professional Firms		
	<i>First brought into force</i>	-	1.12.01 -
	Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08 72
	Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 (<i>made jointly with FOS as FOS 2008/3</i>)	2008/18	27.3.08 75
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09 90
	Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10 102
	Public Awareness Objective (Financial Services Act 2010) Instrument 2010	2010/53	10.11.10 104
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10 105
	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
Recognised Auction Platforms (Penalty and Censure Policy) Instrument 2012		2012/67	31.10.12

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
	Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008	2008/2	24.1.08
	Listing Rules Sourcebook (Amendment No 2) Instrument 2008	2008/21	24.4.08
	Disclosure Rules and Transparency Rules Sourcebook (Corporate Governance Rules) Instrument 2008	2008/32	26.6.08
	Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08
	Listing Rules (Sponsors) (Amendment) Instrument 2008	2008/70	4.12.08
	Listing Rules Sourcebook (Rights Issue Subscription Period) Instrument 2009	2009/6	9.2.09
	Trading Plan Instrument 2009	2009/12	26.2.09
	Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09
	Listing Rules Sourcebook (Amendment No 3) Instrument 2009	2009/54	24.9.09
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09
	Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09
	Alternative Finance Investment Bonds Instrument 2010	2010/6	25.2.10
	Listing Rules Sourcebook (Amendment No 4) Instrument 2010	2010/7	25.2.10
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10
	Listing Rules Sourcebook (Amendment No 5) Instrument 2010	2010/13	22.4.10
	Listing Rules Sourcebook (Amendment No 6) Instrument 2010	2010/37	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
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10
	Listing Rules Sourcebook (Amendment No 7) Instrument 2011	2011/32	26.5.11
	Handbook Administration (No 25) Instrument 2012	2012/11	21.3.12
	Prospectus Directive Amending Directive Instrument 2012	2012/29	28.6.12
	Handbook Administration (No 26) Instrument 2012	2012/31	28.6.12
	Emissions Allowance Auction Bidders Instrument 2012	2012/35	26.7.12
	Listing Rules (Related Party Transactions) Instrument 2012	2012/41	26.7.12
	Listing Rules (Contact with the FSA) Instrument 2012	2012/42	26.7.12
	Handbook Administration (No 27) Instrument 2012	2012/44	27.9.12
	Listing Rules (Sponsors) (Amendment No2) Instrument 2012	2012/50	27.9.12
	Listing Rules (Cancellation of Listing) (Amendment) Instrument 2012	2012/51	27.9.12
	Listing, Prospectus and Disclosure Rules (Miscellaneous Amendments No 2) Instrument 2012	2012/52	27.9.12
	Listing Rules (Reverse Takeovers) Instrument 2012	2012/53	27.9.12
	Listing Rules Sourcebook (Amendment No 8) Instrument 2012	2012/54	27.9.12
	Listing Rules (Financial Information) (Amendment) Instrument 2012	2012/55	27.9.12
	Listing Rules (Sponsors Amendment No 3) Instrument 2012	2012/56	27.9.12
	Handbook Administration (No 28) Instrument 2012	2012/69	13.12.12

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

PR	Prospectus Rules			
	<i>First brought into force</i>	-	1.7.05	-
	Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
	Handbook Administration (No 23) Instrument 2011	2011/51	22.9.11	113
	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 [FSA 2012/69]	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)
	Implement a redress scheme for consumers	Arch cru Funds Consumer Redress Scheme Instrument 2012 [FSA 2012/77]	1.4.13	HN126 <i>Jan 2013</i> (paras 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 (<i>part</i>) 1.4.14 (<i>part</i>)	HN126 <i>Jan 2013</i> (paras 2.6 – 2.8)
	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	Credit Unions New Sourcebook	1.10.14 (<i>part</i>)	HN115 <i>Dec 2011</i>	

Module	Change	Instrument	When effective	Described in
	amendments due to the Credit Unions New sourcebook (CREDS)	(Consequential Amendments) Instrument 2011 [FSA 2011/72]		(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	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 <i>Mar 2011</i> (paras 2.48 – 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 <i>Nov 2012</i> (paras 2.39 – 2.41)
FEES	Implements a redress scheme for consumers	Arch cru Funds Consumer Redress Scheme Instrument 2012 [FSA 2012/77]	1.4.13	HN126 <i>Jan 2013</i> (paras 2.16 – 2.18)
	Minor amends to the Handbook	Handbook Administration (No 28) Instrument 2012 [FSA 2012/69]	31.12.13 (<i>part</i>)	HN125 <i>Dec 2012</i> (paras 2.2 – 2.4)
	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 (<i>part</i>) 1.4.14 (<i>part</i>)	HN126 <i>Jan 2013</i> (paras 2.6 – 2.8)
INSPRU	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)
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 <i>Nov 2012</i> (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 <i>Jul 2011</i> (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 <i>Dec 2011</i> (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 <i>Nov 2012</i> (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 <i>Nov 2012</i> (paras 2.36 – 2.38)

Module	Change	Instrument	When effective	Described in
	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)
ICOB	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 corrections to the Handbook	Handbook Administration (No 4) Instrument 2011 [FSA 2011/67]	31.12.13	HN115 Dec 2011 (paras 2.4 – 2.6)
	Minor amends to the Handbook	Handbook Administration (No 28) Instrument 2012 [FSA 2012/69]	31.12.13 (<i>part</i>)	HN125 Dec 2012 (paras 2.2 – 2.4)
	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 (<i>part</i>) 1.4.14 (<i>part</i>)	HN126 Jan 2013 (paras 2.6 – 2.8)
	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)
	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)
	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 Mar 2011 (paras 2.48 – 2.55)
DEPP	Implements a redress scheme for consumers	Arch cru Funds Consumer Redress Scheme Instrument 2012 [FSA 2012/77]	1.4.13	HN126 Jan 2013 (paras 2.16 – 2.18)

	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)
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 (<i>part</i>) 1.4.14 (<i>part</i>)	HN126 Jan 2013 (paras 2.6 – 2.8)
	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)
	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 Mar 2011 (paras 2.48 – 2.55)
CONRED	Implements a redress scheme for consumers	Arch cru Funds Consumer Redress Scheme Instrument 2012 [FSA 2012/77]	1.4.13	HN126 Jan 2013 (paras 2.16 – 2.18)
COMP	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)
	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	HN123 Sep 2012 (paras 2.19 – 2.21)
	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 (<i>part</i>) 1.4.14 (<i>part</i>)	HN126 Jan 2013 (paras 2.16 – 2.18)
PROF	Changes to the Handbook relating to ‘non-mainstream regulated activities’	Professional Firms (Amendment No 2) Instrument 2012 [FSA 2012/49]	1.4.13	HN123 Sep 2012 (paras 2.24 – 2.26)
	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)
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	Mortgage Market Review (Conduct of Business) Instrument 2012 [FSA 2012/46]	26.4.14	HN124 <i>Nov 2012</i> (paras 2.39 – 2.41)
	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)

+ 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	Minor amendments to the Handbook	Fees (Miscellaneous Amendments) (No 6) Instrument 2013 [FSA 2013/5]	1.4.13	2.3 – 2.5
FEES	Minor amendments to the Handbook	Fees (Miscellaneous Amendments) (No 6) Instrument 2013 [FSA 2013/5]	1.4.13	2.3 – 2.5
COBS	Clarify rules on new business in with-profits funds	Conduct of Business Sourcebook (With-Profits Business) (Amendment) Instrument 2013 [FSA 2013/4]	6.3.13	2.6 – 2.8

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