

Financial Services Authority

# Handbook Notice

# 123

Board meeting 27 September 2012  
Notice published 28 September 2012



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This Handbook Notice introduces the Handbook and other material made by the Board under its legislative powers on 27 September 2012. 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

Fax: 020 7066 0991

Email: [fcc@fsa.gov.uk](mailto:fcc@fsa.gov.uk)

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# Contents

1	Overview	3
2	Handbook changes made by the Board on 27 September 2012	7
3	Changes outside the Handbook	23
4	Feedback on responses to consultation	24
<b>Annex A</b>	List of instruments made or approved by the Board on 27 September 2012	
<b>Annex B</b>	Table of Handbook modules showing amending instruments: <ul style="list-style-type: none"><li>• Handbook modules</li><li>• modules outside the Handbook</li></ul>	
<b>Annex C</b>	Guidance Notes issued by the FSA	
<b>Annex D</b>	Handbook provisions not yet in force	
<b>Annex E</b>	What's New?	



# 1

## Overview

### Legislative changes this month

#### The Handbook

- 1.1 On 27 September 2012 the FSA Board made changes to the Handbook in twelve instruments which:
- make minor administrative corrections to the Handbook, none of which represents any change in FSA policy (FSA 2012/44);
  - adopt the European Banking Authority's (EBA) Guidelines on Advance Measure Approach (AMA) (FSA 2012/45);
  - intend to improve the speed of compensation payments by the Financial Services Compensation Scheme (FSCS) and reduce the costs of the FSCS in processing claims (FSA 2012/48);
  - address a regulatory gap relating to 'non-mainstream regulated activities' (NMRA) (FSA 2012/49);
  - modify the arrangements in Chapter 8 of the Listing Rules (LR) for the submission of a sponsor's annual confirmation and change the form of confirmation (FSA 2012/50);
  - amend Chapter 5 of the Listing Rules (LR) to remove the requirement to obtain shareholder approval for a voluntary cancellation of listing in circumstances where a shareholder vote would not be appropriate (FSA 2012/51);
  - amend the Prospectus Rules (PR) and the Disclosure Rules and Transparency Rules (DTR) for companies that outsource significant management functions to an advisory firm, and amend the Listing Rules (LR) so that companies featuring this structure cannot be premium listed in future (FSA 2012/52);

- amend the Listing Rules (LR) to prevent ‘back-door’ listings of entities that would otherwise not be eligible for listing and consolidate the rules relating to reverse takeovers in one area (Chapter 5 of Listing Rules (LR)) (FSA 2012/53);
- amend Chapters 10 to 13 of the Listing Rules (LR) in relation to transactions, in order to codify existing practice, much of which was contained in the UK Listing Authority’s (UKLA) Technical Notes (FSA 2012/54);
- amend Chapters 6 and 13 of the Listing Rules (LR) in relation to financial information requirements, in order to codify existing practice, much of which was contained in the UK Listing Authority’s (UKLA) Technical Notes, and clarify our approach where the rules were unclear or silent (FSA 2012/55);
- amend Chapter 8 of the Listing Rules (LR) (sponsors) to ensure that the LR fully reflect the scope and nature of a sponsor’s role, and amend some existing rules so that they more clearly articulate a sponsor’s obligations (FSA 2012/56); and
- implement changes to the Prospectus Rules (PR) due to the Prospectus Regulation being amended by the European Commission (FSA 2012/57).

1.2 These instruments are all listed in Annex A. Instruments FSA 2012/46 and FSA 2012/47 have also been made by the Board but will be published at a later date. The changes will be summarised in the November Handbook Notice.

## Changes outside the Handbook

1.3 There are no changes to material outside the Handbook this month.

## 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:

- CP12/2, *Amendments to the Listing Rules, Prospectus Rules, Disclosure Rules and Transparency Rules*, (January 2012); and
  - CP12/7, *Financial Services Compensation Scheme: changes to the Compensation sourcebook*, (March 2012).
- 1.6 Feedback on the consultations in CP12/11 is set out in Chapter 4 of this Notice. Feedback in relation to the other consultations was published in separate policy statements.

## Annexes to this Notice

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

## Making corrections

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

## Publication of Handbook material

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

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

### **Obligation to publish feedback**

- 1.14 This Notice, and the feedback to which paragraph 1.6 refers, fulfil for the relevant text made by the Board the obligations in sections 155(5) and (6) and similar sections of the Financial Services and Markets Act 2000 ('the Act'). These obligations are: to publish an account of representations received in response to consultation and the FSA's response to them; and to publish (where applicable) details of any significant differences between the provisions consulted on and the provisions made by the Board, with a cost benefit analysis.

### **Comments**

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



# 2

## Handbook changes made by the Board

### Introduction

- 2.1 This chapter briefly describes Handbook changes made on 27 September 2012 by the Board. Where relevant, it also refers to the development stages of that material, enabling readers to look back at developmental documents if they wish.

### GLOSSARY

#### *Handbook Administration (No 27) Instrument 2012 (FSA 2012/44)*

- 2.2 The Board has made minor administrative changes to various modules of the Handbook, as listed below. These correct or clarify existing provisions. They were not consulted on because they are regarded either as falling within the scope of previous consultations or as being so minor that they do not warrant consultation. None of these changes represents any alteration in FSA policy.

**Changes to Glossary:**      ***Changes to definition of “reinsurance contract”***

**Changes:**                      ***Deletion of ICOBS TP 1.2, 1.7, 1.8, 1.8A, 1.9, 1.10, 1.10A, 1.11 and 1.12***  
 .....  
***Changes to MCOB 3.6.3R, 3.6.7G and 3.6.24G***  
***Changes to MCOB 3.11.5R***  
***Changes to MCOB 3 Annex 1G***  
***Changes to MCOB 10.2.1G***

.....  
**Changes to SUP 16.3.1G, 16.3.2G and 16.3.26G**  
**Changes to SUP 16.12.5R and 16.12.6R**  
**Deletion and replacement of SUP 16 Annex 18AR**  
**Changes to SUP Appendix 2**  
.....  
**Changes to COMP 16.4.5R and 16.4.6R**  
.....  
**Changes to COLL 4.2.5R**  
**Changes to COLL 4.6.7G**  
.....  
**Change to LR 4.2.4R**  
**Change to LR Appendix 1**  
.....  
**Change to PR Appendix 3**

2.3 In summary the amendments made this month are as follows:

- correction of a cross-reference within the definition of “reinsurance contract”;
- deletion of expired transitional provisions in ICOBS;
- changes to the way in which certain defined terms are presented within MCOB 3 and MCOB 10;
- removal of redundant references to SUP 16.7 within SUP 16.3;
- change to the row “Sectoral information including arrears and impairment” in the table of reporting requirements for Regulated Activity Group 1 (in SUP 16.12.5R) in order to make clear that this requirement applies in respect of a UK consolidation group; CP07/17 (Integrated Regulatory Reporting (IRR): Changes to reporting requirements affecting most firms (July 2007)) consulted on the introduction of FSA015 and made this specific requirement for UK consolidation groups clear (see also the relevant entry in SUP 16.12.6R) but the relevant reference in SUP 16.12.5R to Note 2, which explains the application of this requirement, was inadvertently omitted;
- change to Note 8 to SUP 16.12.5R to delete the incorrect reference to SUP 16.3.25G and the clause on frequency of reporting which is out-of-place here;
- change to Note 1 to SUP 16.12.6R in order to delete reference to out-of-date information (from 2007);
- a revised 4444 (SUP 16 Annex 18AR) in order to update the formatting and references so as to align this with how the form is presented in

the FSA's GABRIEL system rather than to the now redundant "Firms Online" system; there is no change in content;

- insertion of SUP Appendix 2.1.3R which was made by the Board in the CRD (Consequential Amendments) Instrument 2006 (FSA 2006/53) with effect from 31 December 2006, but which was inadvertently omitted from the Online Handbook; it has therefore been reproduced in this instrument for clarity, with consequential renumbering of the paragraph which follows it;
- changes to COMP 16.4.5R and 16.4.6R (these rules were introduced in the Compensation Sourcebook (Deposit-Taking Firms' Disclosure Requirements) Instrument 2012 (FSA 2012/27)) to eliminate a possible conflict with the guidance set out in 16.4.7G;
- correction of two errors in COLL 4;
- addition within LR of two changes made necessary to reflect the Prospectus Directive Regulation; and
- inclusion within PR Appendix 3 of a list of specialist issuers.

**2.4** The changes come into force on **1 October 2012**.

*Compensation Sourcebook (Amendment No 9) Instrument 2012 (FSA 2012/48)*

**2.5** For the changes made to the Glossary by this instrument, see paragraphs 2.19 to 2.21 of this Notice.

*Listing, Prospectus and Disclosure Rules (Miscellaneous Amendments No 2) Instrument 2012 (FSA 2012/52)*

**2.6** For the changes made to the Glossary by this instrument, see paragraphs 2.34 to 2.36 of this Notice.

*Listing Rules (Reverse Takeovers) Instrument 2012 (FSA 2012/53)*

**2.7** For the changes made to the Glossary by this instrument, see paragraphs 2.37 to 2.39 of this Notice.

*Listing Rules Sourcebook (Amendment No 8) Instrument 2012 (FSA 2012/54)*

**2.8** For the changes made to the Glossary by this instrument, see paragraphs 2.40 to 2.42 of this Notice.

*Listing Rules (Financial Information) (Amendment) Instrument 2012 (FSA 2012/55)*

- 2.9 For the changes made to the Glossary by this instrument, see paragraphs 2.43 to 2.45 of this Notice.

*Listing Rules (Sponsors) (Amendment No 3) Instrument 2012 (FSA 2012/56)*

- 2.10 For the changes made to the Glossary by this instrument, see paragraphs 2.46 to 2.48 of this Notice.

## HIGH LEVEL STANDARDS

### Senior Management Arrangements, Systems and Controls sourcebook (SYSC)

*Advanced Measurement Approach (Guidelines) Instrument 2012 (FSA 2012/45)*

- 2.11 For the changes made to SYSC by this instrument, see paragraphs 2.12 to 2.15 of this Notice.

## PRUDENTIAL STANDARDS

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

*Advanced Measurement Approach (Guidelines) Instrument 2012 (FSA 2012/45)*

- 2.12 Following consultation in Chapter 2 of CP12/11<sup>1</sup>, the Board has made the following changes in the Handbook:

**Changes:**

***Addition of SYSC 7.1.16BG***

***Addition of BIPRU 6.5.5BG***

- 2.13 These changes adopt the guidelines on how to communicate Advance Measurement Approach (AMA) extensions and changes to the competent

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<sup>1</sup> CP12/11, *Quarterly Consultation (No 33)*, (June 2012).

authority and how to define internal policies for AMA extensions and changes (AMA change policy) from the European Banking Authority (EBA).

- 2.14 The guidelines will be included in the supervision of all BIPRU firms that have AMA approval. Firms should demonstrate that they have considered the Guidelines when meeting the risk management standards required of them.
- 2.15 This instrument comes into force on **1 October 2012**. Feedback on this consultation is set in Chapter 4 of this Notice.

## **BUSINESS STANDARDS**

### **Insurance: Conduct of Business sourcebook (ICOBS)**

*Handbook Administration (No 27) Instrument 2012 (FSA 2012/44)*

- 2.16 For the changes made to ICOBS by this instrument, see paragraphs 2.2 to 2.4 of this Notice.

### **Mortgage and Home Finance: Conduct of Business sourcebook (MCOB)**

*Handbook Administration (No 27) Instrument 2012 (FSA 2012/44)*

- 2.17 For the changes made to MCOB by this instrument, see paragraphs 2.2 to 2.4 of this Notice.

## **REGULATORY PROCESSES**

### **Supervision manual (SUP)**

*Handbook Administration (No 27) Instrument 2012 (FSA 2012/44)*

- 2.18 For the changes made to SUP by this instrument, see paragraphs 2.2 to 2.4 of this Notice.

## REDRESS

### Compensation sourcebook (COMP)

*Compensation Sourcebook (Amendment No 9) Instrument 2012 (FSA 2012/48)*

- 2.19 Following consultation in CP12/7<sup>2</sup>, the Board has made the following changes in the Handbook:

**Changes to Glossary:** *Changes to the definition of 'client money'*

**Changes:**

- Changes to COMP 3.2.1R*
- Addition of COMP 3.2.1AR*
- Changes to COMP 4.2.2R*
- Changes to COMP 4.3.1R and 4.3.2R*
- Addition of COMP 4.3.8R*
- Addition of COMP 5.3.1AR*
- Changes to COMP 6.3.1R*
- Changes to COMP 7.1.3G, 7.2.1R and 7.2.3R*
- Deletion of COMP 7.2.3AR, 7.2.3BR, 7.2.3CG, 7.2.3DG, 7.2.3ER, 7.2.4R, 7.2.4AR, 7.2.5R and 7.2.6G*
- Addition of COMP 7.3.1R, 7.3.2R, 7.3.3R, 7.3.4R, 7.3.5R, 7.3.6R, 7.3.7R, 7.3.8R, 7.3.9R and 7.3.10R*
- Addition of COMP 7.4.1R and 7.4.2R*
- Addition of COMP 7.5.1R, 7.5.2R, 7.5.3G and 7.5.4G*
- Addition of COMP 7.6.1R, 7.6.2R, 7.6.3R, 7.6.4R and 7.6.5G*
- Addition of COMP 11.2.3A, 11.2.9R and 11.2.10G*
- Addition of COMP 12.2.10R*
- Changes to COMP 15.1.1G and 15.1.2G*
- Deletion of COMP 15.1.5R, 15.1.6R, 15.1.7R, 15.1.8R, 15.1.9R, 15.1.10R, 15.1.11R, 15.1.12R and 15.1.13R*
- Changes to COMP 15.1.16R*
- Deletion of COMP 15.1.17R and 15.1.18R*
- Changes to COMP 15.1.19R*
- Deletion of COMP 15.1.20R and 15.1.21R*
- Changes to COMP 16.3.1R*
- Addition to COMP TP1.1*

- 2.20 In summary, these changes provide amendments intended to improve the speed of compensation payments by the Financial Services Compensation Scheme (FSCS) and reduce the costs to the FSCS (and so levy payers) of processing claims

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<sup>2</sup> CP12/7, *Financial Services Compensation Scheme: changes to the Compensation sourcebook*, (March 2012).

- 2.21 This instrument comes into force on **1 October 2012** but the changes to COMP 16.3.1R come into force on **1 April 2013**. Feedback on this consultation was published in a separate policy statement published by the FSA.

*Handbook Administration (No 27) Instrument 2012 (FSA 2012/44)*

- 2.22 For the changes made to COMP by this instrument, see paragraphs 2.2 to 2.4 of this Notice.

## **SPECIALIST SOURCEBOOKS**

### **Collective Investment Schemes sourcebook (COLL)**

*Handbook Administration (No 27) Instrument 2012 (FSA 2012/44)*

- 2.23 For the changes made to the COLL by this instrument, see paragraphs 2.2 to 2.4 of this Notice.

### **Professional Firms sourcebook (PROF)**

*Professional Firms (Amendments No 2) Instrument 2012 (FSA 2012/49)*

- 2.24 Following consultation in CP12/11<sup>3</sup>, the Board has made the following changes in the Handbook:

**Changes:** *Deletion of PROF 5.2.1AR*

- 2.25 In summary, this change provides an amendment to the Professional Firms sourcebook (PROF) so that authorised professional firms under five of the designated professional bodies (covering solicitors in Scotland and accountants across the UK) can no longer carry out ‘non-mainstream regulated activities’ (NMRA) without being subject to rules from those bodies.
- 2.26 This instrument comes into force on **1 April 2013**. Feedback on this consultation is set out in Chapter 4 of this Notice.

<sup>3</sup> Chapter 5 of CP12/11, *Quarterly Consultation (No 33)*, (June 2012).





*Listing, Prospectus and Disclosure Rules (Miscellaneous Amendments No 2) Instrument 2012 (FSA 2012/52)*

2.34 Following consultation in CP12/2<sup>6</sup>, the Board has made the following changes in the Handbook:

**Changes to Glossary:**    **Addition of new definition ‘external management company’**

**Changes:**

- Addition of LR 6.1.26R and 6.1.27G**
- Addition of LR 9.2.8AG and 9.2.20R**
- Addition of LR 15.4.26R**
- Changes to LR 16.4.1R**
- Changes to Appendix 1**
- Addition of LR TR9**
- .....
- Changes to PR 5.5.3R**
- Addition of PR 5.5.3AR and 5.5.3BG**
- Changes to PR Appendix 1**
- .....
- Addition of DTR 3.1.2AG**

2.35 In summary, the following changes have been made:

- making the principals of an advisory firm responsible for any prospectus published by the listed company;
- clarifying that the principals of an advisory firm are likely to be subject to the Disclosure and Transparency Rules (DTR) regarding the disclosure of share dealings in the listed company’s shares; and
- ensuring that companies that outsource significant management functions to an advisory firm cannot be premium listed.

2.36 This instrument comes into force on **1 October 2012**. Feedback on this consultation is set out in CP ‘*Enhancing the effectiveness of the Listing Regime and feedback to CP12/2*’ to be published on 2 October.

*Listing Rules (Reverse Takeovers) Instrument 2012 (FSA 2012/53)*

2.37 Following consultation in CP12/2<sup>7</sup>, the Board has made the following changes in the Handbook:

**Changes to Glossary:**    **Changes to the definition of ‘reverse takeover’ and ‘target’**

<sup>6</sup> CP12/2, *Amendments to the Listing Rules, Prospectus Rules, Disclosure and Transparency Rules*, (January 2012).

<sup>7</sup> CP12/2, *Amendments to the Listing Rules, Prospectus Rules, Disclosure and Transparency Rules*, (January 2012).

**Changes:**

**Changes to LR 5.2.3G**  
**Addition of LR 5.6.1R, 5.6.2R, 5.6.3R, 5.6.4R, 5.6.5G, 5.6.6R, 5.6.7G, 5.6.8G, 5.6.9G, 5.6.10G, 5.6.11R, 5.6.12G, 5.6.13R, 5.6.14R, 5.6.15G, 5.6.16R, 5.6.17R, 5.6.18R, 5.6.19G, 5.6.20G, 5.6.21R, 5.6.22G, 5.6.23G, 5.6.24R, 5.6.25R, 5.6.26R, 5.6.27G, 5.6.28G and 5.6.29G**

**Changes to LR 10.2.2R**  
**Addition of LR 10.2.2AG**  
**Deletion of LR 10.2.3R**  
**Deletion of LR 10.6.1R, 10.6.1AG, 10.6.2G and 10.6.3G**

**Changes to LR 15.5.2R**  
**Changes to LR Appendix 1.1**  
**Addition of LR TP10**

2.38 In summary, the following changes have been made:

- amending and clarifying the reverse takeover regime, in order to prevent the reverse takeover regime being used as a potential ‘back-door’ listing route for entities that would not otherwise be eligible for listing;
- where the reverse takeover regime does apply, reducing the information requirements required in order to avoid suspension and modifying some of the financial information eligibility requirements; and
- consolidating the rules in one area (Chapter 5 of the Listing Rules), and in doing so codifying the Technical Note<sup>8</sup> published in June 2010.

2.39 This instrument comes into force on 1 October 2012. Feedback on this consultation is set out in CP ‘*Enhancing the effectiveness of the Listing Regime and feedback to CP12/2*’ to be published on 2 October.

*Listing Rules Sourcebook (Amendment No 8) Instrument 2012 (FSA 2012/54)*

2.40 Following consultation in CP12/2<sup>9</sup>, the Board has made the following changes in the Handbook:

**Changes to Glossary:** **Addition of new definition of ‘break fee arrangements’**  
**Changes to the definition of ‘associate’**  
**Deletion of the definition ‘break fee’ and ‘class 3 transaction’**

**Changes:** **Deletion of LR 2.2.15R**

<sup>8</sup> UKLA Technical Note: Reverse Takeovers, [www.fsa.gov.uk/Pages/Doing/UKLA/ukla\\_publications/index.shtml](http://www.fsa.gov.uk/Pages/Doing/UKLA/ukla_publications/index.shtml)

<sup>9</sup> CP12/2, *Amendments to the Listing Rules, Prospectus Rules, Disclosure and Transparency Rules*, (January 2012).

*Addition of LR 5.2.10A*  
*Addition of LR 6.1.25R*  
*Changes to LR 9.5.10R*  
*Addition of LR 9.5.10AG*  
*Changes to LR 10.1.3R, 10.2.2R and 10.2.4R*  
*Addition of LR 10.2.6AR and 10.2.6BG*  
*Changes to LR 10.2.7R and 10.2.10R*  
*Deletion of LR 10.3.1R and 10.3.2R*  
*Changes to LR 10.5.2R*  
*Addition of LR 10.5.4R and 10.5.5G*  
*Changes to LR 10.8.9G*  
*Changes to LR 10 Annex 1G*  
*Changes to LR 11.1.5R*  
*Addition of LR 11.1.7AR, 11.1.7BG and 11.1.7CR*  
*Changes to LR 11.1.11R*  
*Changes to LR 11 Annex 1R*  
*Changes to LR 12.2.1R*  
*Changes to LR 12.4.2R*  
*Addition of LR 12.4.2AR*  
*Changes to LR 12.6.4R*  
*Changes to LR 13.1.3R*  
*Addition of LR 13.1.9R and 13.1.10G*  
*Changes to LR 13.2.2R*  
*Addition of LR 13.2.2A and 13.2.10R*  
*Changes to LR 13.4.1R*  
*Changes to LR 13.6.1R*  
*Changes to LR 13.7.1R*  
*Addition of LR 13.7.1AG*  
*Changes to LR 13 Annex 1R*  
*Changes to LR 15.2.1R*  
*Changes to LR 15.5.4R and 15.5.5R*  
*Changes to LR Appendix 1*

- 2.41** In summary, the changes made in relation to transactions codify existing practice, much of which was contained in the UKLA Technical Notes. The key changes made:
- introduce the concept of supplementary circulars, allowing issuers to provide, in certain circumstances, further information to shareholders so that they are in a better informed position prior to exercising their votes;
  - clarify our approach to break fees, in particular that it is the substance of the arrangement that is important rather than the legal form; and

- remove the concept of a class 3 transaction and allow issuers to be governed by the normal Disclosure Rules and Transparency Rules (DTR) 2 requirements, given that the nature of such transactions means that they are not material.

2.42 This instrument comes into force on 1 October 2012. Feedback on this consultation is set out in CP ‘*Enhancing the effectiveness of the Listing Regime and feedback to CP12/2*’ to be published on 2 October.

*Listing Rules (Financial Information) (Amendment) Instrument 2012 (FSA 2012/55)*

2.43 Following consultation in CP12/2<sup>10</sup>, the Board has made the following changes in the Handbook:

**Changes to Glossary:** *Changes to the definition of ‘CESR recommendations’, ‘financial information table’, ‘mineral expert’s report’ and ‘modified auditor’s report’*

**Changes:**

- Changes to LR 6.1.1R*
- Addition of LR 6.1.1AR*
- Changes to LR 6.1.3R*
- Addition of LR 6.1.3AG, 6.1.3BR, 6.1.3CG, 6.1.3DR and 6.1.3EG*
- Changes to LR 6.1.4R*
- Deletion of LR 6.1.5G, 6.1.6G and 6.1.7G*
- Changes to LR 6.1.8R, 6.1.9R, 6.1.11R, 6.1.12R, 6.1.13G, 6.1.14G and 6.1.23R*
- Addition of LR 6.1.24AG*
- Changes to LR 9.2.18R*
- Changes to LR 9.7A.1R*
- Changes to LR 13.4.2R*
- Changes to LR 13.4.7G and 13.4.8R*
- Addition of LR 13.5.-1G*
- Changes to LR 13.5.1R*
- Deletion of LR 13.5.2G and 15.5.3G*
- Addition of LR 13.5.3AR, 13.5.3BR, 13.5.3CR and 13.5.3DG*
- Changes to LR 13.5.4R*
- Addition of LR 13.5.9AR*
- Changes to LR 13.5.12R*
- Addition of LR 13.5.12A*
- Changes to LR 13.5.13R*
- Deletion of LR 13.5.15R, 13.5.16R and 13.5.17G*

<sup>10</sup> CP12/2, *Amendments to the Listing Rules, Prospectus Rules, Disclosure and Transparency Rules*, (January 2012).

**Addition of LR 13.55.17AR and 13.5.17BG**  
**Deletion of LR 13.5.19R and 13.5.20G**  
**Changes to LR 13.5.21R, 13.5.22R, 13.5.25R, 13.5.26R and 13.5.27R**  
**Addition of LR 13.5.27AG, 13.5.27BR and 13.5.27CR**  
**Deletion of LR 13.5.28R and 13.5.29G**  
**Changes to LR 13.5.30R**  
**Addition of LR 13.5.30AR, 13.5.30BR, 13.5.30CR and 13.5.30DG**  
**Changes to LR 13.5.33R**  
**Addition of LR 13.5.33AG and 13.5.33BG**  
**Deletion of 13.5.36R**  
**Changes to LR 13.8.2R**  
**Changes to LR Appendix 1**  
 .....  
**Changes to PR 1.1.8G**  
**Changes to PR 5.6.5G**  
**Changes to PR Appendix 1**

2.44 In summary, the following changes have been made:

- limiting the date of admission of the securities to listing to a date not more than 3 months after the date of the prospectus;
- where financial statements are reported on specifically for the purpose of a prospectus, removing the reference to auditors and focus on the independence of the person providing the opinion;
- new guidance describing the types of modification to the opinion on audited accounts which may be acceptable to the FSA based on current practice;
- a new section dealing with the sufficiency of the historical financial information to give more clarity and transparency to the requirements for historical financial information;
- modifying the exemptions for mineral companies and scientific research companies;
- ensuring that a scientific research company must have proved its ability to attract funds from sophisticated investors prior to the marketing at the listing date;
- consequential amendments to the guidance relating to the cases where the FSA can modify accounts and track record;

- new guidance clarifying that holdings of individual fund managers in an organisation will be treated separately, provided investment decisions with regard to the acquisition of shares are made independently;
- guidance explaining that financial instruments that give a long economic exposure to shares, but do not control the buy/sell decision in respect of the shares, should not normally count as an interest for the purpose of the public hands threshold; and
- ensuring that a company's constitution and the terms of its shares must be compatible with electronic settlement.

**2.45** This instrument comes into force on **1 October 2012**. Feedback on this consultation is set out in CP 'Enhancing the effectiveness of the Listing Regime and feedback to CP12/2' to be published on 2 October.

*Listing Rules (Sponsors) (Amendment No 3) Instrument 2012 (FSA 2012/56)*

**2.46** Following consultation in CP12/2<sup>11</sup>, the Board has made the following changes in the Handbook:

**Changes to Glossary:      *Changes to definition of 'sponsor service'***

**Changes:**

- Changes to LR 8.2.1R, 8.2.2R and 8.2.3R***
- Changes to LR 8.3.1R***
- Addition of LR 8.3.1AR and 8.3.1BG***
- Changes to LR 8.3.2G***
- Addition of LR 8.3.2AG***
- Changes to LR 8.3.5AR***
- Addition of LR 8.3.5BR***
- Changes to LR 8.3.7AG, 8.3.8G and 8.3.11R***
- Addition of LR 8.3.12AG***
- Changes to LR 8.4.1R, 8.4.7R and 8.4.14R***
- Addition of LR 8.4.17R***
- Addition of LR 8.5.6R***
- Changes to LR 8.6.4G, 8.6.12G, 8.6.13AG***
- Addition of LR 8.6.16AR, 8.6.16BG and 8.6.16CG***
- Deletion of LR 8.6.17R and 8.6.18R***
- Changes to LR 8.6.19R***
- Changes to LR 8.7.7R and 8.7.8R***
- Addition of LR 8.7.8AR***
- Deletion of LR 8.7.12R, 8.7.13R, 8.7.14R and 8.7.15G***

<sup>11</sup> CP12/2, *Amendments to the Listing Rules, Prospectus Rules, Disclosure and Transparency Rules*, (January 2012),

***Changes to LR 8.7.21G***  
***Addition of LR 8.7.21AG***  
***Changes to LR 8.7.22R***  
***Addition of LR 9.2.13AR***  
***Changes to LR 11.1.10R***  
***Changes to LR 13.2.4R***  
***Deletion of LR 13.2.6R***  
***Changes to LR 13.6.1R and 13.6.3G***  
***Changes to LR 15.3.3R***  
***Changes to LR 16.3.4R***

- 2.47 In summary, the key changes that have been made are:
- clarifying that we consider a sponsor to be providing a sponsor service in all circumstances where sponsors are required to provide a key confirmation or assurance to the FSA;
  - extending the remit of sponsor services so that a sponsor will be required to be appointed for other services provided to premium listed issuers;
  - extending the notification requirements to ensure that sponsors notify the FSA of a number of new specific situations;
  - strengthening the rules regarding a sponsor's communications with the FSA; and
  - clarifying a sponsor's record keeping requirements.
- 2.48 This instrument comes into force on **31 December 2012**. Feedback on this consultation is set out in CP '*Enhancing the effectiveness of the Listing Regime and feedback to CP12/2*' to be published on 2 October.

### **Prospectus Rules sourcebook (PR)**

*Handbook Administration (No 27) Instrument 2012 (FSA 2012/44)*

- 2.49 For the changes made to the Glossary by this instrument, see paragraphs 2.2 to 2.4 of this Notice.

*Listing, Prospectus and Disclosure Rules (Miscellaneous Amendments No 2) Instrument 2012 (FSA 2012/52)*

- 2.50 For the changes made to PR by this instrument, see paragraphs 2.34 to 2.36 of this Notice.

*Listing Rules (Financial Information) (Amendment) Instrument 2012 (FSA 2012/55)*

- 2.51 For the changes made to PR by this instrument, see paragraphs 2.43 to 2.45 of this Notice.

*Prospectus Regulation (Amendments No 2) Instrument 2012 (FSA 2012/57)*

- 2.52 Following the publication of Commission Delegated Regulation (EU) No 862/2012 in the EU Official Journal on 22 September 2012, the Board has made the following changes to the Handbook:

**Changes:**

- Changes to PR 2.1.4EU***
- Changes to PR 2.2.10EU and 2.2.11EU***
- Changes to PR 2.3.1EU***
- Deletion of PR 2.4.6EU***
- Deletion of PR 3.2.9EU***
- Changes to PR Appendix 3.1.1EU***

- 2.53 In summary, these changes reproduce, for the convenience of readers, new material and changes that have been added and made to the Prospectus Regulation.<sup>12</sup>
- 2.54 The inclusion of extracts of the relevant EU legislation is intended to assist readers to easily access relevant information about the content and form of prospectuses and related documents, which the FSA reviews as competent authority under the Prospectus Directive. Therefore, it is intended to contribute to the overall efficiency of the regime.
- 2.55 This instrument comes into force on 28 September 2012.

**Disclosure Rules and Transparency Rules sourcebook (DTR)**

*Listing, Prospectus and Disclosure Rules (Miscellaneous Amendments No 2) Instrument 2012 (FSA 2012/52)*

- 2.56 For the changes made to DTR by this instrument, see paragraphs 2.34 to 2.36 of this Notice.

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<sup>12</sup> (EC) No 809/2004.



# 3

## Changes outside the Handbook

### **REGULATORY GUIDES**

- 3.1** There are no changes to material outside the Handbook this month.

# 4

## Feedback on responses to consultation

4.1 This chapter provides feedback on the following consultation:

- Chapter 2, 5 and 7 of CP12/11, Quarterly consultation (No 33), (June 2012).

### **Chapter 2 of CP12/11, Quarterly consultation (No 33)**

*Advanced Measurement Approach (Guidelines) Instrument 2012 (FSA 2012/45)*

### **Senior Management Arrangements, Systems and Controls sourcebook (SYSC) Prudential sourcebook for Banks, Building Societies and Investments Firms (BIPRU)**

4.2 In Chapter 2 of CP12/11<sup>13</sup>, we consulted on changes to the advanced measurement approach (AMA) (the Guidelines), to give firms guidance on how to communicate AMA extensions and changes.

### *Guidelines*

4.3 The EBA has published guidelines<sup>14</sup> on how firms communicate AMA Extensions and Changes to the competent authority and how to define internal policies for

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<sup>13</sup> CP12/11, *Quarterly Consultation (No 33)*, (June 2012).

<sup>14</sup> EBA Guidelines on Advanced Measurement Approach (AMA) Extensions and Changes (GL45).

[www.eba.europa.eu/cpbs/media/Publications/Standards%20and%20Guidelines/2012/EBA-BS-2011-209-final-\(EBA-GL-on-AMA-extensions-and-changes\).pdf](http://www.eba.europa.eu/cpbs/media/Publications/Standards%20and%20Guidelines/2012/EBA-BS-2011-209-final-(EBA-GL-on-AMA-extensions-and-changes).pdf)

AMA extensions and change in line with supervisory expectations. The proposal is to incorporate the changes into our Handbook from September 2012.

- 4.4 The guidelines require changes to be classified according to their materiality as significant, major or minor. This classification is important because while extensions, significant and major changes require prior approval by the competent authority, firms only need to regularly (and retrospectively) notify the competent authority of minor changes.
- 4.5 Firms will be required to have a formal AMA Change Policy document which details internal procedures and responsibilities and the classification of proposed changes and has been approved by the competent authority.

### *Handbook changes*

- 4.6 BIPRU 6.5.5BG and SYSC 7.1.1BG will make specific reference to the guidelines and that firms should be able to demonstrate that they have taken the guidelines into account when managing AMA extensions and changes.
- 4.7 The structure of the guidelines (ie a number of articles and Annex) does not lend itself to simple inclusion in our Handbook. Consequently, we propose handbook text that includes a hyperlink to the relevant EBA guidelines. This approach was used to reference the EBA ‘Guidelines on operational risk mitigation technique’ (BIPRU 6.5.30AG) and the ‘Guidelines on the management of operational risk in market-related activities’ (BIPRU 6.4.1A).

## **Cost benefit analysis and compatibility statement**

- 4.8 In Chapter 2 of CP12/11, we set out the outcomes of our cost benefit analysis (CBA) and our consideration of the proposals in the context of our statutory objectives and principles of good regulation. The CBA and compatibility statement for the proposal remain unchanged from those published in Chapter 2 of CP12/11. We received no comments during consultation on the CBA.

## **Equality and diversity issues**

- 4.9 We continue to believe that these changes do not give rise to discrimination and are of low relevance on the equality agenda.
- 4.10 The changes made by this instrument are listed and described in paragraphs 2.12 to 2.15 of this Notice.

## Chapter 5 of CP12/11, Quarterly consultation (No 33)

*Professional Firms (Amendment No 2) Instrument 2012 (FSA 2012/49)*

### Professional Firms sourcebook (PROF)

- 4.11 In Chapter 5 of CP12/11<sup>15</sup>, we consulted on changes to the Professional Firms sourcebook (PROF). This paper sets out our final policy following consultation.

#### Background

- 4.12 We consulted on addressing a gap in regulation which affects authorised professional firms under five of the designated professional bodies.<sup>16</sup> We proposed to remove a rule in PROF which allows these firms to carry out non-mainstream regulated activity (NMRA) without being subject to rules from their professional bodies. This rule was created in December 2011 after we discovered that these bodies had not been regulating NMRA, contrary to our understanding and original policy intention from 2001.<sup>17</sup> We stated in December in PS11/17<sup>18</sup> that we would consult on this issue in the first half of 2012, with a view to maintaining consumer protection.
- 4.13 The majority of FSA rules are disapplied for NMRA. In particular, it is not subject to complaints handling and redress requirements from which clients of exempt professional firms benefit. So the final rule changes here will provide additional protection for business conducted in this way. They will also deliver the original policy intention of the NMRA regime, which is that professional firms should only benefit from the treatment of NMRA if their designated professional body applies rules in the FSA's place.

#### *Responses received*

- 4.14 We received seven responses from four designated professional bodies, one trade association, one large authorised professional firm, and the Financial Services Consumer Panel.
- 4.15 We asked:

*Q5.1 Do you agree with our proposed amendment to PROF 5.2.1AR?*

<sup>15</sup> CP12/11, *Quarterly Consultation (No 33)*, (June 2012).

<sup>16</sup> The Institutes of Chartered Accountants in England and Wales, Ireland and of Scotland, the Law Society of Scotland, and the Association of Chartered Certified Accountants.

<sup>17</sup> PS69, *The Professional Firms Sourcebook – Feedback on CP69* (May 2001).

<sup>18</sup> PS11/13, *Authorised professional firms and legal services reform: Feedback to CP11/13 and final rules*, (December 2011).

- 4.16** Most of the respondents understood our desire to close the regulatory gap. None of the four designated professional bodies which responded plans to create rules for NMRA, but the Institutes of Chartered Accountants in England and Wales, and of Scotland, as well as the Association of Chartered Certified Accountants wanted to understand the full implications of this decision. In particular, the future FSA/Financial Conduct Authority (FCA) regulation of consumer credit is likely to widen the scope of NMRA, increasing the number of their members affected. So these three bodies suggested that we bring our timetable in to line with consumer credit and noted that this should not present consumer risk based on the experience of the preceding ten years when this gap has been in existence.
- 4.17** These timing concerns were echoed by Solicitors Independent Financial Advice (SIFA) who noted that it would take time for firms to negotiate FSA authorisations processes and related business changes. In their view, these changes would be necessary in the likely event of firms splitting out their mainstream activities to new FSA-regulated entities.
- 4.18** In contrast, the Financial Services Consumer Panel thought that we should implement the rule change as soon as possible and suggested that the FSA or the professional bodies concerned should ensure that member firms affected make their NMRA clients aware of what the change means for them.
- 4.19** The authorised professional firm's main concern was operational. It believed that there should be clearer guidance on the distinction between regulated activity and NMRA, and between professional services and regulated activity. In the absence of this, its preference was that the designated professional body would regulate NMRA with a proportionate, light touch regime. Failing that, it accepted that the FSA should regulate NMRA, to remove the compliance risks of distinguishing between NMRA and mainstream regulated activity, although it noted potential additional costs of £200k per annum in this event.

### **Our response**

We do not agree that we should delay implementation of this change. We have taken steps to highlight to the designated professional bodies the implications of their decision about NMRA with respect to consumer credit regulation. The policy on consumer credit will not be final until well into 2013, which would mean further delay in addressing the regulatory gap.

On the timeline for FSA authorisation and other business changes, the responses from the designated professional bodies suggest that the impact will be limited. The levels of NMRA being carried out are minimal and restricted to a small number of firms. In many cases, it is likely that firms will simply cease this activity. In the small proportion of cases

where firms may split to create new regulated entities, we will work closely with the designated professional bodies to help their members prepare for the changes within the timescale.

In response to the large professional firm, we do not propose to issue further guidance on the nature of NMRA and related boundaries. We recognise the potential costs of NMRA becoming mainstream activity, but note that they are driven by the absence of rules from the designated professional bodies. The option remains for them to create rules for NMRA, allowing their members to continue to take advantage of the benefits of the NMRA regime. We do not believe that the regulatory gap can remain unaddressed.

We note the Financial Services Consumer Panel's request with regard to informing clients. If an authorised professional firm is no longer able to perform NMRA it will be dealing with clients on a mainstream basis, bringing much increased application of FSA rules. These will include requirements to explain the protections available to the client, so we do not propose to act on this suggestion.

## Cost benefit analysis and compatibility statement

4.20 In Chapter 5 of CP12/11<sup>19</sup>, we set out the outcomes of our cost benefit analysis (CBA) and our consideration of the proposals in the context of our statutory objectives and principles of good regulation.

4.21 We asked:

*Q5.2: Do you agree with the cost benefit analysis?*

4.22 Only one respondent commented on the cost benefit analysis. SIFA felt that we had not sufficiently appreciated the 'integral and indivisible nature of NMRA' and that this meant that the costs indicated are nearer or above the upper figures. In their view, because of the integral nature of NMRA, the most likely response of firms to the proposed change would be to hive off their mainstream regulated activities into separate entities.

### Our response

We recognised in consultation (paragraph 5.15, first bullet) that some firms would cease FSA authorisation, although we did not estimate what

<sup>19</sup> CP12/11, *Quarterly Consultation (No 33)*, (June 2012).

proportion. As noted above, responses from the designated professional bodies suggest that this will not be a large number. We note SIFA's comments about the integral nature of NMRA and accept that a number of firms may take this route, but this does not increase the per-firm costs set out. The CBA and compatibility statement for the proposal therefore remain unchanged from those published in Chapter 5 of CP12/11.<sup>20</sup>

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## Equality and diversity issues

- 4.23 We continue to believe that these changes do not give rise to discrimination and are of low relevance on the equality agenda.
- 4.24 The changes made by this instrument are listed and described in paragraphs 2.24 to 2.26 of this Notice.

## Chapter 7 of CP12/11, Quarterly consultation (No 33)

*Listing Rules (Sponsors) (Amendment No 2) Instrument 2012 (FSA 2012/50)*

*Listing Rules (Cancellation of Listing) (Amendment) Instrument 2012 (FSA 2012/51)*

## Glossary of definitions

### Listing Rules sourcebook (LR)

## Introduction

- 4.25 In Chapter 7 of CP12/11<sup>21</sup>, we consulted on proposed amendments to Chapter 5 of the Listing Rules sourcebook (LR) regarding the cancellation of listing of securities, and to LR8, regarding the annual notification requirements for sponsors.
- 4.26 This Feedback Statement will be of interest to listed issuers and their advisors, sponsors and investors.

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<sup>20</sup> CP12/11, *Quarterly Consultation (No 33)*, (June 2012).

<sup>21</sup> CP12/11, *Quarterly Consultation (No 33)*, (June 2012).

## Amendments to LR 5.2

4.27 We proposed the following changes:

- to extend the application of the exemption set out in LR 5.2.12R to cancellations of listings of equity shares with a standard listing, as well as those with a premium listing;
- to extend the range of insolvency or reconstruction procedures, which will benefit from the exemption provided in LR 5.2.12R;
- to explicitly extend the application of the exemption provided in LR 5.2.12R to overseas issuers; and
- to insert new guidance in LR 5.2.13G relating to the application of LR 5.2.12R to overseas issuers.

4.28 The changes remove the requirement to obtain shareholder approval for a voluntary cancellation of listing in circumstances where a shareholder vote would not be appropriate (for example, because the issuer is insolvent, its management has passed out of the hands of its directors to an officer with statutory responsibilities, or where a shareholder vote has been obtained to approve a step that is inconsistent with a continuation of listing).

4.29 We asked:

*Q7.1: Do you agree with our proposal to amend the reference to equity shares with a premium listing in LR 5.2.12R to refer to equity shares?*

4.30 We received no response to this question.

4.31 We asked:

*Q7.2: Do you agree with our proposal to extend the scope of the exemption in LR 5.2.12R to all UK insolvency or reconstruction procedures and offer overseas equivalence, by amending LR 5.2.12R(2), inserting LR 5.2.12R(3) to (7), and LR 5.2.13G?*

4.32 We also received no response to this question.

### Our response

We have proceeded as proposed in CP12/11.



## Proposed changes to the Annual Notification Requirement for Sponsors in LR 8.7

4.33 With the intention of improving the arrangements for sponsor annual confirmations so that both FSA and sponsor resources are used in a more efficient and economic way, we proposed the following changes:

- modifying the arrangements for the submission of a sponsor's annual confirmation so that all sponsors must provide their annual confirmation in January; and
- submitting a completed Sponsor Annual Notification Form to the FSA.

4.34 We asked:

*Q7.3 Do you agree with our proposal to amend LR 8.7.7R so that a sponsor is required to provide written confirmation to the FSA each year in January that it continues to satisfy the criteria for approval as a sponsor as set out in LR 8.6.5R?*

4.35 We received two responses to this question from sponsors and both respondents agreed with the proposals. However, one of the respondents, in relation to the transitional relief for sponsors outlined in paragraphs 7.25 and 7.26 of CP12/11, requested that the new arrangements come into force on 1 October 2012 rather than 6 October 2012 as proposed, allowing sponsors with 'annual confirmation birthdays' falling on or after 1 October 2012 to benefit from the transitional relief.

### Our response

After careful consideration we have decided that the new rules will now come into force on 1 October 2012. As a result there will be no obligation for sponsors with 'annual confirmation birthdays' falling on or after 1 October 2012 to submit an annual notification until January 2013.

4.36 We asked:

*Q7.4: Do you agree with our proposal to insert LR 8.7.7AR, requiring sponsors to provide written confirmation via a completed sponsor annual notification form?*

- 4.37 We received a single response to this question from a sponsor who responded to question 7.3 above. The respondent was in agreement with the proposal in question 7.4. However, some comments and suggestions were raised in relation to the content of certain sections of the Sponsor Annual Notification Form.

#### **Our response**

In respect of the changes to LR 8.7.7.AR, we are proceeding as originally proposed. In the light of comments and suggestions received from the respondent, we have carefully reviewed the content of all sections of the Sponsor Annual Notification Form. We remain satisfied that the information we are requesting is reasonable and does support our ongoing supervisory functions in relation to sponsors. However, with regard to sections 12, 13, 14, 16, 18, 19 and 20 of the Sponsor Annual Notification Form we have changed the basis of the return period from 'the 12 months preceding this annual notification' to 'since your last notification' to avoid information gaps in the notification which could arise where a sponsor submits its form in the month of January.

### **Cost benefit analysis and compatibility statement**

- 4.38 In Chapter 7 of CP12/11, we set out the outcomes of our cost benefit analysis (CBA) and our consideration of the proposals in the context of our statutory objectives and principles of good regulation. The CBA and compatibility statement for the proposal remain unchanged from those published in Chapter 7 of CP12/11.

### **Equality and diversity issues**

- 4.39 We continue to believe that these changes do not give rise to discrimination and are of low relevance on the equality agenda.
- 4.40 The changes made by this instrument are listed and described in paragraphs 2.28 to 2.33 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 27 September 2012

Title of instrument	CP	Modules affected	No. of instrument	Changes effective
Handbook Administration (No 27) Instrument 2012	-	Glossary, ICOPS, MCOB, <b>SUP</b> , COMP COLL, LR, PR	FSA 2012/44	1.10.12
Advanced Measurement Approach Guidelines Instrument 2012	12/11 (Ch 2)	SYSC, <b>BIPRU</b>	FSA 2012/45	1.10.12
Compensation Sourcebook (Amendment No 9) Instrument 2012	12/7	Glossary, <b>COMP</b>	FSA 2012/48	1.10.12 1.4.12
Professional Firms (Amendment No 2) Instrument 2012	12/11 (Ch 5)	<b>PROF</b>	FSA 2012/49	1.4.13
Listing Rules (Sponsors) (Amendment No2) Instrument 2012	12/11 (Ch 7)	<b>LR</b>	FSA 2012/50	1.10.12
Listing Rules (Cancellation of Listing) (Amendment) Instrument 2012	12/11 (Ch 7)	<b>LR</b>	FSA 2012/51	1.10.12
Listing, Prospectus and Disclosure Rules (Miscellaneous Amendments No 2) Instrument 2012	12/2	Glossary, LR, <b>PR</b> , DTR	FSA 2012/52	1.10.12
Listing Rules (Reverse Takeovers) Instrument 2012	12/2	Glossary, <b>LR</b>	FSA 2012/53	1.10.12
Listing Rules Sourcebook (Amendment No 8) Instrument 2012	12/2	Glossary, <b>LR</b>	FSA 2012/54	1.10.12
Listing Rules (Financial Information) (Amendment) Instrument 2012	12/2	Glossary, <b>LR</b> , PR	FSA 2012/55	1.10.12
Listing Rules (Sponsors Amendment No 3) Instrument 2012	12/2	Glossary, <b>LR</b>	FSA 2012/56	31.12.12
Prospectus Regulation (Amendment No 2) Instrument 2012	-	<b>PR</b>	FSA 2012/57	28.9.12

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](mailto:nick.walker@fsa.gov.uk) or [mel.purdie@fsa.gov.uk](mailto:mel.purdie@fsa.gov.uk) and copied to [roslyn.anderson@fsa.gov.uk](mailto:roslyn.anderson@fsa.gov.uk)

## Handbook instruments made after 1 January 2008

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

<b>*GLOSSARY</b>			
<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 <b>(REVOKED: July 2008)</b>	2008/27	22.5.08	77
Collective Investment Schemes Sourcebook (Property Authorised Investment Funds) Instrument 2008	2008/28	22.5.08	77
Short Selling Instrument 2008	2008/30	12.6.08	78
Disclosure Rules and Transparency Rules Sourcebook (Corporate Governance Rules) Instrument 2008	2008/32	26.6.08	78
Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
Glossary Amendment (Biofuels and Biomass) Instrument 2008	2008/34	24.7.08	79
Disclosure Documents (Amendment) Instrument 2008	2008/35	24.7.08	79
Supervision Manual (Controlled Functions) (Amendment) Instrument 2008	2008/37	24.7.08	79
Short Selling (No 2) Instrument 2008	2008/50	18.9.08	81
Short Selling (No 3) Instrument 2008	2008/51	23.9.08	81
Companies Act 2006 (Consequential Handbook Amendments No 2) Instrument 2008	2008/41	25.9.08	81
Client Assets Sourcebook (Common Platform Provisions) Instrument 2008	2008/45	25.9.08	81
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
Glossary Amendment (Definition of Preference Share) Instrument 2008	2008/56	29.10.08	82
Financial Services Compensation Scheme (Amendment of Tariff Measures and Other Levy Rules) Instrument 2008	2008/57	29.10.08	82
Prudential Categories (Amendment) Instrument 2008	2008/65	4.12.08	83
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008	2008/66	4.12.08	83
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment) Instrument 2008	2008/68	4.12.08	83
Listing Rules (Sponsors) (Amendment) Instrument 2008	2008/70	4.12.08	83
Short Selling (No 5) Instrument 2009	2009/1	14.1.09	84
Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2009	2009/5	22.1.09	84
Supervision Manual (Passporting and Reinsurance) (Amendment) Instrument 2009	2009/9	26.2.09	85
Trading Plan Instrument 2009	2009/12	26.2.09	85
Payment Services Instrument 2009	2009/14	26.3.09	86
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
Supervision Manual (Controllers) (Amendment) Instrument 2009	2009/20	26.3.09	86
Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
Fees (Payment Services) Instrument 2009	2009/23	23.4.09	87
Banking: Conduct of Business Sourcebook Instrument 2009	2009/24	23.4.09	87

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
			HN	
Periodic Fees (2009/2010) and Other Fees Instrument 2009		2009/27	28.5.09	88
Fees (Payment Services) (No 2) Instrument 2009		2009/28	28.5.09	88
Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) Instrument 2009		2009/29	28.5.09	88
Recognised Investment Exchanges and Recognised Clearing Houses Sourcebook (Amendments to Recognition Requirements) Instrument 2009		2009/30	28.5.09	88
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 ( <i>made jointly with FOS as FOS 2009/3</i> )		2009/36	1.7.09	90
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09	90
Dormant Bank and Building Society Accounts Instrument 2009		2009/38	23.7.09	90
Supervision Manual (Controlled Functions) (Amendment No 2) Instrument 2009		2009/42	23.7.09	90
Collective Investment Schemes Sourcebook (Single Sub-fund Umbrellas) Instrument 2009		2009/44	23.7.09	90
Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009		2009/47	23.7.09	90
Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009		2009/48	11.8.09	91
Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 ( <i>instrument made by FOS</i> )		FOS 2009/4	16.9.09	92
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09	92
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009		2009/52	24.9.09	92
Listing Rules Sourcebook (Amendment No 3) Instrument 2009		2009/54	24.9.09	92
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009		2009/55	30.9.09	93
Supervision Manual (Integrated Regulatory Reporting of Liquidity for Banks, Building Societies and Investment Firms) Instrument 2009		2009/56	30.9.09	93
Payment Services (Gibraltar-based Firms) Instrument 2009 ( <i>instrument made jointly with FOS as FOS 2009/5</i> )		2009/57	5.11.09	94
Approved Reinsurance to Close Instrument 2009		2009/61	5.11.09	94
Capital Resources and Professional Indemnity Insurance Requirements for Personal Investment Firms Instrument 2009		2009/62	5.11.09	94
Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009		2009/66	5.11.09	94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009		2009/68	27.11.09	95
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09	95
Prudential Requirements (Stress Testing) Instrument 2009		2009/72	10.12.09	95
Sale and Rent Back Instrument 2010		2010/1	28.1.10	96
Dispute Resolution: Complaints (Publication of Complaints Data) Instrument 2010		2010/2	28.1.10	96
Collective Investment Schemes Sourcebook (Accounting Amendments) Instrument 2010		2010/3	28.1.10	96
Funds of Alternative Investment Funds Instrument 2010		2010/5	25.2.10	97
Alternative Finance Investment Bonds Instrument 2010		2010/6	25.2.10	97
Listing Rules Sourcebook (Amendment No 4) Instrument 2010		2010/7	25.2.10	97
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10	98
Building Societies Sourcebook Instrument 2010		2010/11	25.3.10	98
Retail Distribution Review (Adviser Charging) Instrument 2010		2010/12	25.3.10	98
Periodic Fees (2010/2011) and Other Fees Instrument 2010		2010/15	27.5.10	100
Fees (CFEB Levy) Instrument 2010		2010/16	27.5.10	100
Handbook Administration (No 18) Instrument 2010		2010/19	24.6.10	101
Retail Distribution Review (Corporate Pensions) Instrument 2010		2010/21	24.6.10	101
Financial Stability and Market Confidence Sourcebook Instrument 2010		2010/25	22.7.10	102
Enforcement Powers (Financial Services Act 2010) Instrument 2010		2010/26	22.7.10	102
Financial Services Compensation Scheme (Financial Services Act 2010) Instrument 2010		2010/27	22.7.10	102
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10	102
Capital Requirements Directive (Handbook Amendments) Instrument 2010		2010/29	22.7.10	102

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	UK Corporate Governance Code (Handbook Amendments) Instrument 2010	2010/39	22.7.10 102
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10 103
	Capital Requirements Directive (Large Exposures) Instrument 2010	2010/41	23.9.10 103
	Prudential Requirements (Capital Planning Buffer) Instrument 2010	2010/42	23.9.10 103
	Liquidity Standards (Miscellaneous Amendments) Instrument 2010	2010/43	23.9.10 103
	Financial Services Compensation Scheme (Financial Services Act 2010) (No 2) Instrument 2010	2010/45	23.9.10 103
	Retail Distribution Review (Pure Protection) Instrument 2010	2010/46	23.9.10 103
	Controlled Functions (Amendment) Instrument 2010	2010/48	23.9.10 103
	Disclosure Rules and Transparency Rules Sourcebook (Amendment No 4) Instrument 2010	2010/51	23.9.10 103
	Client Assets Sourcebook (Enhancement) Instrument 2010	2010/52	13.10.10 104
	Public Awareness Objective (Financial Services Act 2010) Instrument 2010	2010/53	10.11.10 104
	Conduct of Business Sourcebook (Abolition of Contracting Out for Defined Contribution Schemes) Instrument 2010	2010/58	10.11.10 104
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10 105
	Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 <i>(made jointly with FOS as FOS 2010/3)</i>	2010/63	16.12.10 105
	Retail Distribution Review (Training and Competence) Instrument 2011	2011/5	19.1.11 106
	Fees (Electronic Money Application Fees) Instrument 2011	2011/6	9.2.11 107
	Electronic Money and Payment Services Instrument 2011 <i>(made jointly with FOS as FOS 2011/1)</i>	2011/7	9.2.11 107
	Decision Procedure and Penalties Manual and Enforcement Guide (Amendment No 2) Instrument 2011	2011/10	24.2.11 107
	Banking: Conduct of Business Sourcebook (Amendment No 2) Instrument 2011	2011/13	24.2.11 107
	Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11 108
	Controlled Functions (Amendment No 2) Instrument 2011	2011/15	24.3.11 108
	Liquidity Standards (Miscellaneous Amendments No 2) Instrument 2011	2011/18	24.3.11 108
	Pensions (Annuitisation and Income Withdrawals Rules) (Amendment) Instrument 2011	2011/19	24.3.11 108
	Child Trust Funds (Amendment) Instrument 2011	2011/20	24.3.11 108
	Supervision Manual (Auditor's Client Assets Report) (Amendment) Instrument 2011	2011/21	24.3.11 108
	Permitted Links (Amendment No 3) Instrument 2011	2011/24	28.4.11 109
	Periodic Fees (2011/2012) and Other Fees Instrument 2011	2011/28	26.5.11 110
	Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011	2011/30	26.5.11 110
	Listing Rules Sourcebook (Amendment No 7) Instrument 2011	2011/32	26.5.11 110
	Dispute Resolution: Complaints (Amendment No 3) Instrument 2011 <i>(made jointly with FOS as FOS 2011/3)</i>	2011/33	26.5.11 110
	Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) (No 2) Instrument 2011 <i>(made jointly with FOS as FOS 2011/4)</i>	2011/36	23.6.11 111
	Retail Distribution Review (Holloway Sickness Policies) Instrument 2011	2011/37	23.6.11 111
	Money Market Funds Instrument 2011	2011/38	23.6.11 111
	UCITS IV Directive Instrument 2011	2011/39	28.7.11 112
	Glossary Amendment (Definition of Holloway Sickness Policy) Instrument 2011	2011/40	28.7.11 112
	Consumer Redress Schemes Instrument 2011 <i>(made jointly with FOS as FOS 2011/5)</i>	2011/46	28.7.11 112
	Retail Distribution Review (Platforms) Instrument 2011	2011/47	28.7.11 112
	Handbook Administration (No 23) Instrument 2011	2011/48	22.9.11 113
	Training and Competence Sourcebook (Accredited Bodies and Qualifications Amendments No 2) Instrument 2011	2011/50	22.9.11 113
	Liquidity Standards (Miscellaneous Amendments No 3) Instrument 2011	2011/52	22.9.11 113
	Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 4) Instrument 2011	2011/62	2.11.11 114
	Capital Instruments (Notification) Instrument 2011	2011/63	2.11.11 114
	Capital Requirements Directive (Handbook Amendments No 4) Instrument 2011	2011/66	2.11.11 114
	Retail Distribution Review (Key Features Illustrations) Instrument 2011	2011/55	22.9.11 115
	Retail Distribution Review (Retail Mediation Activities Return & Complaints Data) Instrument 2011	2011/58	22.9.11 115

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
			HN	
Handbook Administration (No 24) Instrument 2011		2011/67	8.12.11	115
Professional Firms (Amendment) instrument 2011		2011/70	8.12.11	115
Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011		2011/72	8.12.11	115
Regulated Covered Bond Sourcebook (Amendment No 2) Instrument 2011		2011/73	8.12.11	115
Financial Crime Guide Instrument 2011		2011/74	8.12.11	115
Collective Investment Schemes Sourcebook (ICVC Sub-Funds) Instrument 2011		2011/76	21.12.11	116
Recognised Auction Platforms Instrument 2011		2011/77	21.12.11	116
Training and Competence Sourcebook (Accredited Bodies Amendment) Instrument 2012		2012/1	19.1.12	116
Glossary Amendment (Definition of Settlement Decision Makers) Instrument 2012		2012/2	19.1.12	116
Liquidity Standards (Miscellaneous Amendments No 4) Instrument 2012		2012/4	19.1.12	116
Handbook Administration (No 25) Instrument 2012		2012/11	21.3.12	118
Fees (Miscellaneous Amendments) (No 4) Instrument 2012		2012/13	21.3.12	118
Conduct of Business Sourcebook (Contracting Out) Instrument 2012		2012/16	21.3.12	118
Credit Unions (Northern Ireland) Instrument 2012		2012/18	21.3.12	118
Collective Investment Schemes Sourcebook (Amendment No 6) Instrument 2012		2012/19	21.3.12	118
Conduct of Business Sourcebook (With-Profits Business) Instrument 2012		2012/10	23.2.12	119
Client Assets Sourcebook (Resolution Pack) Instrument 2012		2012/20	21.3.12	119
Collective Investment Schemes Sourcebook (Master-Feeder) Instrument 2012		2012/25	26.4.12	119
Periodic Fees (2012/2013) and Other Fees Instrument 2012		2012/26	24.5.12	120
Prospectus Directive Amending Directive Instrument 2012		2012/29	28.6.12	121
Handbook Administration (No 26) Instrument 2012		2012/31	28.6.12	121
Emissions Allowance Auction Bidders Instrument 2012		2012/35	26.7.12	122
Packaged Bank Accounts Instrument 2012		2012/37	26.7.12	122
Listing Rules (Related Party Transactions) Instrument 2012		2012/41	26.7.12	122
Retail Distribution Review (Platforms)(Amendment) Instrument 2012		2012/43	26.7.12	122
Handbook Administration (No 27) Instrument 2012		2012/44	27.9.12	123
Compensation Sourcebook (Amendment No 9) Instrument 2012		2012/48	27.9.12	123
Listing, Prospectus and Disclosure Rules (Miscellaneous Amendments No 2) Instrument 2012		2012/52	27.9.12	123
Listing Rules (Reverse Takeovers) Instrument 2012		2012/53	27.9.12	123
Listing Rules Sourcebook (Amendment No 8) Instrument 2012		2012/54	27.9.12	123
Listing Rules (Financial Information) (Amendment) Instrument 2012		2012/55	27.9.12	123
Listing Rules (Sponsors Amendment No 3) Instrument 2012		2012/56	27.9.12	123
<b>HIGH LEVEL STANDARDS</b>				

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



Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
			HN	
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) Instrument 2011		2011/35	23.6.11	111
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

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

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
			HN	
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09	92
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

FINMAR	Financial Stability and Market Confidence sourcebook			
<i>First brought into force</i>		-	6.8.10	-
Financial Stability and Market Confidence Sourcebook Instrument 2010		2010/25	22.7.10	102
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10	105
Handbook Administration (No 23) Instrument 2011		2011/48	22.9.11	113

TC	Training and Competence			
<i>First brought into force</i>		-	1.12.01	-
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08	72
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 ( <i>made jointly with FOS as FOS 2009/3</i> )		2009/36	1.7.09	90
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10	105
Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010		2010/65	16.12.10	105
Retail Distribution Review (Training and Competence) Instrument 2011		2011/5	19.1.11	106
Training and Competence Sourcebook (Qualifications Amendments) Instrument 2011		2011/16	24.3.11	108
Retail Distribution Review (Holloway Sickness Policies) Instrument 2011		2011/37	23.6.11	111
Training and Competence Sourcebook (Accredited Bodies and Qualifications Amendments No 2) Instrument 2011		2011/50	22.9.11	113

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

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 2011/1</i> )		2011/7	9.2.11
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment No 2) Instrument 2011		2011/10	24.2.11
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11
UCITS IV Directive Instrument 2011		2011/39	28.7.11
Training and Competence Sourcebook (Qualifications Amendment No 6) Instrument 2012		2012/32	28.6.12

FEES	Fees		
<i>First brought into force</i>		-	1.1.06
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08
Fees Provisions (2008/2009) Instrument 2008		2008/10	27.3.08
Financial Services Compensation Scheme (Amendment of Fees Provisions) Instrument 2008		2008/11	27.3.08
Fees Manual (Financial Ombudsman Service Case Fees 2008/2009) Instrument 2008		FOS 2008/2	5.3.08
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
Periodic Fees (2008/2009) and Other Fees Instrument 2008		2008/23	22.5.08
Connected Travel Insurance Instrument 2008		2008/24	22.5.08
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08
Periodic Fees (Solvency 2) Instrument 2008		2008/43	25.9.08
Fees (Transaction Reporting) (Amendment) Instrument 2008		2008/49	25.9.08
Financial Services Compensation Scheme (Amendment of Fees Provisions (No 2)) Instrument 2008		2008/52	29.9.08
Financial Services Compensation Scheme (Amendment of Fees Provisions (No 3)) Instrument 2008		2008/54	7.10.08

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08 82
	Financial Services Compensation Scheme (Amendment of Tariff Measures and Other Levy Rules) Instrument 2008	2008/57	29.10.08 82
	Financial Services Compensation Scheme (Amendment of Fees Provisions (No 4)) Instrument 2008	2008/63	29.10.08 82
	Fees Manual (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009	FOS 2009/2	13.3.09 86
	Fees Provisions (2009/2010) Instrument 2009	2009/15	26.3.09 86
	Fees (Miscellaneous Amendments) Instrument 2009	2009/16	26.3.09 86
	Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09 86
	Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09 87
	Fees (Payment Services) Instrument 2009	2009/23	23.4.09 87
	Periodic Fees (2009/2010) and Other Fees Instrument 2009	2009/27	28.5.09 88
	Fees (Payment Services) (No 2) Instrument 2009	2009/28	28.5.09 88
	Fees (Electronic Payments) Instrument 2009	2009/32	25.6.09 89
	Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 ( <i>made jointly with FOS as FOS 2009/3</i> )	2009/36	1.7.09 90
	Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09 90
	Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009	2009/47	23.7.09 90
	Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 ( <i>instrument made by FOS</i> )	FOS 2009/4	16.9.09 92
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09 92
	Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009	2009/66	5.11.09 94
	Fees (Miscellaneous Amendments) (No 2) Instrument 2009	2009/70	10.12.09 95
	Fees (Building Societies) Instrument 2009	2009/71	10.12.09 95
	Sale and Rent Back Instrument 2010	2010/1	28.1.10 96
	Fees Manual (Financial Ombudsman Service Case Fees 2010/2011) Instrument 2010	FOS 2010/1	10.3.10 98
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10 98
	Fees Provisions (2010/2011) Instrument 2010	2010/9	25.3.10 98
	Fees Provisions (Amendment No 2) Instrument 2010	2010/10	25.3.10 98
	Periodic Fees (2010/2011) and Other Fees Instrument 2010	2010/15	27.5.10 100
	Fees (CFEB Levy) Instrument 2010	2010/16	27.5.10 100
	Fees (Special Project Fee for Restructuring) (Amendment) Instrument 2010	2010/20	24.6.10 101
	Financial Services Compensation Scheme (Financial Services Act 2010) Instrument 2010	2010/27	22.7.10 102
	Financial Services Compensation Scheme (Financial Services Act 2010) (No 2) Instrument 2010	2010/45	23.9.10 103
	Financial Services Compensation Scheme (Deposit Tariff Base Amendment) Instrument 2010	2010/54	10.11.10 104
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10 105
	Fees Provisions (Amendment No 3) Instrument 2010	2010/62	16.12.10 105
	Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 ( <i>made jointly with FOS as FOS 2010/3</i> )	2010/63	16.12.10 105
	Retail Distribution Review (Training and Competence) Instrument 2011	2011/5	19.1.11 106
	Fees (Electronic Money Application Fees) Instrument 2011	2011/6	9.2.11 107
	Fees Manual (Financial Ombudsman Service Case Fees 2011/2012) Instrument 2011 ( <i>instrument made by FOS</i> )	FOS 2011/2	16.3.11 108
	Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11 108
	Fees Provisions (2011/2012) Instrument 2011	2011/17	24.3.11 108
	Periodic Fees (2011/2012) and Other Fees Instrument 2011	2011/28	26.5.11 110
	Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) (No 2) Instrument 2011 ( <i>made jointly with FOS as FOS 2011/4</i> )	2011/36	23.6.11 111
	Financial Services Compensation Scheme (Payment of Levies) (Amendment) Instrument 2011	2011/41	28.7.11 112
	Recognised Auction Platforms Instrument 2011	2011/77	21.12.11 116

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Fees (Miscellaneous Amendments) (No 3) Instrument 2012		2012/3	19.1.12
Fees Provisions (2012/2013) Instrument 2012		2012/12	21.3.12
Fees (Miscellaneous Amendments) (No 4) Instrument 2012		2012/13	21.3.12
Credit Unions (Northern Ireland) Instrument 2012		2012/18	21.3.12
Fees Manual (FOS Case Fees 2012/13) Instrument 2012	FOS	2012/1	21.3.12
Periodic Fees (2012/13) and Other Fees Instrument 2012		2012/26	24.5.12
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

## PRUDENTIAL STANDARDS

GENPRU	General Prudential sourcebook		
	<i>First brought into force (in part)</i>		31.12.06
	General Prudential Sourcebook (Capital Resources Amendment) Instrument 2008	2008/3	24.1.08
	General Prudential Sourcebook (Adequacy of Financial Resources) (Amendment) Instrument 2008	2008/12	27.3.08
	Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08
	General Prudential Sourcebook (Capital Adequacy Calculations for Financial Conglomerates) (Amendment) Instrument 2008	2008/31	26.6.08
	Prudential Requirements for Insurers (Amendment No 3) Instrument 2008	2008/66	4.12.08
	General Prudential Sourcebook (Notification of Redemption or Repayment) Instrument 2009	2009/8	26.2.09
	Reclassification of Available-For-Sale Debt Instrument 2009	2009/40	23.7.09
	Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009	2009/48	11.8.09
	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 Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09
	Prudential Requirements (Stress Testing) Instrument 2009	2009/72	10.12.09
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10
	Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10
	Capital Requirements Directive (Handbook Amendments) Instrument 2010	2010/29	22.7.10
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10
	Capital Requirements Directive (Large Exposures) Instrument 2010	2010/41	23.9.10
	Prudential Requirements (Capital Planning Buffer) Instrument 2010	2010/42	23.9.10
	Capital Requirements Directive (Handbook Amendments No 2) Instrument 2010	2010/66	16.12.10
	Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )	2011/7	9.2.11
	UCITS IV Directive Instrument 2011	2011/39	28.7.11
	Venture Capital Investments Instrument 2011	2011/42	28.7.11
	Capital Instruments (Notification) Instrument 2011	2011/63	2.11.11
	Capital Requirements Directive (Handbook Amendment No 4) Instrument 2011	2011/66	2.11.11
	Supervision Manual (Prudent Valuation Reporting) Instrument 2012	2012/24	26.4.12

*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
	Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Credit Derivatives Specific Risk) Instrument 2008	2008/58	29.10.08

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
			HN	
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09	87
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009		2009/55	30.9.09	93
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Capital Floors) Instrument 2009		2009/58	5.11.09	94
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Large Exposures Transitional Provisions) (Amendment) Instrument 2009		2009/59	5.11.09	94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009		2009/68	27.11.09	95
Prudential Requirements (Stress Testing) Instrument 2009		2009/72	10.12.09	95
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Short-Term Trade Finance Transactions) Instrument 2009		2009/73	10.12.09	95
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10	102
Capital Requirements Directive (Handbook Amendments) Instrument 2010		2010/29	22.7.10	102
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Amendment) Instrument 2010		2010/30	22.7.10	102
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10	103
Capital Requirements Directive (Large Exposures) Instrument 2010		2010/41	23.9.10	103
Prudential Requirements (Capital Planning Buffer) Instrument 2010		2010/42	23.9.10	103
Liquidity Standards (Miscellaneous Amendments) Instrument 2010		2010/43	23.9.10	103
Capital Requirements Directive (Handbook Amendments No 2) Instrument 2010		2010/66	16.12.10	105
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Remuneration Disclosures) Instrument 2010		2010/73	16.12.10	105
Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )		2011/7	9.2.11	107
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11	108
Liquidity Standards (Miscellaneous Amendments No 2) Instrument 2011		2011/18	24.3.11	108
Handbook Administration (No 22) Instrument 2011		2011/34	23.6.11	111
Venture Capital Investments Instrument 2011		2011/42	28.7.11	112
Capital Requirements Directive (Handbook Amendments No 3) Instrument 2011		2011/43	28.7.11	112
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Group Risk Consolidation) Instrument 2011		2011/51	22.9.11	113
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

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Prudential Sourcebook for Insurers (Amendment No 2) Instrument 2011		2011/8	24.2.11
Capital Instruments (Notification) Instrument 2011		2011/63	2.11.11

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
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08
Connected Travel Insurance Instrument 2008		2008/24	22.5.08
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08
Professional Indemnity Insurance (Limits of Indemnity) Instrument 2009		2009/4	22.1.09
Reclassification of Available-For-Sale Debt Instrument 2009		2009/40	23.7.09
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09
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 21) Instrument 2011		2011/14	24.3.11
Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011		2011/72	8.12.11
Credit Unions (Northern Ireland) Instrument 2012		2012/18	21.3.12

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

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

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

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

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

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

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



Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08 81
Self-Invested Personal Pensions (Contracting Out) Instrument 2008		2008/44	25.9.08 81
Client Assets Sourcebook (Common Platform Provisions) Instrument 2008		2008/45	25.9.08 81
Handbook Administration (No 11) Instrument 2008		2008/55	29.10.08 82
Conduct of Business Sourcebook (Record Keeping for Inducements) Instrument 2008		2008/59	29.10.08 82
Conduct of Business Sourcebook (Product Information for Variation of Personal Pension Schemes) Instrument 2008		2008/67	4.12.08 83
Handbook Administration (No 12) Instrument 2009		2009/3	22.1.09 84
Payment Services Instrument 2009		2009/14	26.3.09 86
Financial Services Compensation Scheme (Limits Amendment) Instrument 2009		2009/25	23.4.09 87
With-Profits Funds: Payments of Compensation and Redress Instrument 2009		2009/41	23.7.09 90
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09 92
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009		2009/52	24.9.09 92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09 95
Retail Distribution Review (Adviser Charging) Instrument 2010		2010/12	25.3.10 98
Handbook Administration (No 18) Instrument 2010		2010/19	24.6.10 101
Retail Distribution Review (Corporate Pensions) Instrument 2010		2010/21	24.6.10 101
Financial Promotions (Amendment) Instrument 2010		2010/31	22.7.10 102
Retail Distribution Review (Pure Protection) Instrument 2010		2010/46	23.9.10 103
Conduct of Business Sourcebook (Recording of Telephone Conversations and Electronic Communications) (No 2) Instrument 2010		2010/56	10.11.10 104
Conduct of Business Sourcebook (Stewardship Code) Instrument 2010		2010/57	10.11.10 104
Conduct of Business Sourcebook (Abolition of Contracting Out for Defined Contribution Schemes) Instrument 2010		2010/58	10.11.10 104
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10 105
Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )		2011/7	9.2.11 107
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11 108
Pensions (Annuitisation and Income Withdrawals Rules) (Amendment) Instrument 2011		2011/19	24.3.11 108
Child Trust Funds (Amendment) Instrument 2011		2011/20	24.3.11 108
Retail Distribution Review (Adviser Charging No 2) Instrument 2011		2011/23	28.4.11 109
Permitted Links (Amendment No 3) Instrument 2011		2011/24	28.4.11 109
Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011		2011/30	26.5.11 110
Retail Distribution Review (Holloway Sickness Policies) Instrument 2011		2011/37	23.6.11 111
Money Market Funds Instrument 2011		2011/38	23.6.11 111
UCITS IV Directive Instrument 2011		2011/39	28.7.11 112
Retail Distribution Review (Platforms) Instrument 2011		2011/47	28.7.11 112
Financial Promotions Guidance (Amendment) Instrument 2011		2011/53	22.9.11 113
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

<b>*ICOB</b>	<b>Insurance: Conduct of Business</b>
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Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
<i>Comes into force</i>		-	6.1.08
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08
Connected Travel Insurance Instrument 2008		2008/24	22.5.08
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09
Financial Services Compensation Scheme (Limits Amendment) Instrument 2009		2009/25	23.4.09
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09
Retail Distribution Review (Pure Protection) Instrument 2010		2010/46	23.9.10
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10
Employers' Liability Insurance: Disclosure by Insurers Instrument 2011		2011/12	24.2.11
Handbook Administration (No 23) Instrument 2011		2011/48	22.9.11
Employers' Liability Insurance: Disclosure by Insurers (No 2) Instrument 2012		2012/17	21.3.12
Packaged Bank Accounts Instrument 2012		2012/37	26.7.12
Handbook Administration (No 27) Instrument 2012		2012/44	27.9.12

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

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

CASS	Client Assets		
<i>First brought into force</i>		-	1.1.04
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08
Client Assets Sourcebook (Common Platform Provisions) Instrument 2008		2008/45	25.9.08

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

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

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
			HN	
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08	81
Status Disclosure and FSA Logo Instrument 2008		2008/42	25.9.08	81
Supervision Manual (Amendment No 14) Instrument 2008		2008/46	25.9.08	81
Handbook Administration (No 11) Instrument 2008		2008/55	29.10.08	82
Prudential Categories (Amendment) Instrument 2008		2008/65	4.12.08	83
Handbook Administration (No 12) Instrument 2009		2009/3	22.1.09	84
Supervision Manual (Passporting and Reinsurance) (Amendment) Instrument 2009		2009/9	26.2.09	85
Supervision Manual (Amendment No 15) Instrument 2009		2009/10	26.2.09	85
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09	86
Supervision Manual (Controllers) (Amendment) Instrument 2009		2009/20	26.3.09	86
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09	87
Integrated Regulatory Reporting (Amendment No 5) Instrument 2009		2009/34	25.4.09	89
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 ( <i>made jointly with FOS as FOS 2009/3</i> )		2009/36	1.7.09	90
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09	90
Dormant Bank and Building Society Accounts Instrument 2009		2009/38	23.7.09	90
Supervision Manual (Controlled Functions) (Amendment No 2) Instrument 2009		2009/42	23.7.09	90
Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009		2009/48	11.8.09	91
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
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

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
			HN	
Supervision Manual (Retail Mediation Activities Return) (Amendment No 3) Instrument 2010		2010/70	16.12.10	105
Change of Control (Aggregation of Holdings) Instrument 2011		2011/2	19.1.11	106
Integrated Regulatory Reporting (Amendment No 10) Instrument 2011		2011/3	19.1.11	106
Supervision Manual (Amendment No 17) Instrument 2011		2011/4	19.1.11	106
Retail Distribution Review (Training and Competence) Instrument 2011		2011/5	19.1.11	106
Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )		2011/7	9.2.11	107
Employers' Liability Insurance: Disclosure by Insurers Instrument 2011		2011/12	24.2.11	107
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11	108
Controlled Functions (Amendment No 2) Instrument 2011		2011/15	24.3.11	108
Supervision Manual (Auditor's Client Assets Report) (Amendment) Instrument 2011		2011/21	24.3.11	108
Integrated Regulatory Reporting (Amendment No 11) Instrument 2011		2011/22	24.3.11	108
Client Assets Reporting (Amendment) Instrument 2011		2011/26	28.4.11	109
Supervision Manual (Core Information) (Amendment) Instrument 2011		2011/27	28.4.11	109
Client Assets Reporting (Amendment No 2) Instrument 2011		2011/31	26.5.11	110
Handbook Administration (No 22) Instrument 2011		2011/34	23.6.11	111
UCITS IV Directive Instrument 2011		2011/39	28.7.11	112
Liquidity Reporting (Miscellaneous Amendments) Instrument 2011		2011/45	28.7.11	112
Handbook Administration (No 23) Instrument 2011		2011/48	22.9.11	113
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Group Risk Consolidation) Instrument 2011		2011/51	22.9.11	113
Liquidity Standards (Miscellaneous Amendments No 3) Instrument 2011		2011/52	22.9.11	113
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

DEPP	Decision Procedure and Penalties			
<i>First brought into force</i>		-	28.8.07	-
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008		2008/2	24.1.08	72
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment) Instrument 2008		2008/68	4.12.08	83
Handbook Administration (No 12) Instrument 2009		2009/3	22.1.09	84
Payment Services Instrument 2009		2009/14	26.3.09	86

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

## REDRESS

DISP	Dispute Resolution: Complaints			
	<i>First brought into force</i>	-	1.12.01	-
	Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
	Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 ( <i>made jointly with FOS as FOS 2008/3</i> )	2008/18	27.3.08	75
	Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
	Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
	Dispute Resolution: Complaints (Amendment No 2) Instrument 2008 ( <i>made jointly with FOS as FOS 2008/4</i> )	2008/47	25.9.08	81
	Handbook Administration (No 11) Instrument 2008 ( <i>made jointly with FOS as FOS 2008/5</i> )	2008/55	29.10.08	82
	Payment Services Instrument 2009 ( <i>made jointly with FOS as FOS 2009/1</i> )	2009/14	26.3.09	86
	Periodic Fees (2009/2010) and Other Fees Instrument 2009	2009/27	28.5.09	88
	Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 ( <i>made jointly with FOS as FOS 2009/3</i> )	2009/36	1.7.09	90
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
	Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90
	Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 ( <i>instrument made by FOS</i> )	FOS 2009/4	16.9.09	92
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
	Payment Services (Transitioning Firms) Instrument 2009	2009/53	24.9.09	92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
	Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
	Dispute Resolution (Voluntary Jurisdiction and Sale and Rent Back Amendments) Instrument 2009 ( <i>instrument made by FOS</i> )	FOS 2009/6	17.12.09	96
	Dispute Resolution: Complaints (Publication of Complaints Data) Instrument 2010	2010/2	28.1.10	96
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10	98
	Dispute Resolution: Complaints (Payment Protection Insurance Complaints: Referral to Ombudsman) Instrument 2010	2010/18	27.5.10	100
	Sale and Rent Back (Regulatory Reporting) Instrument 2010	2010/23	24.6.10	101
	Dispute Resolution: Complaints (Payment Protection Insurance) Instrument 2010	2010/36	22.7.10	103
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
	Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 ( <i>made jointly with FOS as FOS 2010/3</i> )	2010/63	16.12.10	105
	Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS</i> )	2011/7	9.2.11	107

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
<i>2011/1</i>			
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11
Dispute Resolution: Complaints (Amendment No 3) Instrument 2011		2011/33	26.5.11
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
UCITS IV Directive Instrument 2011		2011/39	28.7.11
Consumer Redress Schemes Instrument 2011 ( <i>made jointly with FOS as FOS 2011/5</i> )		2011/46	28.7.11
Dispute Resolution: Complaints (Amendment No 4) Instrument 2011 ( <i>made jointly with FOS as FOS 2011/6</i> )		2011/65	2.11.11
Retail Distribution Review (Retain Mediation Activities Return & Complaints Data) Instrument 2011		2011/58	22.9.11
Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011		2011/72	8.12.11
Fees (Miscellaneous Amendments) (No 3) Instrument 2012		2012/3	19.1.12
Handbook Administration (No 25) Instrument 2012		2012/11	21.3.12
Emissions Allowance Auction Bidders Instrument 2012		2012/35	26.7.12

*COMP	Compensation		
<i>Chapter 4 first brought into force</i>		-	15.11.01
<i>Rest of COMP brought into force</i>		-	1.12.01
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08
Compensation Sourcebook (Protected Contracts of Insurance) (Scope Amendment No 3) Instrument 2008		2008/38	24.7.08
Compensation Sourcebook (Amendment No 8) Instrument 2008		2008/53	2.10.08
Financial Services Compensation Scheme (Amendment of Fees Provisions) (No 3) Instrument 2008		2008/54	7.10.08
Handbook Administration (No 11) Instrument 2008		2008/55	29.10.08
Compensation Sourcebook (Accelerated Compensation for Depositors) Instrument 2008		2008/62	29.10.08
Compensation Sourcebook (Building Society Mergers) Instrument 2008		2008/64	26.11.08
Compensation Sourcebook (Building Societies and other Mutual Society Mergers) Instrument 2009		2009/2	15.1.09
Handbook Administration (No 12) Instrument 2009		2009/3	22.1.09
Compensation Sourcebook (Protected Deposit Transfers under the Special Resolution Regime) Instrument 2009		2009/21	29.3.09
Financial Services Compensation Scheme (Limits Amendment) Instrument 2009		2009/25	23.4.09
Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) Instrument 2009		2009/29	28.5.09
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09
Dormant Bank and Building Society Accounts Instrument 2009		2009/38	23.7.09
Compensation Sourcebook (Mutual Society Mergers and Protected Deposit Transfers under the Special Resolution Regime) (Amendment) Instrument 2009		2009/43	23.7.09
Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009		2009/47	23.7.09
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09
Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009		2009/66	5.11.09
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10
Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) (No 2) Instrument 2010		2010/71	16.12.10
UCITS IV Directive Instrument 2011		2011/39	28.7.11
Consumer Redress Schemes Instrument 2011 ( <i>made jointly with FOS as FOS 2011/5</i> )		2011/46	28.7.11
Compensation Sourcebook (Occupational Pension Scheme Trustees) Instrument 2011		2011/61	1.10.11
Professional Firms (Amendment) Instrument 2011		2011/70	8.12.11
Compensation Sourcebook (Deposits by Credit Unions) Instrument 2012		2012/6	19.1.12
Credit Unions (Northern Ireland) Instrument 2012		2012/18	21.3.12

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Compensation Sourcebook (Deposit-Taking Firms' Disclosure Requirements) Instrument 2012		2012/27	24.5.12
Handbook Administration (No 26) Instrument 2012		2012/31	28.6.12
Credit Unions New Sourcebook (Consequential Amendments No 2) Instrument 2012		2012/39	26.7.12
Handbook Administration (No 27) Instrument 2012		2012/44	27.9.12
Compensation Sourcebook (Amendment No 9) Instrument 2012		2012/48	27.9.12

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
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09

### SPECIALIST SOURCEBOOKS

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

*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
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08
Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2008 <b>(REVOKED: July 2008)</b>		2008/27	22.5.08
Collective Investment Schemes Sourcebook (Property Authorised Investment Funds) Instrument 2008		2008/28	22.5.08
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08
Collective Investment Schemes Sourcebook (Immovables Valuation) Instrument 2008		2008/48	25.9.08
Collective Investment Schemes Sourcebook (Simplified Prospectus) (Amendment) Instrument 2008		2008/61	29.10.08
Collective Investment Schemes Sourcebook (Suspension of Dealings) Instrument 2008		2008/69	4.12.08
Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2009		2009/5	22.1.09
Collective Investment Schemes Sourcebook (Amendment No 4) Instrument 2009		2009/11	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
Collective Investment Schemes Sourcebook (Single Sub-fund Umbrellas) Instrument 2009		2009/44	23.7.09
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09
Collective Investment Schemes Sourcebook (Amendment No 5) Instrument		2009/74	10.12.09
Collective Investment Schemes Sourcebook (Accounting Amendments) Instrument 2010		2010/3	28.1.10
Funds of Alternative Investment Funds Instrument 2010		2010/5	25.2.10
Alternative Finance Investment Bonds Instrument 2010		2010/6	25.2.10
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10
Collective Investment Schemes Sourcebook (Winding Up and Sub-fund Termination and Miscellaneous Amendments) Instrument 2011		2011/11	24.2.11



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

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

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

ELM	Electronic Money		
	<i>First brought into force</i>	-	18.4.02 -
	Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08 72
	Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08 77
	Senior Management Arrangements, Systems and Controls (Extension of Common Platform 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

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

*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

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
Recognised Investment Exchanges and Recognised Clearing Houses Sourcebook (Financial Resources Requirements) Instrument 2012		2012/40	26.7.12	122

## LISTING, PROSPECTUS AND DISCLOSURE

*LR	Listing Rules			
<i>First brought into force</i>		-	1.7.05	-
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08	72
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008		2008/2	24.1.08	72

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
			HN	
	Listing Rules Sourcebook (Amendment No 2) Instrument 2008	2008/21	24.4.08	76
	Disclosure Rules and Transparency Rules Sourcebook (Corporate Governance Rules) Instrument 2008	2008/32	26.6.08	78
	Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
	Listing Rules (Sponsors) (Amendment) Instrument 2008	2008/70	4.12.08	83
	Listing Rules Sourcebook (Rights Issue Subscription Period) Instrument 2009	2009/6	9.2.09	85
	Trading Plan Instrument 2009	2009/12	26.2.09	85
	Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
	Listing Rules Sourcebook (Amendment No 3) Instrument 2009	2009/54	24.9.09	92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
	Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
	Alternative Finance Investment Bonds Instrument 2010	2010/6	25.2.10	97
	Listing Rules Sourcebook (Amendment No 4) Instrument 2010	2010/7	25.2.10	97
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10	98
	Listing Rules Sourcebook (Amendment No 5) Instrument 2010	2010/13	22.4.10	99
	Listing Rules Sourcebook (Amendment No 6) Instrument 2010	2010/37	22.7.10	102
	UK Corporate Governance Code (Handbook Amendments) Instrument 2010	2010/39	22.7.10	102
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
	Listing Rules Sourcebook (Amendment No 7) Instrument 2011	2011/32	26.5.11	110
	Handbook Administration (No 25) Instrument 2012	2012/11	21.3.12	118
	Prospectus Directive Amending Directive Instrument 2012	2012/29	28.6.12	121
	Handbook Administration (No 26) Instrument 2012	2012/31	28.6.12	121
	Emissions Allowance Auction Bidders Instrument 2012	2012/35	26.7.12	122
	Listing Rules (Related Party Transactions) Instrument 2012	2012/41	26.7.12	122
	Listing Rules (Contact with the FSA) Instrument 2012	2012/42	26.7.12	122
	Handbook Administration (No 27) Instrument 2012	2012/44	27.9.12	123
	Listing Rules (Sponsors) (Amendment No2) Instrument 2012	2012/50	27.9.12	123
	Listing Rules (Cancellation of Listing) (Amendment) Instrument 2012	2012/51	27.9.12	123
	Listing, Prospectus and Disclosure Rules (Miscellaneous Amendments No 2) Instrument 2012	2012/52	27.9.12	123
	Listing Rules (Reverse Takeovers) Instrument 2012	2012/53	27.9.12	123
	Listing Rules Sourcebook (Amendment No 8) Instrument 2012	2012/54	27.9.12	123
	Listing Rules (Financial Information) (Amendment) Instrument 2012	2012/55	27.9.12	123
	Listing Rules (Sponsors Amendment No 3) Instrument 2012	2012/56	27.9.12	123

*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

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

*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
			<b>HN</b>

### 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

*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*

<b>EG</b>	<b>Enforcement Regulatory Guide</b>		
<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

*EG is made and amended by instrument*

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

*UNFCOG is made and amended by instrument*

<b>FC</b>	<b>Financial Crime Guide</b>		
Financial Crime Guide Instruments 2011	2011/75	8.12.11	115

## 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 <sup>1</sup>	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 <sup>2</sup>
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

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

<sup>2</sup> 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)
	Introduction of automatic enrolment for pensions and related amendments to the opt-out process	Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011 [FSA 2011/30]	1.10.12	HN110 <i>May 2011</i> (paras 2.12 – 2.15)
	Minor changes to key features illustrations for individual pensions	Retail Distribution Review (Key Features Illustrations) Instrument 2011 [FSA 2011/55]	1.10.12 (part) 31.12.12	HN 115 <i>Dec 2011</i> (paras 2.25 – 2.27)
	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	1.10.12 (part) 31.12.12	HN 118 <i>Mar 2011</i> (paras 2.2 – 2.4)
	Amended provisions for advised sales of investments to retail clients	Retail Distribution Review (Adviser Charging) Instrument 2010 [FSA 2010/12]	31.12.12	HN 98 <i>Mar 2010</i> (paras 2.29 – 2.34)
	Introduction of ‘consultancy charging’ in group pensions market	Retail Distribution Review (Corporate Pensions) Instrument 2010 [FSA 2010/21]	31.12.12	HN 101 <i>Jun 2010</i> (paras 2.24 – 2.28)
	New and amended commission disclosure requirements	Retail Distribution Review (Pure Protection) Instrument 2010 [FSA 2010/46]	31.12.12	HN 103 <i>Sep 2010</i> (paras 2.54 – 2.59)
	Qualification standards etc for retail investment advisers	Retail Distribution Review (Training and Competence) Instrument 2011 [FSA 2011/5]	31.12.12 (part)	HN 106 <i>Jan 2011</i> (paras 2.3 – 2.15)
Clarify the relevant conditions that apply for exemption from the Retail Distribution Review rules	Retail Distribution Review (Holloway Sickness Policies) Instrument 2011 [FSA 2011/37]	31.12.12	HN 111 <i>Jun 2011</i> (paras 2.20 – 2.25)	



<b>Module</b>	<b>Change</b>	<b>Instrument</b>	<b>When effective</b>	<b>Described in</b>
	Change rules and introduce new obligations for firms using platforms	Retail Distribution Review (Platforms) Instrument 2011 [FSA 2011/47]	31.12.12	HN 112 <i>Jul 2011</i> (paras 2.28 – 2.30)
	Introduce rules for data reporting requirements on adviser charging, consultancy charging and professionalism	Retail Distribution Review (Retail Mediation Activities Return & Complaints Data) Instrument 2011 [FSA 2011/58]	31.12.12	HN 115 <i>Dec 2011</i> (paras 2.29 – 2.32)
	Amendments to rules for asset pool monitors and reporting requirements	Regulated Covered Bond Sourcebook (Amendment No 2) Instrument 2011 [FSA 2011/73]	1.1.13	HN 115 <i>Dec 2011</i> (paras 2.47 – 2.49)
	Minor administrative corrections to the Handbook	Handbook Administration (No 4) Instrument 2011 [FSA 2011/67]	31.12.13 ( <i>part</i> )	HN 115 <i>Dec 2011</i> (paras 2.4 – 2.6)
	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> )	HN 115 <i>Dec 2011</i> (paras 2.8 – 2.10)
	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 ( <i>part</i> ) 31.12.12	HN 121 <i>Jun 2012</i> (paras 2.3 – 2.5)
	Introduces new eligibility and suitability rules for firms arranging insurance contracts as part of a packaged bank account	Packaged Bank Accounts Instrument 2012 [FSA 2012/37]	31.3.12	HN 122 <i>Jul 2012</i> (paras 2.19 - 2.21)
PRIN	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 ( <i>part</i> ) 31.12.12	HN 121 <i>Jun 2012</i> (paras 2.3 – 2.5)
SYSC	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN 108 <i>Mar 2011</i> (paras 2.48 – 2.55)
	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	1.10.12 ( <i>part</i> ) 31.12.12	HN 118 <i>Mar 2011</i> (paras 2.2 – 2.4)
COND	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 ( <i>part</i> ) 31.12.12	HN 121 <i>Jun 2012</i> (paras 2.3 – 2.5)
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)

<b>Module</b>	<b>Change</b>	<b>Instrument</b>	<b>When effective</b>	<b>Described in</b>
FIT	Qualification standards etc for retail investment advisers  Minor amends to the Handbook	Retail Distribution Review (Training and Competence) Instrument 2011 [FSA 2011/5]  Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	31.12.12 ( <i>part</i> )  29.9.12 ( <i>part</i> ) 31.12.12	HN106 <i>Jan 2011</i> (paras 2.3 – 2.15)  HN 121 <i>Jun 2012</i> (paras 2.3 – 2.5)
TC	Clarify the relevant conditions that apply for exemption from the Retail Distribution Review rules	Retail Distribution Review (Holloway Sickness Policies) Instrument 2011 [FSA 2011/37]	31.12.12	HN 111 <i>Jun 2011</i> (paras 2.20 – 2.25)
GEN	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 ( <i>part</i> ) 31.12.12	HN 121 <i>Jun 2012</i> (paras 2.3 – 2.5)
FEES	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 ( <i>part</i> ) 31.12.12	HN 121 <i>Jun 2012</i> (paras 2.3 – 2.5)
BIPRU	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 ( <i>part</i> ) 31.12.12	HN 121 <i>Jun 2012</i> (paras 2.3 – 2.5)
INSPRU	Minor administrative corrections to the Handbook	Handbook Administration (No 4) Instrument 2011 [FSA 2011/67]	31.12.13 ( <i>part</i> )	HN 115 <i>Dec 2011</i> (paras 2.4 – 2.6)
MIPRU	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> )	HN 115 <i>Dec 2011</i> (paras 2.8 – 2.10)
IPRU(INV)	Deferring the implementation of new capital rules and connected reporting rules for personal investment firms  Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)  Minor amends to the Handbook	Capital Resources Requirements for Personal Investment Firms (Amendment) Instrument 2011 [FSA 2011/44]  Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]  Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	31.12.13 ( <i>part</i> )  1.10.14 ( <i>part</i> )  29.9.12 ( <i>part</i> ) 31.12.12	HN 112 <i>Jul 2011</i> (paras 2.23 – 2.26)  HN 115 <i>Dec 2011</i> (paras 2.8 – 2.10)  HN 121 <i>Jun 2012</i> (paras 2.3 – 2.5)
COBS	Introduction of ‘automatic enrolment scheme’ for pensions	Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011 [FSA 2011/30]	1.10.12	HN 110 <i>May 2011</i> (paras 2.12 – 2.15)

<b>Module</b>	<b>Change</b>	<b>Instrument</b>	<b>When effective</b>	<b>Described in</b>
	Minor changes to key features illustrations for individual pensions	Retail Distribution Review (Key Features Illustrations) Instrument 2011 [FSA 2011/55]	1.10.12 ( <i>part</i> ) 1.12.12	HN 115 <i>Dec 2011</i> (paras 2.25 – 2.27)
	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	1.10.12 ( <i>part</i> ) 31.12.12	HN 118 <i>Mar 2011</i> (paras 2.22 - 2.25)
	Amended provisions for advised sales of investments to retail clients	Retail Distribution Review (Adviser Charging) Instrument 2010 [FSA 2010/12]	31.12.12	HN 98 <i>Mar 2010</i> (paras 2.29 – 2.34)
	Introduction of ‘consultancy charging’ in group pensions market	Retail Distribution Review (Corporate Pensions) Instrument 2010 [FSA 2010/21]	31.12.12	HN 101 <i>Jun 2010</i> (paras 2.24 – 2.28)
	New and amended commission disclosure requirements	Retail Distribution Review (Pure Protection) Instrument 2010 [FSA 2010/46]	31.12.12	HN 103 <i>Sep 2010</i> (paras 2.54 – 2.59)
	Clarification of and changes to the provisions in relation to adviser charging and ‘restricted advice’	Retail Distribution Review (Adviser Charging No 2) Instrument 2011 [FSA 2011/23]	31.12.12	HN 109 <i>Apr 2011</i> (paras 2.5 – 2.7)
	Clarify the relevant conditions that apply for exemption from the Retail Distribution Review rules	Retail Distribution Review (Holloway Sickness Policies) Instrument 2011 [FSA 2011/37]	31.12.12	HN 111 <i>Jun 2011</i> (paras 2.20 – 2.25)
	New and amended commission disclosure requirements	Retail Distribution Review (Pure Protection) Instrument 2010 [FSA 2010/46]	31.12.12	HN 103 <i>Sep 2010</i> (paras 2.54 – 2.59)
	Change rules and introduce new obligations for firms using platforms	Retail Distribution Review (Platforms) Instrument 2011 [FSA 2011/47]	31.12.12	HN 112 <i>Jul 2010</i> (paras 2.28 – 2.30)
	Amendments to rules on adviser and consultancy charging	Retail Distribution Review (Adviser Charging No 3) Instrument 2011 [FSA 2011/54]	31.12.12	HN 115 <i>Dec 2011</i> (paras 2.21 – 2.24)
	Introduce and amend rules on adviser charging	Retail Distribution Review (Adviser Charging No 4) Instrument 2012 [FSA 2012/9]	31.12.12	HN 117 <i>Feb 2012</i> (paras 2.5 – 2.7)
	Introduce and amend rules on adviser charging	Retail Distribution Review (Adviser Charging No 5) Instrument 2012 [FSA 2012/15]	31.12.12	HN 118 <i>Mar 2012</i> (paras 2.22 - 2.25)
	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 ( <i>part</i> ) 31.12.12	HN 121 <i>Jun 2012</i> (paras 2.3 – 2.5)

<b>Module</b>	<b>Change</b>	<b>Instrument</b>	<b>When effective</b>	<b>Described in</b>
	Amendments to change the mortality basis	Conduct of Business Sourcebook (Mortality Assumptions For Future Annuity Projections) Instrument 2012 [FSA 2012/36]	21.12.12	HN 122 <i>July 2012</i> (paras 2.13 – 2.15)
MCOB	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 (part) 31.12.12	HN 121 <i>Jun 2012</i> (paras 2.3 – 2.5)
BCOBS	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 (part) 31.12.12	HN 121 <i>Jun 2012</i> (paras 2.3 – 2.5)
CASS	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 (part) 31.12.12	HN 121 <i>Jun 2012</i> (paras 2.3 – 2.5)
MAR	Minor administrative corrections to the Handbook	Handbook Administration (No 4) Instrument 2011 [FSA 2011/67]	31.12.13	HN 115 <i>Dec 2011</i> (paras 2.4 – 2.6)
SUP	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	1.10.12 (part) 31.12.12	HN 118 <i>Mar 2011</i> (paras 2.2 – 2.4)
	Qualification standards etc for retail investment advisers	Retail Distribution Review (Training and Competence) Instrument 2011 [FSA 2011/5]	31.12.12	HN 106 <i>Jan 2011</i> (paras 2.3 – 2.15)
	Introduce rules for data reporting requirements on adviser charging, consultancy charging and professionalism	Retail Distribution Review (Retail Mediation Activities Return & Complaints Data) Instrument 2011 [FSA 2011/58]	31.12.12	HN 115 <i>Dec 2011</i> (paras 2.29 – 2.31)
	Introduce and amend rules on adviser charging	Retail Distribution Review (Adviser Charging No 5) Instrument 2012 [FSA 2012/15]	31.12.12	HN 118 <i>Mar 2011</i> (paras 2.22 – 2.25)
	Minor administrative corrections to the Handbook	Handbook Administration (No 4) Instrument 2011 [FSA 2011/67]	31.12.13	HN 115 <i>Dec 2011</i> (paras 2.4 – 2.6)
	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 (part)	HN 115 <i>Dec 2011</i> (paras 2.8 – 2.10)
	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN 108 <i>Mar 2011</i> (paras 2.48 – 2.55)
	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 (part) 31.12.12	HN 121 <i>Jun 2012</i> (paras 2.3 – 2.5)
DEPP	Implements consequential amendments due to the	Credit Unions New Sourcebook (Consequential Amendments)	1.10.14 (part)	HN 115 <i>Dec 2011</i> (paras 2.8

<b>Module</b>	<b>Change</b>	<b>Instrument</b>	<b>When effective</b>	<b>Described in</b>
	Credit Unions New sourcebook (CREDS)	Instrument 2011 [FSA 2011/72]		- 2.10)
DISP	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	1.10.12 (part) 31.12.12	HN 118 <i>Mar 2011</i> (paras 2.2 - 2.4)
	Introduce rules for data reporting requirements on adviser charging, consultancy charging and professionalism Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Retail Distribution Review (Retail Mediation Activities Return & Complaints Data) Instrument 2011 [FSA 2011/58] Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	31.12.12  1.10.14 (part)	HN 115 <i>Dec 2011</i> (paras 2.29 - 2.31)  HN 115 <i>Dec 2011</i> (paras 2.8 - 2.10)
	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN 108 <i>Mar 2011</i> (paras 2.48 - 2.55)
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 (part)	HN 115 <i>Dec 2011</i> (paras 2.8 - 2.10)
	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 (part) 31.12.12	HN 121 <i>Jun 2012</i> (paras 2.3 - 2.5)
COLL	Change rules and introduce new obligations for firms using platforms	Retail Distribution Review (Platforms) Instrument 2011 [FSA 2011/47]	31.12.12	HN 112 <i>Jul 2011</i> (paras 2.28 - 2.30)
	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 (part) 31.12.12	HN 121 <i>Jun 2012</i> (paras 2.3 - 2.5)
RCB	Amendments to rules for asset pool monitors and reporting requirements	Regulated Covered Bond Sourcebook (Amendment No 2) Instrument 2011 [FSA 2011/73]	1.1.13	HN 115 <i>Dec 2011</i> (paras 2.47 - 2.49)
REC	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	1.10.12 (part) 31.12.12	HN 118 <i>Mar 2011</i> (paras 2.2 - 2.4)
	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 (part) 31.12.12	HN 121 <i>Jun 2012</i> (paras 2.3 - 2.5)
	Minor changes for RIEs and RECs on financial resources requirements	Recognised Investment Exchanges and Recognised Clearing Houses Sourcebook (Financial Resources Requirements) Instrument 2012 [FSA 2012/40]	1.2.13	HN 122 <i>July 2012</i> (paras 2.40 - 2.42)

<b>Module</b>	<b>Change</b>	<b>Instrument</b>	<b>When effective</b>	<b>Described in</b>
LR	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	1.10.12 (part) 31.12.12	HN 118 <i>Mar 2011</i> (paras 2.2 – 2.4)
	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 (part) 31.12.12	HN 121 <i>Jun 2012</i> (paras 2.3 – 2.5)
PR	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 (part) 31.12.12	HN 121 <i>Jun 2012</i> (paras 2.3 – 2.5)
PERG	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	1.10.12 (part) 31.12.12	HN 118 <i>Mar 2011</i> (paras 2.2 – 2.4)
	Introduce and amend rules on adviser charging	Retail Distribution Review (Adviser Charging No 4) Instrument 2012 [FSA 2012/9]	31.12.12	HN 117 <i>Feb 2012</i> (paras 2.5 – 2.7)

+ 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 amends to the Handbook	Handbook Administration (No 27) Instrument 2012 [FSA 2012/44]	1.10.12	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]	1.10.12 (part) 1.4.13	2.19 -2.21
	Changes for companies that outsource significant management functions to an advisory firm	Listing, Prospectus and Disclosure Rules (Miscellaneous Amendments No 2) Instrument 2012 [FSA 2012/52]	1.10.12	2.34 – 2.36
	Amends to reverse takeovers and prevent 'back-door' listings	Listing Rules (Reverse Takeovers) Instrument 2012 [FSA 2012/53]	1.10.12	2.37 – 2.39
	Changes to the Handbook on transactions	Listing Rules Sourcebook (Amendment No 8) Instrument 2012 [FSA 2012/54]	1.10.12	2.40 – 2.42
	Amends to financial information requirements	Listing Rules (Financial Information) (Amendment) Instrument 2012 [FSA 2012/55]	1.10.12	2.43 -2.45
	Amends to the sponsor's role and obligations	Listing Rules (Sponsors Amendment No 3) Instrument 2012 [FSA 2012/56]	31.12.12	2.46 – 2.48
SYSC	Adopts the European Banking Authority's (EBA) Guidelines on Advance Measure Approach (AMA)	Advanced Measurement Approach Guidelines Instrument 2012 [FSA 2012/45]	1.10.12	2.12 – 2.15
BIPRU	Adopts the European Banking Authority's (EBA) Guidelines on Advance Measure Approach (AMA)	Advanced Measurement Approach Guidelines Instrument 2012 [FSA 2012/45]	1.10.12	2.12 – 2.15
ICOB	Minor amends to the Handbook	Handbook Administration (No 27) Instrument 2012 [FSA 2012/44]	1.10.12	2.2 – 2.4
MCOB	Minor amends to the Handbook	Handbook Administration (No 27) Instrument 2012 [FSA 2012/44]	1.10.12	2.2 – 2.4

<b>Module</b>	<b>Change</b>	<b>Instrument</b>	<b>When effective</b>	<b>Described in paragraphs</b>
SUP	Minor amends to the Handbook	Handbook Administration (No 27) Instrument 2012 [FSA 2012/44]	1.10.12	2.2 – 2.4
COMP	Minor amends to the Handbook	Handbook Administration (No 27) Instrument 2012 [FSA 2012/44]	1.10.12	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]	1.10.12 (part) 1.4.13	2.19 -2.21
COLL	Minor amends to the Handbook	Handbook Administration (No 27) Instrument 2012 [FSA 2012/44]	1.10.12	2.2 – 2.4
PROF	Changes to the Handbook relating to ‘non-mainstream regulated activities’	Professional Firms (Amendment No 2) Instrument 2012 [FSA 2012/49]	1.4.13	2.24 – 2.26
LR	Minor amends to the Handbook	Handbook Administration (No 27) Instrument 2012 [FSA 2012/44]	1.10.12	2.2 – 2.4
	Minor amends to the Handbook	Listing Rules (Sponsors) (Amendment No 2) Instrument 2012 [FSA 2012/50]	1.10.12	2.28 – 2.30
	Minor amends to the Handbook	Listing Rules (Cancellation of Listing) (Amendment) Instrument 2012 [FSA 2012/51]	1.10.12	2.31 – 2.33
	Changes for companies that outsource significant management functions to an advisory firm	Listing, Prospectus and Disclosure Rules (Miscellaneous Amendments No 2) Instrument 2012 [FSA 2012/52]	1.10.12	2.34 – 2.36
	Amends to reverse takeovers and prevent ‘back-door’ listings and	Listing Rules (Reverse Takeovers) Instrument 2012 [FSA 2012/53]	1.10.12	2.37 – 2.39
	Changes to the Handbook on transactions	Listing Rules Sourcebook (Amendment No 8) Instrument 2012 [FSA 2012/54]	1.10.12	2.40 – 2.42
	Amends to financial information requirements	Listing Rules (Financial Information) (Amendment) Instrument 2012 [FSA 2012/55]	1.10.12	2.43 – 2.45
	Amends to the sponsor’s role and obligations	Listing Rules (Sponsors Amendment No 3) Instrument 2012 [FSA 2012/56]	31.12.12	2.46 – 2.48



<b>Module</b>	<b>Change</b>	<b>Instrument</b>	<b>When effective</b>	<b>Described in paragraphs</b>
PR	Minor amends to the Handbook	Handbook Administration (No 27) Instrument 2012 [FSA 2012/44]	1.10.12	2.2 – 2.4
	Changes for companies that outsource significant management functions to an advisory firm	Listing, Prospectus and Disclosure Rules (Miscellaneous Amendments No 2) Instrument 2012 [FSA 2012/52]	1.10.12	2.34 – 2.36
	Amends to financial information requirements	Listing Rules (Financial Information) (Amendment) Instrument 2012 [FSA 2012/55]	1.10.12	2.43 – 2.45
	Implements changes as a result of the Prospectus Regulation being amended by the European Commission	Prospectus Regulation (Amendment No 2) Instrument 2012 [FSA 2012/57}]	28.9.12	2.34 – 2.36
DTR	Changes for companies that outsource significant management functions to an advisory firm	Listing, Prospectus and Disclosure Rules (Miscellaneous Amendments No 2) Instrument 2012 [FSA 2012/52]	1.10.12	2.34 – 2.36

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