

Financial Services Authority

# Handbook Notice 125

Board meeting: 13 December 2012  
Notice published: 14 December 2012



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This Handbook Notice introduces the Handbook and other material made by the Board under its legislative powers on 13 December 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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London E14 5HS

# Contents

1	Overview	1
2	Handbook changes made by the Board on 13 December 2012	7
3	Changes outside the Handbook	15
4	Feedback on responses to consultation	16

**Annex A:** List of instruments made or approved by the Board on 13 December 2012

**Annex B:** Table of Handbook modules showing amending instruments:

- Handbook modules
- Modules outside the Handbook

**Annex C:** Guidance Notes issued by the FSA

**Annex D:** Handbook provisions not yet in force

**Annex E:** What's New?



# 1

## Overview

### Legislative changes this month

#### The Handbook

1.1 On 13 December 2012 the FSA Board made changes to the Handbook in nine instruments which:

- make minor administrative corrections to the Handbook, none of which represents any change in FSA policy (FSA 2012/69);
- amend the Conduct of Business sourcebook (COBS) and Glossary so that the wording of the exemption from the Retail Distribution Review (RDR) rules for certain Holloway policies reflects our policy intention (FSA 2012/70);
- amend the rules on voiding and recovery to make them consistent with the changes to the general guidance on proportionality (FSA 2012/71);
- make changes to the appropriate qualifications lists in the Training and Competence sourcebook (TC) (FSA 2012/72);
- replace headcount with an income measure for investment advisers, arrangers, dealers and brokers, and corporate finance advisers, under our fees rules (FSA 2012/73);
- amend the Retail Distribution Review (RDR) adviser charging and remuneration rules regarding referrals to discretionary investment managers (FSA 2012/74);
- amend the Insurance Conduct of Business sourcebook (ICOBS) to specify the requirements for the content and distribution of the annual eligibility statement and switch off the separate premium disclosure rule, for packaged bank accounts (FSA 2012/75);
- amend the Client Assets sourcebook (CASS) to bring it in line with the European Market Infrastructure Regulation (EMIR) (FSA 2012/76); and
- provide consumers that invested in Arch cru funds with a redress scheme (FSA 2012/77).

- 1.2 These instruments are all listed in Annex A. Instrument FSA 2012/77 has been made by the Board but will be published at a later date. The changes will be summarised in the January Handbook Notice.
- 1.3 Changes have also been made to the Collective Investment Scheme Information Guide (COLLG) which does not require consultation and Board approval. The changes are listed in Chapter 2.

## Changes outside the Handbook

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

## Description of changes

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

## Feedback on responses to consultations

- 1.6 Chapter 2 contains brief references to the consultative stages of the new legislative material made by the Board this month. The other Handbook changes referred to in Chapter 2 were consulted on in the following documents:
- CP11/21, *Regulatory fees and levies: policy proposals for 2012/13*, (October 2011);
  - CP12/3, *Regulatory fees and levies: rates proposals for 2012/13*, (February 2012);
  - CP12/9, *Consumer redress scheme in respect of unsuitable advice to invest in Arch cru funds*, (April 2012);
  - CP12/17, *Packaged bank accounts*, (July 2012);
  - CP12/22, *Client assets regime: EMIR, multiple pools and the wider review*, (September 2012);
  - CP12/27, *Quarterly consultation (No 34)*, (October 2012); and
  - CP12/28, *Regulatory fees and levies: policy proposals for 2013/14*, (October 2012).
- 1.7 Feedback on the consultations in CP12/27, CP11/21, CP12/3, and CP12/28 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

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

## Making corrections

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

## Publication of Handbook material

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

## **Obligation to publish feedback**

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

## **Comments**

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



# 2

## Handbook changes made by the Board

### Introduction

- 2.1 This chapter briefly describes Handbook changes made on 13 December 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 28) Instrument 2012 (FSA 2012/69)*

- 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 definitions of “drawdown mortgage” and “market maker”*

**Changes:**

*Changes to FEES 2.2.1R*

*Changes to FEES 6.3.20R*

*Changes to FEES Appendix 1*

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*Changes to SUP 10.10.7AR*

*Changes to SUP 16.12.23R*

*Changes to SUP 16 Annex 18AR*

.....

*Changes to LR 8.3.7AR and 8.3.8G*

*Changes to LR 8.4.14R, 8.4.15R and 8.4.17R*

*Changes to LR 8.7.8R*  
*Changes to LR 15.2.5R*  
 .....  
*Changes to PR 1.1.6G*  
 .....  
*Changes to PERG 15*  
 .....  
*Changes to UNFCOG 2.1.1G*  
*Deletion of UNFCOG 2 Annexes 1 and 2*

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

- changes within the definition of ‘drawdown mortgage’, FEES 2.2.1R, FEES 6.3.20R and FEES Appendix 1 to reflect the change in terminology of the relevant bank rate referred to;
- change to the definition of ‘market maker’ to make clear how this term applies in respect of the Disclosure and Transparency rules (DTR); the change shown corrects an error in an instrument made in 2006. The definition has two separate meanings: an error arose in transposing an instrument in 2006 which led to the misallocation of the relevant meaning of this term when used in the context of DTR;
- change to SUP 10.10.7AR to correct an error, by italicising the word ‘customer’ in order more accurately to represent published FSA policy and current industry practice;
- correction to SUP 16.12.23R to make more clear certain of the reporting requirements for firms in Regulatory Activity Group 7;
- corrections to the RMAR (SUP 16 Annex 18AR) to ensure, inter alia, that changes made by previous instruments are appropriately transposed into the new form of the RMAR published in the *Handbook Administration (No 27) Instrument 2012 (FSA 2012/44)* in September 2012;
- correction of a cross-reference in LR 8.3.7AR;
- an amendment to LR 8.3.8G to make clear that the policy intention is that either (1) or (2) applies rather than both of these sub-paras;
- amendments to ‘sponsor declarations’ in LR 8.4.14R and 8.4.17R so that these follow the correct titles of the actual declaration forms;
- correction to defined terms within LR 8.7.8R and LR 15.2.5R;
- change to PR 1.1.6G so that the reference is now to ‘ESMA recommendations’ rather than to those of CESR;
- the Payment Services Regulations 2012, which came into effect on 1 October 2012, changed the registration requirements for applicants seeking to become small payment

institutions (small PIs) and those that are already small PIs; the minor amendments to PERG 15 reflect the new legislative situation; and

- UNFCOG 2 is amended in order to refer stakeholders to the whole Unfair Contract Terms Library, instead of referring only to the two Statements of Good Practice published in 2005 and 2007 which UNFCOG 2 currently does; we believe that all publications published by the FSA to date on unfair terms contain helpful information about how the FSA exercises its powers under the Unfair Terms in Consumer Contracts Regulations 1999 and therefore that a reference in UNFCOG 2 to the whole library is now more appropriate.

**2.4** These changes come into force as follows:

- 1) certain of the changes made to LR come into force on **31 December 2012** so that they can be aligned with other LR provisions which come into force on that day;
- 2) the changes to the RMAR come into force on **31 December 2013** so that they can be matched up with changes made by the *Supervision Manual (Retail Mediation Activities Return) (Amendment No 2) Instrument 2010 (FSA 2010/69)* and the *Supervision Manual (Retail Mediation Activities Return) (Amendment No 3) Instrument 2010 (FSA 2010/70)*; and
- 3) the remainder of these changes come into force on **1 January 2013**.

*Retail Distribution Review (Holloway Sickness Policies) (Amendment) Instrument 2012 (FSA 2012/70)*

**2.5** For the changes made to the Glossary by this instrument, see paragraph 2.20 to 2.22 of this Notice.

*Client Assets Sourcebook (European Markets Infrastructure Regulation) Instrument (FSA 2012/76)*

**2.6** For the changes made to the Glossary by this instrument, see paragraphs 2.26 to 2.28 of this Notice.

## HIGH LEVEL STANDARDS

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

*Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 5) Instrument 2012*

- 2.7 Following consultation in Chapter 3 of CP12/27<sup>1</sup>, the Board has made the following changes in the Handbook:

**Changes:** *Changes to SYSC 19A.3.54R*

- 2.8 In summary, these amendments mean that firms subject to the rules on voiding and recovery will be determined by reference to their relevant total assets instead of capital resources. This brings application of the rules on voiding and recovery into line with changes to the general guidance on proportionality which replaced the capital resources measure of the four-tier proportionality framework with a total assets measure within a three level framework.
- 2.9 This instrument comes into force on **14 December 2012**. Feedback on this consultation is set out in Chapter 4 of this Notice.

### Training and Competence sourcebook (TC)

*Training and Competence Sourcebook (Qualifications Amendments No 7) Instrument (FSA 2012/72)*

- 2.10 Following consultation in Chapter 5 of CP12/27<sup>2</sup>, the Board has made the following changes in the Handbook:

**Changes:** *Changes to TC Appendix 4E*

- 2.11 In summary, these changes:
- add new appropriate qualifications;
  - specify that certain existing appropriate qualifications which qualify a person to carry out one activity also enable that person to carry out a different activity;
  - make some minor amendments to deal with duplications, changes in qualification provider and to ensure clarity;
  - remove all L3 qualifications that no longer meet our requirements from the appropriate qualifications tables; and
  - change the layout of the appropriate qualification list to make it more user-friendly.

<sup>1</sup> Chapter 3 of CP12/27, *Quarterly Consultation (No 34)*, (October 2012).

<sup>2</sup> Chapter 5 of CP12/27, *Quarterly consultation (No 34)*, (October 2012).

- 2.12 This instrument comes into force on 31 December 2012. Feedback to this consultation is set out in Chapter 4 of this Notice.

### **Fees manual (FEES)**

#### *Handbook Administration (No 28) Instrument (FSA 2012/69)*

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

#### *Fees (Miscellaneous Amendments) (No 5) Instrument (FSA 2012/73)*

- 2.14 Following consultation in CP11/21<sup>3</sup> and CP12/3<sup>4</sup>, the Board has made the following changes in the Handbook:

**Changes:**

- Changes to FEES 4 Annex 1R***
- Changes to FEES 4 Annex 2R***
- Addition of FEES 4 Annex 11AR***
- Changes to FEES 4 Annex 12G***
- Changes to FEES 5 Annex 1***
- Changes to SUP 16 Annex 18AR***
- Changes to SUP 16 Annex 18BG***

- 2.15 In summary, these changes replace headcount with income measure for investment advisers, arrangers, dealers and brokers, and corporate finance advisers, under our fees rules which in our view be fairer and more transparent than a headcount, while administering it will be simpler and more efficient.
- 2.16 This instrument comes into force on 14 December 2012. Feedback to these consultations was set out in Handbook Notice 118 (March 2012), and the results of an impact assessment were published in CP12/28<sup>5</sup> along with indicative fee rates. The reports are summarised in Chapter 4 of this Notice.

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

#### *Packaged Bank Accounts (Amendment) Instrument (FSA 2012/75)*

- 2.17 Following consultation in CP12/17<sup>6</sup>, the Board has made the following changes in the Handbook:

**Changes:**

- Changes to ICOBBS 6.1.13R***
- Changes to ICOBBS 5.1.3CR***

<sup>3</sup> CP11/21, *Regulatory fees and levies: policy proposals for 2012/13*, (October 2011).

<sup>4</sup> CP12/3, *Regulatory fees and levies: rates proposals for 2012/13*, (February 2012).

<sup>5</sup> CP12/28, *Regulatory fees and levies: policy proposals for 2013/14*, (October 2012).

<sup>6</sup> CP12/17, *Packaged bank accounts*, (July 2012).

- 2.18** These changes relate only to insurance provided as part of a packaged bank account. In summary, the changes switch off the premium disclosure connected goods or services rule for these sales and specify the requirements for firms in respect of the content and distribution of the annual eligibility statement.
- 2.19** Changes to ICOB 6.1.13R come into force on **1 January 2013** and changes to ICOBS 5.1.3CR come into force on **31 March 2013**. Feedback on this consultation was published in a separate policy statement by the FSA.

## BUSINESS STANDARDS

### Conduct of Business sourcebook (COBS)

#### *Retail Distribution Review (Holloway Sickness Policies) (Amendment) Instrument 2012 (FSA 2012/70)*

- 2.20** Following consultation in Chapter 2 of CP12/27<sup>7</sup>, the Board has made the following changes in the Handbook:

**Changes to Glossary:** ***Amendment to the definition of ‘Holloway policy special application conditions’***

**Changes:** ***Changes to COBS 6.1B.2AR***

- 2.21** In summary, the changes make minor corrections to the Glossary definition and rules exempting certain Holloway sickness policies from the Retail Distribution Review (RDR) requirements on adviser charging and professionalism, so that they fully reflect our policy intention as consulted on in Chapter 8 of CP11/1.<sup>8</sup>
- 2.22** This instrument comes into force on **31 January 2012**. Feedback on this consultation is set out in Chapter 4 of this Notice.

#### *Retail Distribution Review (Adviser Charging No 6) Instrument 2012 (FSA 2012/74)*

- 2.23** Following consultation in Chapter 6 of CP12/27 the Board has made the following changes in the Handbook:

**Changes:** ***Changes to COBS 6.1A.6G (now 6.1A.6R)***  
***Changes to COBS 6.1A.16G***

<sup>7</sup> Chapter 2 of CP12/27, *Quarterly consultation (No 34)*, (October 2012).

<sup>8</sup> Chapter 8 of CP12/27, *Quarterly consultation (No 27)*, (January 2012).

- 2.24 In summary, the changes clarify that adviser firms should not be remunerated by, or receive commissions, remuneration or benefit of any kind from discretionary investment managers for recommending such a manager, or for any other activity the adviser firm may perform for a retail client in relation to their investments being managed on a discretionary basis.
- 2.25 This instrument comes into force on **31 December 2012**. Feedback on this consultation is set out in Chapter 4 of this Notice.

## Client Assets sourcebook (CASS)

### *Client Assets Sourcebook (European Markets Infrastructure Regulation) Instrument (FSA 2012/76)*

- 2.26 Following consultation in Part I of CP12/22<sup>9</sup>, the Board has made the following changes in the Handbook:

**Changes to Glossary:**     ***Addition of the definition of ‘authorised central counterparty’, ‘CCP’, ‘EMIR’, ‘individual client account’, ‘individual client segregation’, ‘omnibus client account’ and ‘port’***  
***Changes to the definition of ‘clearing house’***

**Changes:**                 ***Changes to CASS 7.2.5G and 7.2.15R,***  
***Addition of CASS 7.2.15AR and 7.2.15BR***  
***Changes to CASS 7.5.3G***  
***Changes to CASS 7.8.2R***  
***Changes to CASS 7A.2.4R***  
***Addition of CASS 7A.2.4AG and 7A.2.5R***  
***Deletion of CASS 7A.2.6G***

- 2.27 In summary, these changes bring the Client Assets sourcebook (CASS) in line with the European Market Infrastructure Regulation (EMIR). The changes ensure that in the event of a firm’s failure the CASS rules would (a) allow client money held as margin at a CCP to be ‘ported’ with cleared client positions, rather than pooled with the other client money held by the firm, and (b) facilitate the return of any balance to the clearing member’s clients when returned by a CCP to the firm for the account of its clients.
- 2.28 This instrument comes into force on **1 January 2013**. Feedback on this consultation was published in a separate policy statement by the FSA.

<sup>9</sup> CP12/22, *Client assets regime: EMIR, multiple pools and the wider review*, (September 2012).

## REGULATORY PROCESSES

### Supervision manual (SUP)

*Handbook Administration (No 28) Instrument (FSA 2012/69)*

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

*Fees (Miscellaneous Amendments) (No 5) Instrument (FSA 2012/73)*

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

## LISTING, PROSPECTUS AND DISCLOSURE

### Listing Rules sourcebook (LR)

*Handbook Administration (No 28) Instrument 2012 (FSA 2012/69)*

2.31 For the changes made to LR by this instrument, see paragraphs 2.2 to 2.4 of this Notice.

### Prospectus Rules sourcebook (PR)

*Handbook Administration (No 28) Instrument 2012 (FSA 2012/69)*

2.32 For the changes made to PR by this instrument, see paragraphs 2.2 to 2.4 of this Notice.



# 3

## Changes outside the Handbook

### REGULATORY GUIDES

#### **The Collective Investment Scheme Information Guide (COLLG)**

- 3.1 The Collective Investment Scheme Information Guide (COLLG) has been updated. Since its last noted update (January 2009), there have been several changes to the regulatory regime for Collective Investment Schemes, particularly with the implementation of the revised UCITS Directive ('UCITS IV'). The updates to COLLG reflect both this and other changes to the Collective Investment Schemes sourcebook (COLL) since that time.

#### **Perimeter Guidance manual (PERG)**

*Handbook Administration (No 28) Instrument 2012 (FSA 2012/69)*

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

#### **Unfair Contract Terms Regulatory Guide (UNFCOG)**

*Handbook Administration (No 28) Instrument 2012 (FSA 2012/69)*

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

# 4

## Feedback on responses to consultation

4.1 This chapter provides feedback on the following consultation:

- Chapter 2, 3, 5, and 6 of CP12/27, *Quarterly consultation (No 34)*, (October 2012).

It also provides an update on the feedback already provided in Handbook Notice HN118 on:

- Chapter 2, CP11/21, *Regulatory fees and levies: policy proposals for 2012/13*, (October 2011); and
- Chapter 10, CP12/3, *Regulatory fees and levies: rates proposals for 2012/13*, (February 2012).

And on the impact assessment reported in:

- Chapter 6, CP12/28, *Regulatory fees and levies: policy proposals for 2013/14*, (October 2012).

### **Chapter 2 of CP12/27, Quarterly consultation (No 34)**

*Retail Distribution Review (Holloway Sickness Policies) (Amendment) Instrument 2012 (FSA 2012/70)*

#### **Conduct of Business sourcebook (COBS)**

4.2 In Chapter 2 of CP12/27, we consulted on minor corrections to rule changes contained in a previous instrument, at the request of the Association of Financial Mutuals (AFM), whose members include the Holloway providers. The previous instrument<sup>10</sup>, exempted certain Holloway sickness insurance policies (policies with a small investment element) from the

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<sup>10</sup> FSA 2011/37, *Retail Distribution Review (Holloway Sickness Policies) Instrument 2012*, (June 2011).

Retail Distribution Review (RDR) Adviser Charging and Professionalism rules, which come into force on 31 December 2012.

- 4.3 The AFM pointed out that the wording of the exemption did not fully meet the policy intention, which was that Holloway providers could offer some types of Holloway policy that met the exemption, with other types of Holloway policy that did not meet the exemption being subject to the RDR rules.

We asked:

*Q2.1: Do you agree with the proposed changes to the wording of the exemption from the RDR rules for Holloway providers?*

*Q2.2: Do you have any comments on the amended wording of the Glossary definition and rules in Appendix 2?*

- 4.4 The proposed changes were discussed with the AFM before consultation and other trade bodies were informed before consultation of our intention to correct the wording of the exemption. No objections were raised by these other trade bodies, either before or during consultation.
- 4.5 Only the AFM, on behalf of its members, and an individual Holloway provider responded to the consultation to support the proposed changes. The individual provider suggested that it might be helpful to define 'relevant' in the Glossary definition, which includes 'except that no more than 5% of the relevant Holloway sickness policies underwritten by the firm ...' However, we consider that the definition is sufficiently clear without this change, and have not changed it.

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

- 4.6 Given that the proposed changes reflect the policy intention on which we originally consulted, we said in Chapter 2 of CP12/27 that the cost benefit analysis in Chapter 8 of CP11/1<sup>11</sup> remained valid. The compatibility statement for the proposal remains unchanged from that published in Chapter 2 of CP12/27. No comments were made by the respondents on this.

### **Equality and diversity issues**

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

<sup>11</sup> Chapter 8 of CP11/1, *Quarterly consultation (No 27)*, (January 2011).

## Chapter 3 of CP12/27, Quarterly consultation (No 34)

*Senior Management Arrangements, Systems and Controls (Remuneration Code (No 5) Instrument 2012*

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

- 4.9 In Chapter 3 of CP12/27, we consulted on amendments to the rules on voiding and recovery in Chapter 19A of the Senior Management Arrangements Systems and Controls sourcebook (SYSC). These amendments have been made to make the rules on voiding and recovery consistent with the changes to the general guidance on proportionality: The Remuneration Code (SYSC 19A) and Pillar 3 disclosures on remuneration in the Prudential sourcebook for Banks, Building Societies and Investment Firms (BIPRU 11.4).<sup>12</sup>
- 4.10 We did not receive any formal responses to our consultation so have decided not to make any changes to our proposed approach.

### Cost benefit analysis and compatibility statement

- 4.11 We considered the voiding rules as part of the cost benefit analysis in CP10/19.<sup>13</sup> The changes made to these rules have not extended the scope of the voiding rules. Firms subject to the voiding rules should already be compliant with the revised Remuneration Code. Therefore, we consider that there are no material additional costs in complying with these voiding rules. The compatibility statement for the proposals remains unchanged from those published in Chapter 3 of CP12/27.

### Equality and diversity

- 4.12 We continue to believe that these changes are not discriminatory and do not compromise the equality agenda.
- 4.13 The changes made by this instrument are listed and described in paragraphs 2.7 to 2.9 of this Notice.

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<sup>12</sup> [www.fsa.gov.uk/static/pubs/guidance/fg12-19.pdf](http://www.fsa.gov.uk/static/pubs/guidance/fg12-19.pdf)

<sup>13</sup> CP10/19, *Revising the Remuneration Code*, (July 2010).

## Chapter 5 of CP12/27, Quarterly consultation (No 34)

*Training and Competence Sourcebook (Qualifications Amendments No 7) Instrument 2012 (FSA 2012/72)*

### Training and Competence sourcebook (TC)

#### *Background*

- 4.14** TC sets out the qualification requirements for individuals carrying out certain retail activities. We consult for one month each time we add, remove or amend a qualification on the appropriate qualification list.
- 4.15** In Chapter 5 of CP12/27 we proposed the following changes to the appropriate qualifications list:
- adding new appropriate qualifications;
  - specifying that certain existing appropriate qualifications which qualify a person to carry out one activity also enable that person to carry out a different activity. (We have done this in the case where the exam standards for one activity are the same as for another activity where the qualification is already listed as appropriate); and
  - making some minor amendments to deal with duplications, changes in qualification provider and to ensure clarity.
- 4.16** We did not receive any responses to our proposals. Therefore, we will amend the appropriate qualifications list as proposed.

#### *Additional changes to appropriate qualifications*

- 4.17** In addition to the proposals in Chapter 5 of CP12/27, we have made further changes to the appropriate qualification list:
- removing all qualifications from the appropriate qualification tables that, due to the increase in professionalism standards required under RDR, will no longer meet our requirements after 31 December 2012. We previously consulted on this proposed change in CP10/12<sup>14</sup> and in PS11/01<sup>15</sup> we published the qualification list showing which qualifications would no longer meet our requirements after 31 December 2012. As a result the appropriate qualification list for the following TC activities will change:
    - advising on securities which are not stakeholder pension schemes, personal pension schemes or broker funds;

<sup>14</sup> CP10/12, *Competence and ethics*, (June 2010).

<sup>15</sup> PS11/01, *Distribution of retail investments: Delivering the RDR – professionalism Feedback to CP10/4 and CP10/22 and final rules*, (January 2011).

- advising on derivatives;
- advising on packaged products (which are not broker funds) and friendly society tax-exempt policies;
- advising on, and dealing in, securities which are not stakeholder pension schemes, personal pension schemes or broker funds; and
- advising on, and dealing in, derivatives.

**4.18** After 31 December 2012, the appropriate qualification list for these TC activities will only include appropriate qualifications that either fully meet our RDR requirements or meet our RDR requirements when combined with qualifications gap-fill.

#### *Changes to the layout of the appropriate qualifications tables*

**4.19** We have changed the layout of the appropriate qualification list to make it more user-friendly. This change has been as a result of feedback received from accredited bodies and other industry stakeholders, and was done in collaboration with them. The changes are:

- there is one consolidated table, instead of one table for each activity;
- the table is sorted by qualification provider and then qualification, which are presented in alphabetical order;
- each qualification is only listed once; and
- each qualification listing gives detail of which activity or activities it is appropriate for.

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

**4.20** Chapter 5 of CP12/27 contained a cost benefit analysis explaining that the proposal does not incur any costs as it simply updates the appropriate qualifications list. The effect of these changes on the cost benefit analysis and the compatibility statement remain as published in the Consultation Paper. We did not receive any comments in relation to this.

#### **Equality and diversity issues**

**4.21** We continue to believe that these changes do not give rise to discrimination and are of low relevance on the equality agenda. We received no comments during consultation on any equality issues that respondents could foresee.

**4.22** The changes made by this instrument are listed and described in paragraph 2.10 to 2.12 of this Notice.

## Chapter 6 of CP12/27, Quarterly consultation (No 34)

*Retail Distribution Review (Adviser Charging No 6) Instrument 2012 (FSA 2012/74)*

### Conduct of Business sourcebook (COBS)

- 4.23 In Chapter 6 of CP12/27, we consulted on changes to the Retail Distribution Review (RDR) rules on adviser charging. The changes relate to the requirement in COBS 6.1A that a firm should only be paid for personal recommendations ‘and any other related services’ through adviser charges.
- 4.24 Feedback to the questions we asked is set out below. As well as consulting on draft rule amendments, we asked general questions on other issues, and will take the feedback to these questions into account in further consultation.

*Banning referral payments from discretionary investment managers (DIMs) to advisers who also provide personal recommendations to the retail client*

- 4.25 In PS10/6<sup>16</sup> we said that adviser firms should not be allowed to receive commission set by DIMs for recommending their services, just as they cannot receive commission set by product providers for recommending their products. However, we received queries on this from firms, so consulted on rule amendments to ensure the rules clearly reflect our policy intention. We received 18 replies to the consultation from, three trade bodies, the Financial Services Consumer Panel, banks, insurers, wealth managers, intermediaries and consultancy companies.
- We asked:

*Q6.1: Do you agree with the proposed new rule banning referral payments by a discretionary investment manager to an adviser who provides personal recommendations to a client?*

- 4.26 Only one respondent (a wealth manager) did not agree, while most supported our proposal or accepted that it reflected our original policy intention. So we have made this rule.
- 4.27 Some respondents asked for clarification on certain points. The position on these is as follows:
- a) *Scope of application of the new rule* – the ban on referral payments applies where the adviser also makes personal recommendations to the client. It does not apply to cases where the adviser does not make any personal recommendations to the client. It also does not apply to referrals other than those to a DIM.

<sup>16</sup> PS10/6, *Distribution of retail investments: Delivering the RDR – feedback to CP09/18 and final rules*, (March 2010).

If the investment manager is itself providing personal recommendations on retail investment products to a retail client, these services will also be subject to adviser charging.

- b) *Breakdown of adviser charges* – advisers will determine how to set out their own charges within their own charging structure. Charges for related services (such as arranging or executing a transaction, or passing information from the client to the DIM, or from the DIM to the client) can be included within the adviser charge or set out separately. There is no requirement for a breakdown in the provider’s Key Features Documents.
- c) *Application to vertically integrated firms* – referrals to an in-house DIM would also be covered by the amended COBS 6.1A.6R if the adviser provides personal recommendations to the client.
- d) *Facilitation of payment of adviser charges* – some respondents asked whether DIMs could facilitate payment, given that the rules on facilitation in COBS 6.1B apply only to providers and platform service providers. We have confirmed to those firms that it continues to be acceptable for DIMs to facilitate payment of adviser charges by operating client money accounts which investors can ask for their advisers to be paid out of. This is subject to the safeguards necessary to ensure that the firm is only carrying out the customer’s instructions, as required by the client money rules in CASS 7 and 8. Advisers will only be able to accept payments which comply with the RDR rules in COBS 6.1A.

### *Banning referral payments from a DIM where personal recommendations are not provided*

4.28 We did not consult on draft rules banning such payments, but asked:

*Q6.2: Do you consider that the banning of referral payments by discretionary investment managers should be extended to cases where the adviser does not make personal recommendations to the client but has an ongoing relationship with them?*

4.29 Only three respondents disagreed. Others supported the proposal, as they thought this would prevent firms getting round the ban on referral payments and would provide clarity for the consumer on the adviser’s remuneration, in line with the principles of the RDR.

4.30 We are not making rule changes to extend the ban on referral payments at present, but will consult on this when we consult on the arrangements for ‘legacy’ business – see the feedback to Question 6.3 below.



*Transitional arrangements*

- 4.31 The rules we are making now only relate to new referrals on or after 31 December 2012, when the RDR rules come into force. They do not cover cases where a referral was made pre-RDR and the adviser then provides further advice post-RDR. We said in Chapter 6 of CP12/27 that our preference was to treat existing referral payments in a similar way to trail commission, so that advisers could not receive additional referral payments if they advised a client to add more money to their investments held with the DIM.

We asked:

*Q6.3: Do you have any comments on our proposed approach to transitional arrangements?*

- 4.32 Responses to this question varied, with some considering that all referral payments should stop as soon as possible. Others supported our proposed approach, whereby existing referral payments would be treated in a similar way to trail commission, and we will consult on draft rules taking forward this approach.

*Clarification of 'managing a relationship'*

- 4.33 COBS 6.1A.6G, on related services, refers to 'managing a relationship between a retail client.... and a discretionary investment manager....' We said that we proposed to make clear in a new rule (COBS 6.1A.6G, which has been changed to a rule) that any service provided to a retail client by an adviser firm in relation to the investments managed by a DIM would be a 'related service' and so come within the scope of the adviser charging rules.

We asked:

*Q6.4: Do you agree with our proposal to clarify 'managing a relationship'?*

- 4.34 Only one respondent (the wealth manager which opposed banning referral payments) disagreed. We have made the proposed change.

*Calculation of the cost of adviser services to a client*

- 4.35 We proposed to amend COBS 6.1A.16G. This says a firm should consider whether a personal recommendation is likely to be of value to the retail client when the total charges the client is likely to be required to pay are taken into account. The amendment requires an adviser to take into account the cost of related services as well as the cost of the advice.

We asked:

*Q6.5: Do you agree with our proposed amendments to COBS 6.1A.16G on referrals to discretionary investment managers?*

4.36 Most respondents agreed with our proposal. We have made the change.

### Cost benefit analysis

4.37 Given that the proposed changes clarify guidance published with PS10/6<sup>17</sup> and confirm the policy intention as set out in PS10/6, we said in CP12/27<sup>18</sup> we considered that no significant additional costs were created by the amendments.

We asked:

*Q6.6: Do you agree that the clarifications in this chapter do not entail costs or benefits other than those already captured in PS10/6?*

4.38 Most respondents agreed that ‘the clarifications in this chapter do not entail costs or benefits other than those already captured in PS10/6’, or had no comments on the impact of the proposed rule changes. Some see additional costs arising from the transitional arrangements, on which we will be consulting later.

4.39 Three respondents did not agree that there would not be any new costs arising from the changes. However, we do not accept that there should be significant additional costs. The policy intention was set out in PS10/6 in March 2010, so firms have had time to prepare for switching off referral payments.

4.40 As regards detailed comments made by the respondents who thought there would be additional costs, the position is as follows.

- Annual assessments of the suitability of a client’s portfolio - an annual review by a DIM of, say, Know Your Customer (KYC) information and the basis of a discretionary mandate is not an advisory process but part of the discretionary service to meet the suitability rule, so does not trigger adviser charging.
- Facilitation of payment of adviser charges – where a DIM wishes to offer facilitation, it will need to ensure that it has the necessary systems and processes to deal with any tax issues that arise.

<sup>17</sup> PS10/6, *Distribution of retail investments: Delivering the RDR – feedback to CP09/18 and final rules* (March 2010).

<sup>18</sup> CP12/27, *Quarterly consultation (No 34)*, (October 2012).

### Compatibility statement

- 4.41 The compatibility statement for the proposal remains unchanged from that published in Chapter 6 of CP12/27.

### Equality and diversity issues

- 4.42 We did not receive any comments on this, and continue to consider that the changes we have made do not give rise to any issues in this respect.
- 4.43 The changes made by this instrument are listed in paragraph 2.23 to 2.25 of this Notice.

## **CP11/21, Regulatory fees and levies: policy proposals for 2012/13, (October 2011), CP12/3, Regulatory fees and levies: rates proposals for 2012/13, (February 2012), and CP12/28, Regulatory fees and levies: policy proposals for 2013/14, (October 2012).**

*Fees (Miscellaneous Amendments) (No 5) Instrument 2012 (FSA 2012/73)*

### Fees manual (FEES)

#### *Background*

- 4.44 We have made rules to replace the headcount of Approved Persons (APs), which is currently used as a tariff base for the following fee-blocks, with an income measure from 2013/14:
- A.12: Advisory arrangers, dealers or brokers (holding or controlling client money or assets, or both);
  - A.13: Advisory arrangers, dealers or brokers (not holding or controlling client money or assets, or both); and
  - A.14: Corporate finance advisers.
- 4.45 Introducing the income measure concludes our implementation of the recommendations of an equality impact assessment (EIA) we carried out in 2011 to ensure that our fees rules meet our responsibilities under the Equality Act 2010. The EIA raised concerns about the use of the headcount because it made no allowance for part-time working or job-sharing.
- 4.46 Rather than modifying the headcount to allow the reporting of part-timers, we decided to replace it with an income measure for the following reasons:
- the headcount had for some years been causing administrative difficulties both for us and firms because it depended on obsolete classifications; and
  - we believe income is a fairer measure of size and impact.

- 4.47 Our thinking is discussed in detail in CP11/21<sup>19</sup>, when we consulted on introducing the income measure from 2013/14. Most of the firms in these fee-blocks are already reporting income for the Financial Services Compensation Scheme (FSCS) levy, and so we drew on this experience when drawing up our definitions. We consulted in CP12/3<sup>20</sup> on amending the Retail Mediation Activities Return (RMAR) to allow most A.12 and A.13 firms to submit their income data to us. We provided feedback on both consultation exercises and made the RMAR rules in March 2012. We wrote separately to firms which do not complete the RMAR, especially those in A.14, asking them to send us the equivalent data.
- 4.48 Several firms expressed concern during consultation about the impact the new measure might have on their fees. To help them with their business planning, we carried out an impact assessment and reported the results along with indicative fee-rates, for information only in CP12/28.<sup>21</sup> The main findings were:
- the fees of most firms would remain the same or be reduced, with about 70% of those which now pay only minimum fees remaining on minimum fees; and
  - some firms would see large increases in fees.
- 4.49 We appreciate that the increase in fees will be unwelcome, but we believe the absolute sums involved should be affordable in relation to their incomes and that the income measure provides a more equitable distribution of the costs of regulation.

### **Equality and diversity issues**

- 4.50 This completes our implementation of the recommendations of an equality impact assessment (EIA) we carried out in 2011 to ensure that our fees rules meet our responsibilities under the Equality Act 2010.
- 4.51 The changes made by this instrument are listed in paragraphs 2.14 to 2.16 of this Notice.

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19 CP11/21, *Regulatory fees and levies: policy proposals for 2012/13*, (October 2011).

20 CP12/3, *Regulatory fees and levies: rates proposals for 2012/13*, (February 2012).

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

## Annex A

### List of new instruments and addenda

(See also descriptions within Annex E)

#### Instruments made or approved by the Board on 13 December 2012

Title of instrument	CP	Modules affected	No. of instrument	Changes effective
Handbook Administration (No 28) Instrument 2012	N/A	Glossary, FEES, <b>SUP</b> , LR, PR, PERG, UNFCOG	FSA 2012/69	31.12.12 (part) 31.12.13 (part) 1.1.13
Retail Distribution Review (Holloway Sickness Policies) (Amendment) Instrument 2012	12/27 (Ch 2)	Glossary, <b>COBS</b>	FSA 2012/70	31.12.12
Senior Management Arrangements, Systems And Controls (Remuneration Code) (No 5) Instrument 2012	12/27 (Ch 3)	<b>SYSC</b>	FSA 2012/71	14.12.12
Training And Competence Sourcebook (Qualifications Amendments No 7) Instrument 2012	12/27 (Ch 5)	<b>TC</b>	FSA 2012/72	31.12.12
Fees (Miscellaneous Amendments) (No 5) Instrument 2012	11/21, 12/3 + 12/28	<b>FEES</b> , SUP	FSA 2012/73	14.12.12
Retail Distribution Review (Adviser Charging No 6) Instrument 2012	12/27 (Ch 6)	<b>COBS</b>	FSA 2012/74	31.12.12
Packaged Bank Accounts (Amendment) Instrument 2012	12/17	<b>ICOB</b> S	FSA 2012/75	1.1.13 (part) 31.3.13
Client Assets Sourcebook (European Markets Infrastructure Regulation) Instrument 2012	12/22	Glossary, <b>CASS</b>	FSA 2012/76	1.1.13

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

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

### Table of Handbook modules showing amending instruments

1. The first of the tables in this Annex lists the modules which make up the Handbook and the instruments by which they were made or amended, together with the date (in italics) on which each module was first commenced (in whole or in part), the date of each instrument which amended it and the number of the Handbook Notice which described the making or amendment. The subsequent tables list instruments making material which lies outside the Handbook.
2. For detailed information on dates in force, see the legal instruments by which the text was made or amended. The date on which each paragraph of the Handbook (or, where relevant, its latest amendment) came into force appears in the consolidated text of the Handbook in the margin of the text beneath the status letter for the paragraph.
3. An asterisk \* in this table beside the reference code for a module (or the heading of a table, for provisions outside the Handbook) shows that the Board made a change to that module at its last meeting.
4. The three columns on the right-hand side of this table show the FSA instrument number, the date the instrument was made and the number of the Handbook Notice ("HN") in which details of the instrument were first published.
5. This Annex reference only shows instruments made from 1 January 2008 onwards. We can however supply by email lists, for each Handbook module, of all instruments made *before* 31 December 2007. Requests, which should specify the relevant module(s), should be sent by email to [nick.walker@fsa.gov.uk](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	No of Inst	Date of Inst
Name of Instrument			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
Prudential Sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries (Non-Bank Lenders) Instrument 2012		2012/47	31.10.12 124
Short Selling Regulation Instrument 2012		2012/58	31.10.12 124
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Large Exposures) (Amendment) Instrument 2012		2012/59	31.10.12 124
Conduct of Business Sourcebook (Pension Transfer Value Analysis) (Amendment) Instrument 2012		2012/62	31.10.12 124
Client Assets Sourcebook (Firm Classification, Operational Oversight, and Mandate Rules) Instrument 2012		2012/65	31.10.12 124
Supervision Manual (Remuneration Reporting) Instrument 2012		2012/66	31.10.12 124
Handbook Administration (No 28) Instrument 2012		2012/69	31.12.12 125 31.12.13 1.1.13
Retail Distribution Review (Holloway Sickness Policies) (Amendment) Instrument 2012		2012/70	13.12.12 125
Client Assets Sourcebook (European Markets Infrastructure Regulation) Instrument 2012		2012/76	13.12.12 125
<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

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

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

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

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

FIT	The Fit and Proper test for Approved Persons		
<i>First brought into force</i>		-	3.9.01 -
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08 81
Handbook Administration (No 12) Instrument 2009		2009/3	22.1.09 84
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09 87
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10 103
Controlled Functions (Amendment) Instrument 2010		2010/48	23.9.10 103
Controlled Functions (Amendment No 2) Instrument 2011		2011/15	24.3.11 108
Handbook Administration (No 26) Instrument 2012		2012/31	28.6.12 121

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10
Handbook Administration (No 23) Instrument 2011		2011/48	22.9.11
Short Selling Regulation Instrument 2012		2012/58	31.10.12

*TC	Training and Competence		
<i>First brought into force</i>		-	1.12.01
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 ( <i>made jointly with FOS as FOS 2009/3</i> )		2009/36	1.7.09
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10
Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010		2010/65	16.12.10
Retail Distribution Review (Training and Competence) Instrument 2011		2011/5	19.1.11
Training and Competence Sourcebook (Qualifications Amendments) Instrument 2011		2011/16	24.3.11
Retail Distribution Review (Holloway Sickness Policies) Instrument 2011		2011/37	23.6.11
Training and Competence Sourcebook (Accredited Bodies and Qualifications Amendments No 2) Instrument 2011		2011/50	22.9.11
Training and Competence Sourcebook (Qualifications Amendments No 3) Instrument 2011		2011/69	8.12.11
Training and Competence Sourcebook (Qualifications Amendments No 4) Instrument 2011		2012/8	23.2.12
Training and Competence Sourcebook (Qualifications Amendment No 5) Instrument 2012		2012/21	26.4.12
Training and Competence Sourcebook (Qualifications Amendment No 6) Instrument 2012		2012/32	28.6.12
Emissions Allowance Auction Bidders Instrument 2012		2012/35	26.7.12
Mortgage Market Review (Conduct of Business) Instrument 2012		2012/47	31.10.12
Training And Competence Sourcebook (Qualifications Amendments No 7) Instrument 2012		2012/72	13.12.12

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

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

*FEES	Fees			
	<i>First brought into force</i>	-	1.1.06	-
	Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
	Fees Provisions (2008/2009) Instrument 2008	2008/10	27.3.08	75
	Financial Services Compensation Scheme (Amendment of Fees Provisions) Instrument 2008	2008/11	27.3.08	75
	Fees Manual (Financial Ombudsman Service Case Fees 2008/2009) Instrument 2008	FOS 2008/2	5.3.08	75
	Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 ( <i>made jointly with FOS as FOS 2008/3</i> )	2008/18	27.3.08	75
	Periodic Fees (2008/2009) and Other Fees Instrument 2008	2008/23	22.5.08	77
	Connected Travel Insurance Instrument 2008	2008/24	22.5.08	77
	Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
	Periodic Fees (Solvency 2) Instrument 2008	2008/43	25.9.08	81
	Fees (Transaction Reporting) (Amendment) Instrument 2008	2008/49	25.9.08	81
	Financial Services Compensation Scheme (Amendment of Fees Provisions (No 2)) Instrument 2008	2008/52	29.9.08	82
	Financial Services Compensation Scheme (Amendment of Fees Provisions (No 3)) Instrument 2008	2008/54	7.10.08	82
	Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
	Financial Services Compensation Scheme (Amendment of Tariff Measures and Other Levy Rules) Instrument 2008	2008/57	29.10.08	82
	Financial Services Compensation Scheme (Amendment of Fees Provisions (No 4)) Instrument 2008	2008/63	29.10.08	82
	Fees Manual (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009	FOS 2009/2	13.3.09	86
	Fees Provisions (2009/2010) Instrument 2009	2009/15	26.3.09	86
	Fees (Miscellaneous Amendments) Instrument 2009	2009/16	26.3.09	86
	Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
	Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
	Fees (Payment Services) Instrument 2009	2009/23	23.4.09	87
	Periodic Fees (2009/2010) and Other Fees Instrument 2009	2009/27	28.5.09	88
	Fees (Payment Services) (No 2) Instrument 2009	2009/28	28.5.09	88
	Fees (Electronic Payments) Instrument 2009	2009/32	25.6.09	89
	Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 ( <i>made jointly with FOS as FOS 2009/3</i> )	2009/36	1.7.09	90
	Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90
	Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009	2009/47	23.7.09	90
	Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 ( <i>instrument made by FOS</i> )	FOS 2009/4	16.9.09	92
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
	Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009	2009/66	5.11.09	94
	Fees (Miscellaneous Amendments) (No 2) Instrument 2009	2009/70	10.12.09	95
	Fees (Building Societies) Instrument 2009	2009/71	10.12.09	95
	Sale and Rent Back Instrument 2010	2010/1	28.1.10	96
	Fees Manual (Financial Ombudsman Service Case Fees 2010/2011) Instrument 2010	FOS 2010/1	10.3.10	98
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10	98
	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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Fees (Special Project Fee for Restructuring) (Amendment) Instrument 2010		2010/20	24.6.10 101
Financial Services Compensation Scheme (Financial Services Act 2010) Instrument 2010		2010/27	22.7.10 102
Financial Services Compensation Scheme (Financial Services Act 2010) (No 2) Instrument 2010		2010/45	23.9.10 103
Financial Services Compensation Scheme (Deposit Tariff Base Amendment) Instrument 2010		2010/54	10.11.10 104
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10 105
Fees Provisions (Amendment No 3) Instrument 2010		2010/62	16.12.10 105
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 (made jointly with FOS as FOS 2010/3)		2010/63	16.12.10 105
Retail Distribution Review (Training and Competence) Instrument 2011		2011/5	19.1.11 106
Fees (Electronic Money Application Fees) Instrument 2011		2011/6	9.2.11 107
Fees Manual (Financial Ombudsman Service Case Fees 2011/2012) Instrument 2011 (instrument made by FOS)		FOS 2011/2	16.3.11 108
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11 108
Fees Provisions (2011/2012) Instrument 2011		2011/17	24.3.11 108
Periodic Fees (2011/2012) and Other Fees Instrument 2011		2011/28	26.5.11 110
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) (No 2) Instrument 2011 (made jointly with FOS as FOS 2011/4)		2011/36	23.6.11 111
Financial Services Compensation Scheme (Payment of Levies) (Amendment) Instrument 2011		2011/41	28.7.11 112
Recognised Auction Platforms Instrument 2011		2011/77	21.12.11 116
Fees (Miscellaneous Amendments) (No 3) Instrument 2012		2012/3	19.1.12 116
Fees Provisions (2012/2013) Instrument 2012		2012/12	21.3.12 118
Fees (Miscellaneous Amendments) (No 4) Instrument 2012		2012/13	21.3.12 118
Credit Unions (Northern Ireland) Instrument 2012		2012/18	21.3.12 118
Fees Manual (FOS Case Fees 2012/13) Instrument 2012		FOS 2012/1	21.3.12 119
Periodic Fees (2012/13) and Other Fees Instrument 2012		2012/26	24.5.12 120
Training and Competence Sourcebook (Qualifications Amendment No 6) Instrument 2012		2012/32	28.6.12 121
Emissions Allowance Auction Bidders Instrument 2012		2012/35	26.7.12 122
Handbook Administration (No 28) Instrument 2012		2012/69	13.12.12 125
Fees (Miscellaneous Amendments) (No 5) Instrument 2012		2012/73	13.12.12 125

## PRUDENTIAL STANDARDS

GENPRU	General Prudential sourcebook		
<i>First brought into force (in part)</i>			31.12.06
General Prudential Sourcebook (Capital Resources Amendment) Instrument 2008		2008/3	24.1.08 72
General Prudential Sourcebook (Adequacy of Financial Resources) (Amendment) Instrument 2008		2008/12	27.3.08 75
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08 77
General Prudential Sourcebook (Capital Adequacy Calculations for Financial Conglomerates) (Amendment) Instrument 2008		2008/31	26.6.08 78
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008		2008/66	4.12.08 83
General Prudential Sourcebook (Notification of Redemption or Repayment) Instrument 2009		2009/8	26.2.09 85
Reclassification of Available-For-Sale Debt Instrument 2009		2009/40	23.7.09 90
Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009		2009/48	11.8.09 91
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09 92
Prudential Requirements for Insurers (Amendment No 4) Instrument 2009		2009/60	5.11.09 94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09 95
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009		2009/68	27.11.09 95
Prudential Requirements (Stress Testing) Instrument 2009		2009/72	10.12.09 95

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10 98
	Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10 101
	Capital Requirements Directive (Handbook Amendments) Instrument 2010	2010/29	22.7.10 102
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10 103
	Capital Requirements Directive (Large Exposures) Instrument 2010	2010/41	23.9.10 103
	Prudential Requirements (Capital Planning Buffer) Instrument 2010	2010/42	23.9.10 103
	Capital Requirements Directive (Handbook Amendments No 2) Instrument 2010	2010/66	16.12.10 105
	Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )	2011/7	9.2.11 107
	UCITS IV Directive Instrument 2011	2011/39	28.7.11 112
	Venture Capital Investments Instrument 2011	2011/42	28.7.11 112
	Capital Instruments (Notification) Instrument 2011	2011/63	2.11.11 114
	Capital Requirements Directive (Handbook Amendment No 4) Instrument 2011	2011/66	2.11.11 114
	Supervision Manual (Prudent Valuation Reporting) Instrument 2012	2012/24	26.4.12 119
	Prudential Requirements for Insurers (Amendment No 6) Instrument 2012	2012/61	31.10.12 124

BIPRU	Prudential sourcebook for Banks, Building Societies and Investment Firms		
	<i>First brought into force (in part)</i>		1.1.07
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Lifetime Mortgages) Instrument 2008	2008/4	28.2.08 73
	Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08 77
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Credit Derivatives Specific Risk) Instrument 2008	2008/58	29.10.08 82
	Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09 87
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09 92
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009	2009/55	30.9.09 93
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Capital Floors) Instrument 2009	2009/58	5.11.09 94
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Large Exposures Transitional Provisions) (Amendment) Instrument 2009	2009/59	5.11.09 94
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09 95
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09 95
	Prudential Requirements (Stress Testing) Instrument 2009	2009/72	10.12.09 95
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Short-Term Trade Finance Transactions) Instrument 2009	2009/73	10.12.09 95
	Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10 102
	Capital Requirements Directive (Handbook Amendments) Instrument 2010	2010/29	22.7.10 102
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Amendment) Instrument 2010	2010/30	22.7.10 102
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10 103
	Capital Requirements Directive (Large Exposures) Instrument 2010	2010/41	23.9.10 103
	Prudential Requirements (Capital Planning Buffer) Instrument 2010	2010/42	23.9.10 103
	Liquidity Standards (Miscellaneous Amendments) Instrument 2010	2010/43	23.9.10 103
	Capital Requirements Directive (Handbook Amendments No 2) Instrument 2010	2010/66	16.12.10 105
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Remuneration Disclosures) Instrument 2010	2010/73	16.12.10 105
	Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )	2011/7	9.2.11 107
	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	2011/51	22.9.11 113



Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Consolidation) Instrument 2011			
Liquidity Standards (Miscellaneous Amendments No 3) Instrument 2011		2011/52	22.9.11 113
Capital Instruments (Notification) Instrument 2011		2011/63	2.11.11 114
Capital Requirements Directive (Handbook Amendments No 4) Instrument 2011		2011/66	2.11.11 114
Liquidity Standards (Miscellaneous Amendments No 4) Instrument 2012		2012/4	19.1.12 116
Liquidity Standards (Miscellaneous Amendments No 5) Instrument 2012		2012/14	21.3.12 118
Liquidity Standards (Miscellaneous Amendments No 6) Instrument 2012		2012/33	28.6.12 121
Advanced Measurement Approach Guidelines Instrument 2012		2012/45	27.9.12 123
Capital Requirements Directive (Handbook Amendments No 5) Instrument 2012		2012/60	31.10.12 124

INSPRU	Prudential sourcebook for Insurers		
<i>First brought into force</i>			31.12.06
Regulated Covered Bonds (Related Amendments) Instrument 2008		2008/8	6.3.08 74
Prudential Sourcebook for Insurers (Amendment) Instrument 2008		2008/13	27.3.08 75
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008		2008/66	4.12.08 83
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09 92
Prudential Requirements for Insurers (Amendment No 4) Instrument 2009		2009/60	5.11.09 94
Approved Reinsurance to Close Instrument 2009		2009/61	5.11.09 94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09 95
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09 95
Prudential Requirements (Stress Testing) Instrument 2009		2009/72	10.12.09 95
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10 102
Prudential Requirements for Insurers (Amendment No 5) Instrument 2010		2010/44	23.9.10 103
Prudential Sourcebook for Insurers (Amendment No 2) Instrument 2011		2011/8	24.2.11 107
Capital Instruments (Notification) Instrument 2011		2011/63	2.11.11 114
Prudential Requirements for Insurers (Amendment No 6) Instrument 2012		2012/61	31.10.12 124

MIPRU	Prudential sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries		
<i>First brought into force</i>			1.1.07
Prudential Sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries (Use of Intermediaries) Instrument 2008		2008/14	27.3.08 75
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08 77
Connected Travel Insurance Instrument 2008		2008/24	22.5.08 77
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08 79
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08 81
Professional Indemnity Insurance (Limits of Indemnity) Instrument 2009		2009/4	22.1.09 84
Reclassification of Available-For-Sale Debt Instrument 2009		2009/40	23.7.09 90
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09 92
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09 95
Sale and Rent Back Instrument 2010		2010/1	28.1.10 96
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11 108
Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011		2011/72	8.12.11 115
Credit Unions (Northern Ireland) Instrument 2012		2012/18	21.3.12 118
Prudential Sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries (Non-Bank Lenders) Instrument 2012		2012/47	31.10.12 124

UPRU	Prudential sourcebook for UCITS Firms		
<i>First brought into force</i>			1.1.07
Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations) Instrument 2008		2008/17	27.3.08 75
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09 87
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10 102

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

IPRU (BANK)	Interim Prudential sourcebook: Banks		
<i>First brought into force</i>		-	1.12.01 -
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009		2009/68	27.11.09 95

IPRU (BSOC)	Interim Prudential sourcebook: Building Societies		
<i>First brought into force</i>		-	1.12.01 -
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08 81
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009		2009/68	27.11.09 95
Building Societies Sourcebook Instrument 2010		2010/11	25.3.10 98

IPRU (FSOC)	Interim Prudential sourcebook: Friendly Societies		
<i>First brought into force</i>		-	1.12.01 -
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08 72
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08 76
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08 77
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008		2008/66	4.12.08 83
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09 92
Prudential Requirements for Insurers (Amendment No 4) Instrument 2009		2009/60	5.11.09 94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09 95
Prudential Requirement for Insurers (Amendment No 6) Instrument 2012		2012/61	31.10.12 124

IPRU (INS)	Interim Prudential sourcebook: Insurers		
<i>First brought into force</i>		-	1.12.01 -
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08 72
Interim Prudential sourcebook for Insurers (Marine Mutuals Reporting) (Amendment) Instrument 2008		2008/15	27.3.08 75
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08 77
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008		2008/66	4.12.08 83
Interim Prudential Sourcebook for Insurers (Other EEA States Insurance Statistics Amendment) Instrument 2009		2009/33	25.6.09 89
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09 92
Prudential Requirements for Insurers (Amendment No 4) Instrument 2009		2009/60	5.11.09 94
Prudential Requirement for Insurers (Amendment No 6) Instrument 2012		2012/61	31.10.12 124

IPRU (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

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
			HN	
Companies Act 2006 (Consequential Handbook Amendments No 2) Instrument 2008		2008/41	25.9.08	81
Handbook Administration (No 11) Instrument 2008		2008/55	29.10.08	82
Professional Indemnity Insurance (Limits of Indemnity) Instrument 2009		2009/4	22.1.09	84
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09	92
Capital Resources and Professional Indemnity Insurance Requirements for Personal Investment Firms Instrument 2009		2009/62	5.11.09	94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09	95
Handbook Administration (No 18) Instrument 2010		2010/19	24.6.10	101
Capital Resources Requirements for Personal Investment Firms (Amendment) Instrument 2011		2011/44	28.7.11	112
Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011		2011/72	8.12.11	115
Handbook Administration (No 26) Instrument 2012		2012/31	28.6.12	121
Emissions Allowance Auction Bidders Instrument 2012		2012/35	26.7.12	122

## BUSINESS STANDARDS

*COBS	Conduct of Business			
<i>First brought into force</i>		-	1.11.07	-
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08	72
Conduct of Business Sourcebook (Recording of Telephone Conversations and Electronic Communications) Instrument 2008		2008/6	28.2.08	73
Permitted Links (Amendment No 2) Instrument 2008		2008/16	27.3.08	75
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08	76
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08	79
Disclosure Documents (Amendment) Instrument 2008		2008/35	24.7.08	79
Conduct of Business Sourcebook (Amendment) Instrument 2008		2008/36	24.7.08	79
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08	81
Self-Invested Personal Pensions (Contracting Out) Instrument 2008		2008/44	25.9.08	81
Client Assets Sourcebook (Common Platform Provisions) Instrument 2008		2008/45	25.9.08	81
Handbook Administration (No 11) Instrument 2008		2008/55	29.10.08	82
Conduct of Business Sourcebook (Record Keeping for Inducements) Instrument 2008		2008/59	29.10.08	82
Conduct of Business Sourcebook (Product Information for Variation of Personal Pension Schemes) Instrument 2008		2008/67	4.12.08	83
Handbook Administration (No 12) Instrument 2009		2009/3	22.1.09	84
Payment Services Instrument 2009		2009/14	26.3.09	86
Financial Services Compensation Scheme (Limits Amendment) Instrument 2009		2009/25	23.4.09	87
With-Profits Funds: Payments of Compensation and Redress Instrument 2009		2009/41	23.7.09	90
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009		2009/52	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Retail Distribution Review (Adviser Charging) Instrument 2010		2010/12	25.3.10	98
Handbook Administration (No 18) Instrument 2010		2010/19	24.6.10	101
Retail Distribution Review (Corporate Pensions) Instrument 2010		2010/21	24.6.10	101
Financial Promotions (Amendment) Instrument 2010		2010/31	22.7.10	102
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</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	108
Pensions (Annuitisation and Income Withdrawals Rules) (Amendment) Instrument 2011		2011/19	24.3.11	108
Child Trust Funds (Amendment) Instrument 2011		2011/20	24.3.11	108
Retail Distribution Review (Adviser Charging No 2) Instrument 2011		2011/23	28.4.11	109
Permitted Links (Amendment No 3) Instrument 2011		2011/24	28.4.11	109
Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011		2011/30	26.5.11	110
Retail Distribution Review (Holloway Sickness Policies) Instrument 2011		2011/37	23.6.11	111
Money Market Funds Instrument 2011		2011/38	23.6.11	111
UCITS IV Directive Instrument 2011		2011/39	28.7.11	112
Retail Distribution Review (Platforms) Instrument 2011		2011/47	28.7.11	112
Financial Promotions Guidance (Amendment) Instrument 2011		2011/53	22.9.11	113
Retail Distribution Review (Adviser Charging No 3) Instrument 2011		2011/54	22.9.11	114
Retail Distribution Review (Key Features Illustrations) Instrument 2011		2011/55	22.9.11	114
Retail Distribution Review (Adviser Charging No 4) Instrument 2011		2012/9	23.2.12	117
Handbook Administration (No 25) Instrument 2012		2012/11	21.3.12	118
Retail Distribution Review (Adviser Charging No 5) Instrument 2012		2012/15	21.3.12	118
Conduct of Business Sourcebook (Contracting Out) Instrument 2012		2012/16	21.3.12	118
Conduct of Business Sourcebook (With-Profits Business) Instrument 2012		2012/10	23.2.12	119
Handbook Administration (No 26) Instrument 2012		2012/31	28.6.12	121
Emissions Allowance Auction Bidders Instrument 2012		2012/35	26.7.12	122
Conduct of Business Sourcebook (Mortality Assumptions For Future Annuity Projections) Instrument 2012		2012/36	26.7.12	122
Retail Distribution Review (Platforms) (Amendment) Instrument 2012		2012/43	26.7.12	122
Mortgage Market Review (Conduct of Business) Instrument 2012		2012/46	31.10.12	124
Conduct of Business Sourcebook (Pension Transfer Value Analysis) (Amendment) Instrument 2012		2012/62	31.10.12	124
Conduct of Business Sourcebook (Projections) (Amendment) Instrument 2012		2012/63	31.10.12	124
Conduct of Business Sourcebook (Pension Scheme Disclosure) Instrument 2012		2012/64	31.10.12	124
Retail Distribution Review (Holloway Sickness Policies) (Amendment) Instrument 2012		2012/70	13.12.12	125
Retail Distribution Review (Adviser Charging No 6) Instrument 2012		2012/74	13.12.12	125

<b>*ICOBs</b>	<b>Insurance: Conduct of Business</b>			
<i>Comes into force</i>		-	6.1.08	-
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08	72
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08	76
Connected Travel Insurance Instrument 2008		2008/24	22.5.08	77
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08	79
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08	81
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09	87
Financial Services Compensation Scheme (Limits Amendment) Instrument 2009		2009/25	23.4.09	87
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Retail Distribution Review (Pure Protection) Instrument 2010		2010/46	23.9.10	103
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10	105
Employers' Liability Insurance: Disclosure by Insurers Instrument 2011		2011/12	24.2.11	107
Handbook Administration (No 23) Instrument 2011		2011/48	22.9.11	113
Employers' Liability Insurance: Disclosure by Insurers (No 2) Instrument 2012		2012/17	21.3.12	118
Packaged Bank Accounts Instrument 2012		2012/37	26.7.12	122
Handbook Administration (No 27) Instrument 2012		2012/44	27.9.12	123
Packaged Bank Accounts (Amendment) Instrument 2012		2012/75	13.12.12	125

<b>MCOB</b>	<b>Mortgages and Home Finance: Conduct of Business</b>			
<i>First brought into force</i>		-	31.10.04	-

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
			HN	
	Disclosure Documents (Amendment) Instrument 2008	2008/35	24.7.08	79
	Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84
	Mortgages and Home Finance: Conduct of Business Sourcebook (Deferred Interest Forbearance Amendments) Instrument 2009	2009/17	26.3.09	86
	Financial Services Compensation Scheme (Limits Amendment) Instrument 2009	2009/25	23.4.09	87
	Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 ( <i>made jointly with FOS as FOS 2009/3</i> )	2009/36	1.7.09	90
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
	Sale and Rent Back Instrument 2010	2010/1	28.1.10	96
	Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10	101
	Mortgage Arrears Instrument 2010	2010/22	24.6.10	101
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
	Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108
	Handbook Administration (No 26) Instrument 2012	2012/31	28.6.12	121
	Handbook Administration (No 27) Instrument 2012	2012/44	27.9.12	123
	Mortgage Market Review (Conduct of Business) Instrument 2012	2012/46	31.10.12	124

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

*CASS	Client Assets			
	<i>First brought into force</i>	-	1.1.04	-
	Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
	Client Assets Sourcebook (Common Platform Provisions) Instrument 2008	2008/45	25.9.08	81
	Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10	98
	Client Assets Sourcebook (Amendment No 3) Instrument 2010	2010/32	22.7.10	102
	Retail Distribution Review (Pure Protection) Instrument 2010	2010/46	23.9.10	103
	Client Assets Sourcebook (Enhancement) Instrument 2010	2010/52	13.10.10	104
	Client Assets Sourcebook (Title Transfer) (Amendment) Instrument 2010	2010/59	10.11.10	104
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
	Client Assets Reporting (Amendment) Instrument 2011	2011/26	28.4.11	109
	Client Assets Reporting (Amendment No 2) Instrument 2011	2011/31	26.5.11	110
	Client Assets Sourcebook (Collateral Transfer and Liens Amendment) Instrument 2011	2011/56	22.9.11	113
	Professional Firms (Amendment) Instrument 2011	2011/70	8.12.11	115
	Client Assets Sourcebook (Liens Amendment) Instrument 2012	2012/5	19.1.12	116
	Client Assets Sourcebook (Resolution Pack) Instrument 2012	2012/20	21.3.12	119
	Handbook Administration (No 26) Instrument 2012	2012/31	28.6.12	121
	Emissions Allowance Auction Bidders Instrument 2012	2012/35	26.7.12	122
	Client Assets Sourcebook (Firm Classification, Operational Oversight, and Mandate Rules) Instrument 2012	2012/65	31.10.12	124
	Client Assets Sourcebook (European Markets Infrastructure Regulation) Instrument 2012	2012/76	13.12.12	125

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

MAR	Market Conduct			
	<i>Chapters 1 to 3 first brought into force</i>	-	1.12.01	-
	<i>Chapter 4 first brought into force</i>	-	20.9.01	-
	Market Conduct Sourcebook (Amendment No 9) Instrument 2008	2008/25	22.5.08	77
	Short Selling Instrument 2008	2008/30	12.6.08	78
	Short Selling (No 2) Instrument 2008	2008/51	18.9.08	81
	Short Selling (No 4) Instrument 2008	2008/60	29.10.08	82
	Short Selling (No 5) Instrument 2009	2009/1	14.1.09	84
	Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84
	Short Selling (No 6) Instrument 2009	2009/35	25.4.09	89
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
	Financial Stability and Market Confidence Sourcebook Instrument 2010	2010/25	22.7.10	102
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
	Market Conduct Sourcebook (Amendment No 10) Instrument 2011	2011/9	24.2.11	107
	Handbook Administration (No 24) Instrument 2011	2011/67	8.12.11	115
	Handbook Administration (No 26) Instrument 2012	2012/31	28.6.12	121
	Emissions Allowance Auction Bidders Instrument 2012	2012/35	26.7.12	122
	Market Conduct Sourcebook (Amendment No 11) Instrument 2012	2012/38	26.7.12	122

## REGULATORY PROCESSES

*SUP	Supervision			
	<i>Chapter 9 first brought into force</i>	-	21.6.01	-
	<i>Chapters 6, 7, 8 and 10 first brought into force</i>	-	3.9.01	-
	<i>Rest of SUP first brought into force</i>	-	1.12.01	-
	Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
	Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008	2008/2	24.1.08	72
	Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations) Instrument 2008	2008/17	27.3.08	75
	Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
	Integrated Regulatory Reporting (Amendment No 4) Instrument 2008	2008/20	24.4.08	76
	Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77
	Connected Travel Insurance Instrument 2008	2008/24	22.5.08	77
	Supervision Manual (Controlled Functions) (Amendment) Instrument 2008	2008/37	24.7.08	79
	Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
	Status Disclosure and FSA Logo Instrument 2008	2008/42	25.9.08	81
	Supervision Manual (Amendment No 14) Instrument 2008	2008/46	25.9.08	81
	Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
	Prudential Categories (Amendment) Instrument 2008	2008/65	4.12.08	83
	Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84
	Supervision Manual (Passporting and Reinsurance) (Amendment) Instrument 2009	2009/9	26.2.09	85
	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

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
			HN	
	Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90
	Supervision Manual (Controlled Functions) (Amendment No 2) Instrument 2009	2009/42	23.7.09	90
	Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009	2009/48	11.8.09	91
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009	2009/55	30.9.09	93
	Close Links Reporting Instrument 2009	2009/63	5.11.09	94
	Supervision Manual (Amendment No 16) Instrument 2009	2009/64	5.11.09	94
	Supervision Manual (Retail Mediation Activities Return) (Amendment) Instrument 2009	2009/65	5.11.09	94
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09	95
	Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
	Sale and Rent Back Instrument 2010	2010/1	28.1.10	96
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10	98
	Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10	101
	Sale and Rent Back (Regulatory Reporting) Instrument 2010	2010/23	24.6.10	101
	Online Submission and Mandatory Forms (No 2) Instrument 2010	2010/24	24.6.10	101
	Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10	102
	Capital Requirements Directive (Handbook Amendments) Instrument 2010	2010/29	22.7.10	102
	Supervision Manual (Controlled Functions) (Amendment No 3) Instrument 2010	2010/33	22.7.10	102
	Supervision Manual (Payment Services) (Reporting) Instrument 2010	2010/34	22.7.10	102
	Integrated Regulatory Reporting (Amendment No 6) Instrument 2010	2010/35	22.7.10	102
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103
	Capital Requirements Directive (Large Exposures) Instrument 2010	2010/41	23.9.10	103
	Liquidity Standards (Miscellaneous Amendments) Instrument 2010	2010/43	23.9.10	103
	Controlled Functions (Amendment) Instrument 2010	2010/48	23.9.10	103
	Integrated Regulatory Reporting (Amendment No 7) Instrument 2010	2010/49	23.9.10	103
	Integrated Regulatory Reporting (Amendment No 8) Instrument 2010	2010/50	23.9.10	103
	Client Assets Sourcebook (Enhancement) Instrument 2010	2010/52	13.10.10	104
	Public Awareness Objective (Financial Services Act 2010) Instrument 2010	2010/53	10.11.10	104
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
	Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010	2010/65	16.12.10	105
	Integrated Regulatory Reporting (Amendment No 9) Instrument 2010	2010/68	16.12.10	105
	Supervision Manual (Retail Mediation Activities Return) (Amendment No 2) Instrument 2010	2010/69	16.12.10	105
	Supervision Manual (Retail Mediation Activities Return) (Amendment No 3) Instrument 2010	2010/70	16.12.10	105
	Change of Control (Aggregation of Holdings) Instrument 2011	2011/2	19.1.11	106
	Integrated Regulatory Reporting (Amendment No 10) Instrument 2011	2011/3	19.1.11	106
	Supervision Manual (Amendment No 17) Instrument 2011	2011/4	19.1.11	106
	Retail Distribution Review (Training and Competence) Instrument 2011	2011/5	19.1.11	106
	Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )	2011/7	9.2.11	107
	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

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
			HN	
UCITS IV Directive Instrument 2011		2011/39	28.7.11	112
Liquidity Reporting (Miscellaneous Amendments) Instrument 2011		2011/45	28.7.11	112
Handbook Administration (No 23) Instrument 2011		2011/48	22.9.11	113
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Group Risk Consolidation) Instrument 2011		2011/51	22.9.11	113
Liquidity Standards (Miscellaneous Amendments No 3) Instrument 2011		2011/52	22.9.11	113
Supervision Manual (Amendment No 18) Instrument 2011		2011/57	22.9.11	113
Integrated Regulatory Reporting (Amendment No 12) Instrument 2011		2011/59	22.9.11	113
Supervision Manual (Retail Mediation Activities Return) (Amendment No 4) Instrument 2011		2011/64	2.11.11	114
Capital Requirements Directive (Handbook Amendments No 4) Instrument 2011		2011/66	2.11.11	114
Handbook Administration (No 24) Instrument 2011		2011/67	8.12.11	115
Professional Firms (Amendment) Instrument 2011		2011/70	8.12.11	115
Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011		2011/72	8.12.11	115
Recognised Auction Platforms Instrument 2011		2011/77	21.12.11	116
Liquidity Standards (Miscellaneous Amendments No 4) Instrument 2012		2012/4	19.1.12	116
Handbook Administration (No 25) Instrument 2012		2012/11	21.3.12	118
Fees (Miscellaneous Amendments) (No 4) Instrument 2012		2012/13	21.3.12	118
Retail Distribution Review (Adviser Charging No 5) Instrument 2012		2012/15	21.3.12	118
Conduct of Business Sourcebook (Contracting Out) Instrument 2012		2012/16	21.3.12	118
Conduct of Business Sourcebook (With-Profits Business) Instrument 2012		2012/10	23.2.12	119
Supervision Manual (Prudent Valuation Reporting) Instrument 2012		2012/24	26.4.12	119
Handbook Administration (No 26) Instrument 2012		2012/31	28.6.12	121
Liquidity Standards (Miscellaneous Amendments No 6) Instrument 2012		2012/33	28.6.12	121
Emissions Allowance Auction Bidders Instrument 2012		2012/35	26.7.12	122
Credit Unions New Sourcebook (Consequential Amendments No 2) Instrument 2012		2012/39	26.7.12	122
Listing Rules (Contact with the FSA) Instrument 2012		2012/42	26.7.12	122
Handbook Administration (No 27) Instrument 2012		2012/44	27.9.12	123
Mortgage Market Review (Conduct of Business) Instrument 2012		2012/46	31.10.12	124
Short Selling Regulation Instrument 2012		2012/47	31.10.12	124
Client Assets Sourcebook (Firm Classification, Operational Oversight, and Mandate Rules) Instrument 2012		2012/65	31.10.12	124
Supervision Manual (Remuneration Reporting) Instrument 2012		2012/66	31.10.12	124
Handbook Administration (No 28) Instrument 2012		2012/69	13.12.12	125
Fees (Miscellaneous Amendments) (No 5) Instrument 2012		2012/73	13.12.12	125

DEPP	Decision Procedure and Penalties			
	<i>First brought into force</i>	-	28.8.07	-
	Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008	2008/2	24.1.08	72
	Decision Procedure and Penalties Manual and Enforcement Guide (Amendment) Instrument 2008	2008/68	4.12.08	83
	Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84
	Payment Services Instrument 2009	2009/14	26.3.09	86
	Supervision Manual (Controllers) (Amendment) Instrument 2009	2009/20	26.3.09	86
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
	Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
	Decision Procedure and Penalties Manual (Financial Penalties) Instrument 2010	2010/4	25.2.10	97
	Enforcement Powers (Financial Services Act 2010) Instrument 2010	2010/26	22.7.10	102
	Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )	2011/7	9.2.11	107
	Decision Procedure and Penalties Manual and Enforcement Guide (Amendment No 2) Instrument 2011	2011/10	24.2.11	107
	Handbook Administration (No 22) Instrument 2011	2011/34	23.6.11	111



Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
			HN	
UCITS IV Directive Instrument 2011		2011/39	28.7.11	112
Consumer Redress Schemes Instrument 2011 ( <i>made jointly with FOS as FOS 2011/5</i> )		2011/46	28.7.11	112
Retail Distribution Review (Retail Mediation Activities Return & Complaints Data) Instrument 2011		2011/58	22.9.11	114
Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011		2011/72	8.12.11	115
Glossary Amendment (Definition of Settlement Decision Makers) Instrument 2012		2012/2	19.1.12	116
Credit Unions (Northern Ireland) Instrument 2012		2012/18	21.3.12	118
Short Selling Regulation Instrument 2012		2012/47	31.10.12	124
Recognised Auction Platforms (Penalty and Censure Policy) Instrument 2012		2012/67	31.10.12	124

## REDRESS

DISP	Dispute Resolution: Complaints			
<i>First brought into force</i>		-	1.12.01	-
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08	72
Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 ( <i>made jointly with FOS as FOS 2008/3</i> )		2008/18	27.3.08	75
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08	76
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08	79
Dispute Resolution: Complaints (Amendment No 2) Instrument 2008 ( <i>made jointly with FOS as FOS 2008/4</i> )		2008/47	25.9.08	81
Handbook Administration (No 11) Instrument 2008 ( <i>made jointly with FOS as FOS 2008/5</i> )		2008/55	29.10.08	82
Payment Services Instrument 2009 ( <i>made jointly with FOS as FOS 2009/1</i> )		2009/14	26.3.09	86
Periodic Fees (2009/2010) and Other Fees Instrument 2009		2009/27	28.5.09	88
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 ( <i>made jointly with FOS as FOS 2009/3</i> )		2009/36	1.7.09	90
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09	90
Dormant Bank and Building Society Accounts Instrument 2009		2009/38	23.7.09	90
Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 ( <i>instrument made by FOS</i> )		FOS 2009/4	16.9.09	92
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Payment Services (Transitioning Firms) Instrument 2009		2009/53	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09	95
Dispute Resolution (Voluntary Jurisdiction and Sale and Rent Back Amendments) Instrument 2009 ( <i>instrument made by FOS</i> )		FOS 2009/6	17.12.09	96
Dispute Resolution: Complaints (Publication of Complaints Data) Instrument 2010		2010/2	28.1.10	96
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10	98
Dispute Resolution: Complaints (Payment Protection Insurance Complaints: Referral to Ombudsman) Instrument 2010		2010/18	27.5.10	100
Sale and Rent Back (Regulatory Reporting) Instrument 2010		2010/23	24.6.10	101
Dispute Resolution: Complaints (Payment Protection Insurance) Instrument 2010		2010/36	22.7.10	103
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10	103
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10	105
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 ( <i>made jointly with FOS as FOS 2010/3</i> )		2010/63	16.12.10	105
Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )		2011/7	9.2.11	107
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11	108
Dispute Resolution: Complaints (Amendment No 3) Instrument 2011		2011/33	26.5.11	110
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) (No 2) Instrument 2011 ( <i>made jointly with FOS as FOS 2011/4</i> )		2011/36	23.6.11	111
UCITS IV Directive Instrument 2011		2011/39	28.7.11	112
Consumer Redress Schemes Instrument 2011 ( <i>made jointly with FOS as FOS 2011/5</i> )		2011/46	28.7.11	112
Dispute Resolution: Complaints (Amendment No 4) Instrument 2011 ( <i>made jointly with FOS</i> )		2011/65	2.11.11	114

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
<i>as FOS 2011/6)</i>			
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
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

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

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

### SPECIALIST SOURCEBOOKS

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

COLL	Collective Investment Schemes			
<i>First brought into force</i>		-	1.4.04	-
Collective Investment Schemes Sourcebook (UCITS Eligible Assets Directive and Other Amendments) Instrument 2008		2008/5	28.2.08	73
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08	76
Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2008 <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
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08	79
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08	81
Collective Investment Schemes Sourcebook (Immovables Valuation) Instrument 2008		2008/48	25.9.08	81
Collective Investment Schemes Sourcebook (Simplified Prospectus) (Amendment) Instrument 2008		2008/61	29.10.08	82
Collective Investment Schemes Sourcebook (Suspension of Dealings) Instrument 2008		2008/69	4.12.08	83
Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2009		2009/5	22.1.09	84
Collective Investment Schemes Sourcebook (Amendment No 4) Instrument 2009		2009/11	26.2.09	85
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09	86
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09	90
Collective Investment Schemes Sourcebook (Single Sub-fund Umbrellas) Instrument 2009		2009/44	23.7.09	90
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Collective Investment Schemes Sourcebook (Amendment No 5) Instrument		2009/74	10.12.09	95
Collective Investment Schemes Sourcebook (Accounting Amendments) Instrument 2010		2010/3	28.1.10	96
Funds of Alternative Investment Funds Instrument 2010		2010/5	25.2.10	97
Alternative Finance Investment Bonds Instrument 2010		2010/6	25.2.10	97
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10	98
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10	103
Collective Investment Schemes Sourcebook (Winding Up and Sub-fund Termination and Miscellaneous Amendments) Instrument 2011		2011/11	24.2.11	107
Money Market Funds Instrument 2011		2011/38	23.6.11	111
UCITS IV Directive Instrument 2011		2011/39	28.7.11	112
Retail Distribution Review (Platforms) Instrument 2011		2011/47	28.7.11	112
Handbook Administration (No 23) Instrument 2011		2011/48	22.9.11	113
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

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

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

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
			HN	
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10	105
Professional Firms (Amendment) Instrument 2011		2011/71	8.12.11	115
Professional Firms (Amendment No 2) Instrument 2012		2012/49	27.9.12	123
Mortgage Market Review (Conduct of Business) Instrument 2012		2012/46	31.10.12	124

RCB	Regulated Covered Bonds			
<i>First brought into force</i>		-	6.3.08	-
Regulated Covered Bonds Sourcebook Instrument 2008		2008/07	6.3.08	74
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08	76
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment) Instrument 2008		2008/68	4.12.08	83
Regulated Covered Bonds Sourcebook (Amendment) Instrument 2008		2008/72	2.12.08	83
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Decision Procedure and Penalties Manual (Financial Penalties) Instrument 2010		2010/4	25.2.10	97
UCITS IV Directive Instrument 2011		2011/39	28.7.11	112
Regulated Covered Bond Sourcebook (Amendment No 2) Instrument 2011		2011/73	8.12.11	115
Fees (Miscellaneous Amendments) (No 4) Instrument 2012		2012/13	21.3.12	118

REC	Recognised Investment Exchanges and Recognised Clearing Houses			
<i>First brought into force for some applications and part of Chapter 7</i>		-	3.9.01	-
<i>Rest of REC brought into force</i>		-	1.12.01	-
Supervision Manual (Controllers) (Amendment) Instrument 2009		2009/20	26.3.09	86
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09	87
Recognised Investment Exchanges and Recognised Clearing Houses Sourcebook (Amendments to Recognition Requirements) Instrument 2009		2009/30	28.5.09	88
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10	102
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11	108
Recognised Auction Platforms Instrument 2011		2011/77	21.12.11	116
Handbook Administration (No 25) Instrument 2012		2012/11	21.3.12	118
Handbook Administration (No 26) Instrument 2012		2012/31	28.6.12	121
Emissions Allowance Auction Bidders Instrument 2012		2012/35	26.7.12	122
Recognised Investment Exchanges and Recognised Clearing Houses Sourcebook (Financial Resources Requirements) Instrument 2012		2012/40	26.7.12	122
Recognised Auction Platforms (Penalty and Censure Policy) Instrument 2012		2012/67	31.10.12	124

## LISTING, PROSPECTUS AND DISCLOSURE

*LR	Listing Rules			
<i>First brought into force</i>		-	1.7.05	-
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08	72
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008		2008/2	24.1.08	72
Listing Rules Sourcebook (Amendment No 2) Instrument 2008		2008/21	24.4.08	76
Disclosure Rules and Transparency Rules Sourcebook (Corporate Governance Rules) Instrument 2008		2008/32	26.6.08	78
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08	79
Listing Rules (Sponsors) (Amendment) Instrument 2008		2008/70	4.12.08	83
Listing Rules Sourcebook (Rights Issue Subscription Period) Instrument 2009		2009/6	9.2.09	85
Trading Plan Instrument 2009		2009/12	26.2.09	85

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
			HN	
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09	86
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09	90
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09	92
Listing Rules Sourcebook (Amendment No 3) Instrument 2009		2009/54	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09	95
Alternative Finance Investment Bonds Instrument 2010		2010/6	25.2.10	97
Listing Rules Sourcebook (Amendment No 4) Instrument 2010		2010/7	25.2.10	97
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10	98
Listing Rules Sourcebook (Amendment No 5) Instrument 2010		2010/13	22.4.10	99
Listing Rules Sourcebook (Amendment No 6) Instrument 2010		2010/37	22.7.10	102
UK Corporate Governance Code (Handbook Amendments) Instrument 2010		2010/39	22.7.10	102
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10	103
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10	105
Listing Rules Sourcebook (Amendment No 7) Instrument 2011		2011/32	26.5.11	110
Handbook Administration (No 25) Instrument 2012		2012/11	21.3.12	118
Prospectus Directive Amending Directive Instrument 2012		2012/29	28.6.12	121
Handbook Administration (No 26) Instrument 2012		2012/31	28.6.12	121
Emissions Allowance Auction Bidders Instrument 2012		2012/35	26.7.12	122
Listing Rules (Related Party Transactions) Instrument 2012		2012/41	26.7.12	122
Listing Rules (Contact with the FSA) Instrument 2012		2012/42	26.7.12	122
Handbook Administration (No 27) Instrument 2012		2012/44	27.9.12	123
Listing Rules (Sponsors) (Amendment No2) Instrument 2012		2012/50	27.9.12	123
Listing Rules (Cancellation of Listing) (Amendment) Instrument 2012		2012/51	27.9.12	123
Listing, Prospectus and Disclosure Rules (Miscellaneous Amendments No 2) Instrument 2012		2012/52	27.9.12	123
Listing Rules (Reverse Takeovers) Instrument 2012		2012/53	27.9.12	123
Listing Rules Sourcebook (Amendment No 8) Instrument 2012		2012/54	27.9.12	123
Listing Rules (Financial Information) (Amendment) Instrument 2012		2012/55	27.9.12	123
Listing Rules (Sponsors Amendment No 3) Instrument 2012		2012/56	27.9.12	123
Handbook Administration (No 28) Instrument 2012		2012/69	13.12.12	125

*PR	Prospectus Rules			
<i>First brought into force</i>		-	1.7.05	-
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08	72
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10	105
Handbook Administration (No 23) Instrument 2011		2011/51	22.9.11	113
Prospectus Directive Amending Directive Instrument 2012		2012/29	28.6.12	121
Handbook Administration (No 26) Instrument 2012		2012/31	28.6.12	121
Handbook Administration (No 27) Instrument 2012		2012/44	27.9.12	123
Listing, Prospectus and Disclosure Rules (Miscellaneous Amendments No 2) Instrument 2012		2012/52	27.9.12	123
Listing Rules (Financial Information) (Amendment) Instrument 2012		2012/55	27.9.12	123
Prospectus Regulation (Amendment No 2) Instrument 2012		2012/57	27.9.12	123
Handbook Administration (No 28) Instrument 2012		2012/69	13.12.12	125

DTR	Disclosure Rules and Transparency Rules			
<i>First brought into force</i>		-	1.7.05	-
Disclosure Rules and Transparency Rules Sourcebook (Corporate Governance Rules)		2008/32	26.6.08	78

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Instrument 2008			
Disclosure Rules and Transparency Rules Sourcebook (Amendment) Instrument 2008		2008/71	4.12.08
Trading Plan Instrument 2009		2009/12	26.2.09
Disclosure and Transparency Rules (Disclosure of Contracts for Differences) Instrument 2009		2009/13	26.2.09
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09
Disclosure Rules and Transparency Rules Sourcebook (Amendment No 2) Instrument 2010		2010/14	22.4.10
Disclosure Rules and Transparency Rules Sourcebook (Amendment No 3) Instrument 2010		2010/38	22.7.10
UK Corporate Governance Code (Handbook Amendments) Instrument 2010		2010/39	22.7.10
Disclosure Rules and Transparency Rules Sourcebook (Amendment No 4) Instrument 2010		2010/51	23.9.10
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10
UCITS IV Directive Instrument 2011		2011/39	28.7.11
Disclosure Rules and Transparency Rules Sourcebook (Amendment No 5) Instrument 2012		2012/7	19.1.12
Prospectus Directive Amending Directive Instrument 2012		2012/29	28.6.12
Listing Rules (Contact with the FSA) Instrument 2012		2012/42	26.7.12
Listing, Prospectus and Disclosure Rules (Miscellaneous Amendments No 2) Instrument 2012		2012/52	27.9.12

## Instruments outside the Handbook made after 1 January 2008

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

### Interim Permitted Persons

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

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

### \*PERG Perimeter Guidance manual

<i>Regulatory Guide brought into force</i>	-	1.7.05	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
Connected Travel Insurance Instrument 2008	2008/24	22.5.08	77
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
Perimeter Guidance (Payment Services Scope) Instrument 2009	2009/19	26.3.09	86
Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90
Perimeter Guidance (Amendment No 2) Instrument 2009	2009/46	23.7.09	90
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Sale and Rent Back Instrument 2010	2010/1	28.1.10	96
Alternative Finance Investment Bonds Instrument 2010	2010/6	25.2.10	97
Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103
Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )	2011/7	9.2.11	107
Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108
UCITS IV Directive Instrument 2011	2011/39	28.7.11	112
Perimeter Covered Bond Sourcebook (Amendment No 2) Instrument 2011	2011/74	8.12.11	115
Recognised Auction Platforms Instrument 2011	2011/77	21.12.11	116
Retail Distribution Review (Adviser Charging No 4) Instrument 2012	2012/9	23.2.12	117
Handbook Administration (No 25) Instrument 2012	2012/11	21.3.12	118
Emissions Allowance Auction Bidders Instrument 2012	2012/35	26.7.12	122
Handbook Administration (No 28) Instrument 2012	2012/69	13.12.12	125

*PERG is made and amended by instrument.*

### BSOG Building Societies Regulatory Guide

<i>Regulatory Guide brought into force</i>	-	1.7.07	-
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Building Societies Sourcebook Instrument 2010	2010/11	25.3.10	98
Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )	2011/7	9.2.11	107

*BSOG is made and amended by instrument*

### RPPD Providers and Distributors Regulatory Guide

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

<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
Recognised Auction Platforms (Penalty and Censure Policy) Instrument 2012	2012/67	31.10.12	124

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

*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
Financial Crime Guide (Amendment) Instrument 2012	2012/68	31.10.12	124

## Guidance Notes issued by the FSA

Number	Title	Made	Dates in force	Handbook Notice	
No 1	Frequently asked questions on the code of market conduct	29.11.01	1.12.01-30.6.02	HN 7, HN 12	Expired
No 2	COB Transitional arrangements for pre-N2 firms	27.3.02	10.4.02-30.6.02	HN 10	Expired
No 3	Reproduction of the FSA logo by authorised firms	24.5.02	29.5.02-30.4.03	HN 12	Expired
No 4	Resilience test for insurers	28.6.02	From 28.6.02 <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)
	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	HN115 <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	HN118 <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	HN98 <i>Mar 2010</i> (paras 2.29 – 2.34)
	Introduction of ‘consultancy charging’ in group pensions market	Retail Distribution Review (Corporate Pensions) Instrument 2010 [FSA 2010/21]	31.12.12	HN101 <i>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	HN103 <i>Sep 2010</i> (paras 2.54 – 2.59)
	Qualification standards etc for retail investment advisers	Retail Distribution Review (Training and Competence) Instrument 2011 [FSA 2011/5]	31.12.12 ( <i>part</i> )	HN106 <i>Jan 2011</i> (paras 2.3 – 2.15)
	Clarify the relevant conditions that apply for exemption from the Retail Distribution Review rules	Retail Distribution Review (Holloway Sickness Policies) Instrument 2011 [FSA 2011/37]	31.12.12	HN111 <i>Jun 2011</i> (paras 2.20 – 2.25)
	Change rules and introduce new obligations for firms using platforms	Retail Distribution Review (Platforms) Instrument 2011 [FSA 2011/47]	31.12.12	HN112 <i>Jul 2011</i> (paras 2.28 – 2.30)

	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	HN115 Dec 2011 (paras 2.29 – 2.32)
	Amends to the sponsor's role and obligations	Listing Rules (Sponsors Amendment No 3) Instrument 2012 [FSA 2012/56]	31.12.12	HN123 Sep 2012 (paras 2.46 – 2.48)
	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 (part) 31.12.12	HN121 Jun 2012 (paras 2.3 – 2.5)
	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	HN115 Dec 2011 (paras 2.47 – 2.49)
	Amendments to pension transfer value analysis	Conduct of Business Sourcebook (Pension Transfer Value Analysis) (Amendment) Instrument 2012 [FSA 2012/62]	1.1.13	HN124 Nov 2012 (paras 2.30 – 2.32)
	Minor amendments to the Client Assets sourcebook	Client Assets Sourcebook (Firm Classification, Operational Oversight, and Mandate Rules) Instrument 2012 [FSA 2012/65]	1.1.13	HN124 Nov 2012 (paras 2.42 – 2.45)
	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]	31.3.13	HN122 Jul 2012 (paras 2.19 - 2.21)
	Improve speed of compensation payments by the Financial Services Compensation Scheme (FSCS) and reduce costs of FSCS in processing claims	Compensation Sourcebook (Amendment No 9) Instrument 2012 [FSA 2012/48]	1.4.13	HN124 Sep 2012 (paras 2.19 - 2.21)
	Minor administrative corrections to the Handbook	Handbook Administration (No 4) Instrument 2011 [FSA 2011/67]	31.12.13 (part)	HN115 Dec 2011 (paras 2.4 – 2.6)
	Amendments to prudential requirements for Banks and Building Societies	Prudential Sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries (Non-Bank Lenders) Instrument 2012 [FSA 2012/47]	26.4.14	HN124 Nov 2012 (paras 2.20 - 2.22)
	Implements a mortgage market that works better for consumers	Mortgage Market Review (Conduct of Business) Instrument 2012 [FSA 2012/46]	26.4.14	HN124 Nov 2012 (paras 2.39 – 2.41)

	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	1.10.14 ( <i>part</i> )	HN115 Dec 2011 (paras 2.8 – 2.10)
PRIN	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 ( <i>part</i> ) 31.12.12	HN121 Jun 2012 (paras 2.3 – 2.5)
SYSC	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 Mar 2011 (paras 2.48 – 2.55)
	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	1.10.12 ( <i>part</i> ) 31.12.12	HN118 Mar 2011 (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	HN121 Jun 2012 (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 Mar 2011 (paras 2.48 – 2.55)
FIT	Qualification standards etc for retail investment advisers	Retail Distribution Review (Training and Competence) Instrument 2011 [FSA 2011/5]	31.12.12 ( <i>part</i> )	HN106 Jan 2011 (paras 2.3 – 2.15)
	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 ( <i>part</i> ) 31.12.12	HN121 Jun 2012 (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	HN111 Jun 2011 (paras 2.20 – 2.25)
	Implements a mortgage market that works better for consumers	Mortgage Market Review (Conduct of Business) Instrument 2012 [FSA 2012/46]	26.4.14	HN124 Nov 2012 (paras 2.39 – 2.41)
GEN	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 ( <i>part</i> ) 31.12.12	HN121 Jun 2012 (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	HN121 Jun 2012 (paras 2.3 – 2.5)
GENPRU	Amendments to bring into effect the Insurance and Reinsurance Directives	Prudential Requirements for Insurers (Amendment No 6) Instrument 2012 [FSA 2012/61]	31.12.12	HN124 Nov 2012 (paras 2.13 – 2.16)
BIPRU	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	29.9.12 ( <i>part</i> ) 31.12.12	HN121 Jun 2012 (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> )	HN115 Dec 2011 (paras 2.4 – 2.6)

	Amendments to bring into effect the Insurance and Reinsurance Directives	Prudential Requirements for Insurers (Amendment No 6) Instrument 2012 [FSA 2012/61]	31.12.12	HN124 Nov 2012 (paras 2.13 – 2.16)
MIPRU	Implements a mortgage market that works better for consumers	Mortgage Market Review (Conduct of Business) Instrument 2012 [FSA 2012/46]	26.4.14	HN124 November 2012 (paras 2.39 – 2.41)
IPRU(FSOC)	Amendments to bring into effect the Insurance and Reinsurance Directives	Prudential Requirements for Insurers (Amendment No 6) Instrument 2012 [FSA 2012/61]	31.12.12	HN124 Nov 2012 (paras 2.13 – 2.16)
IPRU(INS)	Amendments to bring into effect the Insurance and Reinsurance Directives	Prudential Requirements for Insurers (Amendment No 6) Instrument 2012 [FSA 2012/61]	31.12.12	HN124 Nov 2012 (paras 2.13 – 2.16)
IPRU(INV)	Deferring the implementation of new capital rules and connected reporting rules for personal investment firms	Capital Resources Requirements for Personal Investment Firms (Amendment) Instrument 2011 [FSA 2011/44]	31.12.13 (part)	HN112 Jul 2011 (paras 2.23 – 2.26)
	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	1.10.14 (part)	HN115 Dec 2011 (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	HN121 Jun 2012 (paras 2.3 – 2.5)
COBS	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	1.10.12 (part) 31.12.12	HN118 Mar 2011 (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	HN98 Mar 2010 (paras 2.29 – 2.34)
	Introduction of 'consultancy charging' in group pensions market	Retail Distribution Review (Corporate Pensions) Instrument 2010 [FSA 2010/21]	31.12.12	HN101 Jun 2010 (paras 2.24 – 2.28)
	New and amended commission disclosure requirements	Retail Distribution Review (Pure Protection) Instrument 2010 [FSA 2010/46]	31.12.12	HN103 Sep 2010 (paras 2.54 – 2.59)
	Clarification of and changes to the provisions in relation to adviser charging and 'restricted advice'	Retail Distribution Review (Adviser Charging No 2) Instrument 2011 [FSA 2011/23]	31.12.12	HN109 Apr 2011 (paras 2.5 – 2.7)
	Clarify the relevant conditions that apply for exemption from the Retail Distribution Review rules	Retail Distribution Review (Holloway Sickness Policies) Instrument 2011 [FSA 2011/37]	31.12.12	HN111 Jun 2011 (paras 2.20 – 2.25)

	New and amended commission disclosure requirements	Retail Distribution Review (Pure Protection) Instrument 2010 [FSA 2010/46]	31.12.12	HN103 Sep 2010 (paras 2.54 – 2.59)
	Change rules and introduce new obligations for firms using platforms	Retail Distribution Review (Platforms) Instrument 2011 [FSA 2011/47]	31.12.12	HN112 Jul 2010 (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	HN115 Dec 2011 (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	HN117 Feb 2012 (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	HN118 Mar 2012 (paras 2.22 – 2.25)
	Amends the projection rates and attendant rule	Conduct of Business Sourcebook (Projections) (Amendment) Instrument 2012 [FSA 2012/63]	6.4.13 (part) 6.4.14	HN124 Nov 2012 (paras 2.33 – 2.55)
	Makes changes to the costs and benefits of pension options	Conduct of Business Sourcebook (Pension Scheme Disclosure) Instrument 2012 [FSA 2012/64]	6.4.13	HN124 Nov 2012 (paras 2.36 – 2.38)
	Amendments to pension transfer value analysis	Conduct of Business Sourcebook (Pension Transfer Value Analysis) (Amendment) Instrument 2012 [FSA 2012/62]	1.1.13	HN124 Nov 2012 (paras 2.30 – 2.32)
	Implements a mortgage market that works better for consumers	Mortgage Market Review (Conduct of Business) Instrument 2012 [FSA 2012/46]	26.4.14	HN124 Nov 2012 (paras 2.39 – 2.41)
	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	31.12.12	HN121 Jun 2012 (paras 2.3 – 2.5)
	Amendments to change the mortality basis	Conduct of Business Sourcebook (Mortality Assumptions For Future Annuity Projections) Instrument 2012 [FSA 2012/36]	21.12.12	HN122 July 2012 (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 Jun 2012 (paras 2.3 – 2.5)
	Implements a mortgage market that works better for consumers	Mortgage Market Review (Conduct of Business) Instrument 2012 [FSA 2012/46]	26.4.14	HN124 Nov 2012 (paras 2.39 – 2.41)
BCOBS	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	31.12.12	HN 121 Jun 2012 (paras 2.3 – 2.5)

CASS	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	31.12.12	HN121 Jun 2012 (paras 2.3 – 2.5)
	Minor amendments to the Client Assets sourcebook	Client Assets Sourcebook (Firm Classification, Operational Oversight, and Mandate Rules) Instrument 2012 [FSA 2012/65]	1.1.13	HN124 Nov 2012 (paras 2.42 – 2.45)
MAR	Minor administrative corrections to the Handbook	Handbook Administration (No 4) Instrument 2011 [FSA 2011/67]	31.12.13	HN115 Dec 2011 (paras 2.4 – 2.6)
SUP	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	31.12.12	HN118 Mar 2011 (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	HN106 Jan 2011 (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	HN115 Dec 2011 (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	HN118 Mar 2011 (paras 2.22 – 2.25)
	Minor administrative corrections to the Handbook	Handbook Administration (No 4) Instrument 2011 [FSA 2011/67]	31.12.13	HN115 Dec 2011 (paras 2.4 – 2.6)
	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	31.12.12	HN121 Jun 2012 (paras 2.3 – 2.5)
	Minor amendments to the Client Assets sourcebook	Client Assets Sourcebook (Firm Classification, Operational Oversight, and Mandate Rules) Instrument 2012 [FSA 2012/65]	1.1.13	HN124 Nov 2012 (paras 2.42 – 2.45)
	Implements a mortgage market that works better for consumers	Mortgage Market Review (Conduct of Business) Instrument 2012 [FSA 2012/46]	26.4.14	HN124 November 2012 (paras 2.39 – 2.41)
	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	1.10.14 (part)	HN115 Dec 2011 (paras 2.8 – 2.10)
	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 Mar 2011 (paras 2.48 – 2.55)



DEPP	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	1.10.14 ( <i>part</i> )	HN115 <i>Dec 2011</i> (paras 2.8 – 2.10)
DISP	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	31.12.12	HN118 <i>Mar 2011</i> (paras 2.2 – 2.4)
	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	HN115 <i>Dec 2011</i> (paras 2.29 – 2.31)
	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	1.10.14 ( <i>part</i> )	HN115 <i>Dec 2011</i> (paras 2.8 – 2.10)
	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)
COMP	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	1.10.14 ( <i>part</i> )	HN115 <i>Dec 2011</i> (paras 2.8 – 2.10)
	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	31.12.12	HN121 <i>Jun 2012</i> (paras 2.3 – 2.5)
	Improve speed of compensation payments by the Financial Services Compensation Scheme (FSCS) and reduce costs of FSCS in processing claims	Compensation Sourcebook (Amendment No 9) Instrument 2012 [FSA 2012/48]	1.4.13	HN123 <i>Sep</i> (paras 2.19 – 2.21)
COLL	Change rules and introduce new obligations for firms using platforms	Retail Distribution Review (Platforms) Instrument 2011 [FSA 2011/47]	31.12.12	HN112 <i>Jul 2011</i> (paras 2.28 – 2.30)
	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	31.12.12	HN121 <i>Jun 2012</i> (paras 2.3 – 2.5)
PROF	Changes to the Handbook relating to ‘non-mainstream regulated activities’	Professional Firms (Amendment No 2) Instrument 2012 [FSA 2012/49]	1.4.13	HN123 <i>Sep 2012</i> (paras 2.24 – 2.26)
	Implements a mortgage market that works better for consumers	Mortgage Market Review (Conduct of Business) Instrument 2012 [FSA 2012/46]	26.4.14	HN124 <i>November 2012</i> (paras 2.39 – 2.41)
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	HN115 <i>Dec 2011</i> (paras 2.47 – 2.49)

REC	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	31.12.12	HN118 <i>Mar 2011</i> (paras 2.2 – 2.4)
	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	31.12.12	HN121 <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	HN122 <i>July 2012</i> (paras 2.40 – 2.42)
LR	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	31.12.12	HN118 <i>Mar 2011</i> (paras 2.2 – 2.4)
	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	31.12.12	HN121 <i>Jun 2012</i> (paras 2.3 – 2.5)
PR	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	31.12.12	HN121 <i>Jun 2012</i> (paras 2.3 – 2.5)
PERG	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	31.12.12	HN118 <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	HN117 <i>Feb 2012</i> (paras 2.5 – 2.7)
	Implements a mortgage market that works better for consumers	Mortgage Market Review (Conduct of Business) Instrument 2012 [FSA 2012/46]	26.4.14	HN124 <i>November 2012</i> (paras 2.39 – 2.41)

+ 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 28) Instrument 2012	31.12.12 <i>(part)</i> 31.12.13 <i>(part)</i> 1.1.13	2.2 – 2.4
	Amends to reflect policy intention	Retail Distribution Review (Holloway Sickness Policies) (Amendment) Instrument 2012	31.12.12	2.20 – 2.22
	Bring CASS in line with European Market Infrastructure Regulation (EMIR)	Client Assets Sourcebook (European Markets Infrastructure Regulation) Instrument 2012	1.1.13	2.26 – 2.28
SYSC	Bring application of the rules on voiding and recovery into line with changes to the general guidance on proportionality	Senior Management Arrangements, Systems And Controls (Remuneration Code) (No 5) Instrument 2012	14.12.12	2.7 – 2.9
TC	Update the appropriate qualifications lists	Training And Competence Sourcebook (Qualifications Amendments No 7) Instrument 2012	31.12.12	2.10 – 2.12
FEES	Minor amends to the Handbook	Handbook Administration (No 28) Instrument 2012	31.12.12 <i>(part)</i> 31.12.13 <i>(part)</i> 1.1.13	2.2 – 2.4
	Replace headcount with an income measure for investment advisers, arrangers, dealers and brokers, and corporate finance advisers	Fees (Miscellaneous Amendments) (No 5) Instrument 2012	14.12.12	2.14 – 2.16
COBS	Amends to reflect policy intention	Retail Distribution Review (Holloway Sickness Policies) (Amendment) Instrument 2012	31.12.12	2.20 – 2.22
	Amend the RDR adviser charging and remuneration rules	Retail Distribution Review (Adviser Charging No 6) Instrument 2012	31.12.12	2.23 – 2.25
ICOBS	Specify requirements for content and distribution of annual eligibility statement and switch off the separate premium disclosure rule	Packaged Bank Accounts (Amendment) Instrument 2012	1.1.13 <i>(part)</i> 31.3.13 <i>(part)</i>	2.17 – 2.19

<b>Module</b>	<b>Change</b>	<b>Instrument</b>	<b>When effective</b>	<b>Described in paragraphs</b>
CASS	Bring CASS in line with European Market Infrastructure Regulation (EMIR)	Client Assets Sourcebook (European Markets Infrastructure Regulation) Instrument 2012	1.1.13	2.26 – 2.28
SUP	Minor amends to the Handbook	Handbook Administration (No 28) Instrument 2012	31.12.12 ( <i>part</i> ) 31.12.13 ( <i>part</i> ) 1.1.13	2.2 – 2.4
	Replace headcount with an income measure for investment advisers, arrangers, dealers and brokers, and corporate finance advisers	Fees (Miscellaneous Amendments) (No 5) Instrument 2012	14.12.12	2.14 – 2.16
LR	Minor amends to the Handbook	Handbook Administration (No 28) Instrument 2012	31.12.12 ( <i>part</i> ) 31.12.13 ( <i>part</i> ) 1.1.13	2.2 – 2.4
PR	Minor amends to the Handbook	Handbook Administration (No 28) Instrument 2012	31.12.12 ( <i>part</i> ) 31.12.13 ( <i>part</i> ) 1.1.13	2.2 – 2.4
PERG	Minor amends to the Handbook	Handbook Administration (No 28) Instrument 2012	31.12.12 ( <i>part</i> ) 31.12.13 ( <i>part</i> ) 1.1.13	2.2 – 2.4
UNFCOG	Minor amends to the Handbook	Handbook Administration (No 28) Instrument 2012	31.12.12 ( <i>part</i> ) 31.12.13 ( <i>part</i> ) 1.1.13	2.2 – 2.4

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