

Financial Services Authority

# Handbook Notice 101

**Board Meeting: 24 June 2010**

**Notice published: 25 June 2010**





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**Annex A** List of instruments made or approved by the Board on 24 June 2010

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

- Handbook modules
- modules outside the Handbook

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

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**Annex E** What's New?

## Handbook Notice 101

This Handbook Notice introduces the Handbook and other material made by the Board under its legislative powers on 24 June 2010. 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:

Nick Walker  
Handbook Editor  
Tel: 020 7066 3176  
Email: [nick.walker@fsa.gov.uk](mailto:nick.walker@fsa.gov.uk)

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

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

# 1 Overview

## Legislative changes

### The Handbook

- 1.1 On 24 June 2010, the FSA Board made changes to the Handbook in six instruments which:
- make minor administrative amendments to the Handbook, none of which represents any change to Handbook policy (FSA 2010/19);
  - extend the scope of restructuring transactions covered by the FSA's general Special Project Fee (SPF), to enable us to recover exceptional costs incurred when firms are placed in administration or liquidation (FSA 2010/20);
  - introduce 'consultancy charging' in the group pensions market (FSA 2010/21);
  - clarify existing requirements for arrears management and introduce a new requirement for firms to record telephone calls of their arrears handling dealings with customers (FSA 2010/22);
  - introduce an electronic reporting requirement for sale and rent back firms (FSA 2010/23); and
  - amend the existing process for reporting certain regulatory transactions by introducing a requirement of mandatory electronic submissions (FSA 2010/24).
- 1.2 These instruments are listed in Annex A.

### Changes outside the Handbook

- 1.3 No changes have been made this month to material outside the Handbook.

### Description of changes

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

## **Feedback on responses to consultations**

- 1.5 Chapters 2 and 3 (where appropriate) contain brief references to the consultative stages of the new legislative material made by the Board this month. The material referred to in those chapters was consulted on in the following documents:
- Chapter 7 of CP09/20 *Quarterly consultation (No. 21)* (July 2009);
  - CP09/31 *Delivering the Retail Distribution Review: Professionalism; Corporate pensions; and Applicability of RDR proposals to pure protection advice* (December 2009);
  - CP10/2 *Mortgage Market Review: Arrears and Approved Persons* (January 2010);
  - CP10/4 *Sale and rent back (full regime) – Feedback on CP09/22, made rules and consultation on reporting* (January 2010); and
  - Chapter 2 of CP10/10 *Quarterly consultation (No. 24)* (April 2010).
- 1.6 Feedback on responses to the consultations in CP09/20 and CP10/10 is set out in Chapter 4 of this Notice, and feedback in relation to CP09/31, CP10/2 and CP10/4 is set out in separate Policy Statements.

## **Annexes to this Notice**

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

## **Making corrections**

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

## **Publication of Handbook material**

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

## **Obligation to publish feedback**

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

## **Comments**

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

# 2 Handbook changes made by the Board on 24 June 2010

## Introduction

- 2.1 This chapter briefly describes Handbook changes made on 24 June 2010 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 18) Instrument 2010 (FSA 2010/19)*

- 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:** *Addition of definitions of “debt capital”, “exchange traded”, “material current year losses” and “moneymadeclear”*

*Changes to definitions of “deposit” and “own funds”*

**Changes:**

*Changes to APER 4.7.12G*

*Changes to GENPRU 3.1.2G*

*Change of status of IPRU(INV) 13.1.5 from G to R*

*Addition of IPRU(INV) 13.1.29G*

*Changes to IPRU(INV) 13.1A.3R and 13.1A.4R*

*Reinstatement of IPRU(INV) Appendix 13(1) (part)*

*Deletion of IPRU(INV) Appendix 13(1)*

*(from 31 December 2011)*



***Changes to COBS 9 Annex 2G***

***Changes to COBS 13 Annex 2***

***Change to COBS 16.2.6R***

***Changes to COBS 19.4.1R***

***Changes to MCOB 5.6.25R, 5.6.65R and 5.6.145R***

***Changes to MCOB 5 Annex 1R***

***Changes to MCOB 9 Annex 1R and 9 Annex 2R***

***Changes to MCOB 13.4.1R, 13.4.2G and 13.4.3G***

***Changes to MCOB 13.7.1R***

***Changes to SUP Sch 2***

***Changes to BSOCS 5.7.3G***

### *Change to COBS 16.2.6R*

- 2.3 (1) In Chapter 12 of CP45<sup>1</sup> we consulted on creating rules in the Conduct of Business sourcebook (COB) relating to the requirements for a firm to provide confirmation of a transaction to customers. In CP45 we proposed an exception to the requirement for a firm to supply an order confirmation to a customer where the investment is a life policy or personal pension contract. This reflected the earlier SRO rules and the fact that an investor is provided with the key information relating to a life policy in the policy document itself. A personal pension was considered to fall into the same category.
- (2) COBS 16.2.6R is the current rule which relates to circumstances in which a firm need not despatch an order confirmation to a client. COBS 16.2.6R(2) currently exempts firms from the obligation to despatch order confirmation notes in relation to life policies and personal pension schemes (other than a SIPP).
- (3) Stakeholder pension schemes are analogous to personal pension schemes. They differ only insofar as there are stricter rules governing their operation such as limited charges and pension free transfers. Currently they are not explicitly within the exemption in COBS 16.2.6R(2). We think this is inconsistent and therefore have amended this provision to exempt firms from the requirement to despatch order confirmation notes in relation to stakeholder pension schemes.
- (4) The change made by this instrument, to bring stakeholder pensions within the exemption in COBS 16.2.6R, represents no change to existing policy and does not create any additional costs for firms.

### *Other changes*

2.4 In summary the other amendments made this month are as follows:

- a change to the definition of “deposit”; this amendment repeats that made by *Handbook Administration (No 15) Instrument 2009 (FSA 2009/49)* in order to

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<sup>1</sup> CP45 *The Conduct of Business sourcebook* (February 2000)

provide for an earlier commencement date of the change than that provided for in FSA 2009/49 (i.e. 6 July 2010 instead of 31 December 2010);

- addition of the definition of “moneymadeclear”, following the formation of the Consumer Financial Education Body which has taken over the consumer education functions of the FSA;
- correction of cross-references within APER 4.7.12G and GENPRU 3.1.2G;
- reinstatement of some definitions that are relevant for IPRU(INV) 13 and which were deleted in error by the *Capital Resources and Professional Indemnity Insurance Requirements for Personal Investment Firms Instrument 2009* (FSA 2009/62); some of these definitions are reinstated on a permanent basis in the main Handbook Glossary, others are reinstated in Appendix 13(1) of IPRU(INV) 13 until 31 December 2011 when they will be permanently deleted;
- correction of some cross-references in IPRU(INV) 13A which had not been updated by the *Capital Resources and Professional Indemnity Insurance Requirements for Personal Investment Firms Instrument 2009* (FSA 2009/62);
- changes to provisions within COBS and MCOBS relating to information for consumers which was formerly published by the FSA but is now published by the Consumer Financial Education Body;
- removal of out-of-date references in Schedule 2 of SUP (we will deal with out-of-date transitional provisions at a later date); and
- correction to one of the tables in BSOCS 5.7.3G.

2.5 These changes come into force on **6 July 2010** with the exception of the deletion of the glossary for IPRU(INV) which will take effect on **31 December 2011** to coincide with the deletion of other material in IPRU(INV).

*Retail Distribution Review (Corporate Pensions) Instrument 2010*  
(FSA 2010/21)

2.6 For the changes made by this instrument, see paragraphs 2.24 to 2.28 of this Notice.

## **HIGH LEVEL STANDARDS**

### **Statements of Principle and Code of Practice for Approved Persons (APER)**

*Handbook Administration (No 18) Instrument 2010* (FSA 2010/19)

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

## **Fees manual (FEES)**

*Fees (Special Project Fee for Restructuring) (Amendment) Instrument 2010 (FSA 2010/20)*

- 2.8 Following consultation in Chapter 2 of CP10/10<sup>2</sup> the Board has made the following changes to the Handbook:

***Changes:***

***Changes to FEES 1.1.2R***

***Changes to FEES 3.2.7R***

***Change of status of FEES 3 Annex 9 from R to mixed***

***Changes to FEES 3 Annex 9***

***Addition of FEES TP 5***

- 2.9 In CP10/10 we proposed to add firms in administration or liquidation to the restructuring transactions covered by the general Special Project Fee (SPF) in FEES 3 Annex 9. These changes would apply to firms in the A fee-blocks, fee-block B and fee-block G.3.
- 2.10 The changes have been driven by our experience that when some firms are placed in administration or liquidation we can incur exceptional supervisory costs and costs arising from other key functions, such as policy and our internal general counsel's team. With large firms in particular we may become involved in litigation or otherwise incur external costs. We believe that we should recover those costs – which can be substantial – from the individual firm rather than spreading them across all firms in the fee-block concerned. This continues our policy of 'user pays', which we consulted on when we introduced the restructuring SPF.
- 2.11 We proposed to use this SPF only where our additional costs amounted to £50,000 or more. We did not propose to apply it to small firms.
- 2.12 In May 2009 we introduced a general SPF, to be levied where a firm needs to undertake a restructuring exercise that requires one or more of the following:
- restructuring of regulatory capital;
  - raising of additional capital;
  - a corporate re-organisation; or
  - a change to the structure of – or benefits accruing from – with-profits funds, or attribution and re-attributions of inherited estates.
- 2.13 Our proposal in CP10/10 was to extend the criteria to include firms placed in administration or liquidation, and which we continue to supervise to ensure that:
- any risks to consumers are mitigated; and
  - any proposals to transfer all or part of regulated business from these firms are carried out in an orderly manner and meet our regulatory requirements.

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2 CP10/10 *Quarterly Consultation No 24* (April 2010)

- 2.14 We also use SPFs to recover exceptional costs when we are requested by firms to provide specific guidance, and in implementing EU Directives. The rationale is that, where regulatory work is performed exclusively for the benefit of a particular firm or group of firms, the costs should be paid by them rather than other fee payers in the same fee-block.<sup>3</sup> We believe the same rationale applies when firms are placed into administration or liquidation and we incur exceptional regulatory costs.
- 2.15 We proposed that the extended restructuring SPF would be calculated in the same way as for the current ones:
- The calculation would be based on the number of hours individuals work on the firm in administration or liquidation, plus the external costs of any professional advisers we need to engage.
  - Our hourly rate would be based on the costs we use for funding our projects internally. These are average staff costs per hour of each grade within each of the key functions (Supervision, Policy and General Counsel) that could be involved in a particular administration or liquidation. These are set out in Table 1.7 of our Consolidated Policy Statement on Fees, published in May 2010. We will consult separately when we revise these rates in the future.
- 2.16 As with the current restructuring SPFs, we would write in advance to the firms involved to let them know:
- our intention to charge a general SPF;
  - the expected scale and duration of the transaction;
  - the incremental costs we expect to incur to complete the transaction; and
  - whether we will require them to make a first payment followed by monthly or other regular fee payments until the work is complete.

#### *Payment service institutions*

- 2.17 Payment services institutions were not under our regulatory remit when the existing restructuring SPF was put in place in May 2009. We are therefore applying both the current restructuring SPF and the extended scope to payment services institutions in fee-block G.3.

#### *Fee-block B (Recognised Investment Exchanges, Recognised Clearing Houses or Service Companies)*

- 2.18 The periodic fees for bodies in fee-block B are set for the forthcoming fee year on an individual basis. This enables us to recover the following year any exceptional costs arising from restructuring transactions which we incur during the year and were not anticipated when the periodic fee was set. However, recovery the following year may not be possible when bodies are placed in administration or liquidation, since they may

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<sup>3</sup> For full details of our overall policy on SPFs see chapter 7 of PS10/7 – Consolidated Policy Statement on our fee-raising arrangements and regulatory fees and levies 2010/11 (published May 2010).

no longer exist. We are therefore applying the extended SPF to firms in fee-block B which are in administration or liquidation so that we can recover such exceptional costs in the year they are incurred.

- 2.19 Since consultation we have amended the instrument to include a transitional provision. This enables us to apply the extended SPF to events that took place before the instrument comes into force on 1 July 2010, but not to charge for any work carried out before that date.
- 2.20 The instrument comes into force on 1 July 2010. Feedback on this consultation is set out in Chapter 4 of this Notice.

## **PRUDENTIAL STANDARDS**

### **General Prudential sourcebook (GENPRU)**

*Handbook Administration (No 18) Instrument 2010 (FSA 2010/19)*

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

### **Interim Prudential sourcebook for Investment Businesses (IPRU(INV))**

*Handbook Administration (No 18) Instrument 2010 (FSA 2010/19)*

- 2.22 For the changes made to IPRU(INV) by this instrument, see paragraphs 2.2 to 2.5 of this Notice.

## **BUSINESS STANDARDS**

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

*Handbook Administration (No 18) Instrument 2010 (FSA 2010/19)*

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

*Retail Distribution Review (Corporate Pensions) Instrument 2010 (FSA 2010/21)*

- 2.24 Following consultation in CP09/31<sup>4</sup> the Board has made the following changes to the Handbook:

<b>Changes to Glossary:</b>	<b><i>Addition of definitions of “consultancy charge”, “employee benefit consultant” and “group stakeholder pension scheme”</i></b>
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<sup>4</sup> CP09/31 *Delivering the Retail Distribution Review: Professionalism; Corporate pensions; and Applicability of RDR proposals to pure protection advice* (December 2009)

*Changes to definitions of “adviser charge”, “combined initial disclosure document”, “group personal pension scheme” and “retail investment product”*

**Changes:**

***Addition of COBS 2.3-1R***

***Changes to COBS 2.3.1R, 2.3.6AG, 2.3.12E, 2.3.12AG, 2.3.14G, 2.3.16G and 2.3.16AG***

***Changes to COBS 6.1A.1R***

***Changes to COBS 6.1B.1R***

***Addition of COBS 6.1C (COBS 6.1C.1R, 6.1C.2R, 6.1C.3R, 6.1C.4G, 6.1C.5R, 6.1C.6G, 6.1C.7G, 6.1C.8G, 6.1C.9R, 6.1C.10G, 6.1C.11R, 6.1C.12G, 6.1C.13G, 6.1C.14R, 6.1C.15G, 6.1C.16R, 6.1C.17G, 6.1C.18R, 6.1C.19G, 6.1C.20R and 6.1C.21R)***

***Addition of COBS 6.1D (COBS 6.1D.1R, 6.1D.2R, 6.1D.3R, 6.1D.4R, 6.1D.5G, 6.1D.6R, 6.1D.7R, 6.1D.8G, 6.1D.9R, 6.1D.10G, 6.1D.11R, 6.1D.12G and 6.1D.13G)***

***Changes to COBS 6.2A.1R***

***Changes to COBS 6.3.21R***

***Addition of COBS TP 2.2B-1***

***Changes to COBS Sch 1***

- 2.25 In March 2010 the Board approved the introduction of rules for ‘Adviser Charging’ in the individual investments market including individual pensions (Retail Distribution Review (Adviser Charging) Instrument 2010 (FSA 2010/12)).
- 2.26 The present instrument implements proposals to apply the principles of Adviser Charging to the corporate pensions market for group personal pensions, group stakeholder pensions and group self invested personal pensions (referred to here as GPPs).
- 2.27 The new rules bring to an end the current commission-based system of adviser and employee benefit consultant remuneration in the GPP market. All firms that assist employers with the setting up or administration of GPPs must agree their own charges with the employer in question.
- 2.28 This instrument comes into force on **31 December 2012**. Feedback on this consultation is contained in a separate Policy Statement.

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

*Handbook Administration (No 18) Instrument 2010 (FSA 2010/19)*

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

*Mortgage Arrears Instrument 2010 (FSA 2010/22)*

2.30 Following consultation in CP10/2<sup>5</sup> the Board has made the following changes to the Handbook:

**Changes:**

***Changes to MCOB 4.7.4R***

***Changes to MCOB 12.4.1R***

***Addition of MCOB 12.4.1AE and 12.4.1BR***

***Change to MCOB 13.3.1R***

***Deletion of MCOB 13.3.2E***

***Addition of MCOB 13.3.2AR and 13.3.3AR***

***Deletion of MCOB 13.3.4G***

***Addition of MCOB 13.3.4AR, 13.3.4BR, 13.3.4CG and 13.3.4DG***

***Deletion of MCOB 13.3.5G***

***Changes to MCOB 13.3.9R and 13.3.10G***

***Addition of MCOB TP 1.1 13***

***Changes to MCOB Sch 1***

2.31 Over the last two years we carried out a review of mortgage lenders' compliance with our arrears rules, covering a cross-section of the mortgage market. It became clear from this review that many customers in arrears had not been treated fairly and we therefore decided that we should strengthen our arrears rules to address this, in particular by banning firms from imposing arrears charges where a consumer has agreed an arrangement to pay, and by prohibiting the inclusion of charges within the calculation of Early Repayment Charges (ERCs).

2.32 The instrument now made by the Board, following consultation in CP10/2, has the following effect:

(1) it clarifies existing requirements that firms:

- must not impose a monthly arrears charge where a customer has entered into an Arrangement to Pay;
- must allocate payments from customers to clearing missed monthly payments first, leaving charges to be paid later; and
- by converting MCOB 13 forbearance from guidance into rules, are required to consider what an alternative option to repossessing the property might be, given the individual circumstances of the consumer.

(2) it introduces a new rule requiring firms to keep recordings of telephone conversations between firms and their customers where these conversations include discussions of the arrears due; and

(3) it introduces a requirement for firms to point out to consumers the existence of the various government schemes in place to help borrowers with payment difficulties.

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<sup>5</sup> CP10/2 *Mortgage Market Review: Arrears and Approved Persons* (January 2010)



- 2.33 This instrument comes into force on **25 June 2010**. Feedback on the consultation is being published in a separate Policy Statement.

## REGULATORY PROCESSES

### Supervision manual (SUP)

*Handbook Administration (No 18) Instrument 2010 (FSA 2010/19)*

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

*Sale and Rent Back (Regulatory Reporting) Instrument 2010 (FSA 2010/23)*

- 2.35 Following consultation in CP10/4<sup>6</sup> the Board has made the following changes to the Handbook:

**Changes:**

***Changes to SUP 16.11.2G, 16.11.3R and 16.11.5R***

***Changes to SUP 16.12.4R and 16.12.18AR***

***Changes to SUP 16 Annex 18BG***

***Changes to SUP 16 Annex 19AR, 16 Annex 19BG, 16 Annex 20G and 16 Annex 21R***

***Addition of DISP TP 1.1 27***

- 2.36 Sale and rent back (SRB) is a facility whereby individuals sell their homes at a discount in return for the right to remain as a tenant for a set period. In 2008, after conducting a market study, the OFT recommended that these transactions should be subject to statutory regulation by the FSA. In June 2009 HM Treasury confirmed that they would extend the FSA's scope to include SRB.
- 2.37 An interim regime was implemented on 1 July 2009, in which we adopted a manual reporting approach so that we could start collecting data about this market immediately. A full regime was to be implemented on 30 June 2010.
- 2.38 We consulted on full reporting requirements for SRB firms in February (CP10/4). The proposals bring SRB firms into line with other home finance firms which submit reports through our website. These are in turn fed into our automated systems. We will continue with the manual reporting approach until 29 June 2011 to allow firms time to make changes to their systems.
- 2.39 With the exception of Product Sales Data (PSD), SRB firms will submit reports directly into a secure area of the FSA website from 29 June 2011. Their reporting requirements will be as follows:
- SRB advisers and arrangers will submit half-yearly using the Retail Mediation Activities Return (RMAR), via the Handbook Online website;

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<sup>6</sup> CP10/4 *Sale and rent back (full regime) – Feedback on CP09/22, made rules and consultation on reporting* (January 2010)



- SRB providers and administrators will submit quarterly a Mortgage Lending and Administration Return (MLAR), via the Handbook Online website; and
  - SRB providers will collect PSD quarterly and keep it so that it is available if and when requested by us. This is a minor change from the proposal we consulted on. The reasons are explained below.
- 2.40 The FSA is implementing technological changes to include SRB firms in the fully automated regulatory reporting systems. This work is expected to complete in Q1 2011. In line with these wider changes, all of the SRB reporting will be done on an electronic basis (from 29 June 2011) except for PSD reporting.
- 2.41 The automated submission of PSD will not go ahead as proposed because the cost is not proportionate given the small number of firms applying for authorisation. However, firms will still be required to collect and record sales data and we will be able to request this directly from firms instead. This data will be required to be stored by firms for at least five years.
- 2.42 We will revisit this change of approach for PSD as part of the post implementation review. The change is meanwhile reflected in the instrument.
- 2.43 A new section K in the MLAR was developed for consultation and this has been further refined in the instrument to reflect the policy intention.
- 2.44 In CP10/4 we confirmed our intention to apply all of DISP, including the complaints reporting requirement, to the full sale and rent back regime which begins on 30 June 2010. Work to integrate SRB firms into our automated systems is ongoing and will be completed before 30 June 2011. Until then, SRB firms cannot submit their complaints return through our systems (as required by DISP 1.10.5). Instead a Transitional Provision (TP) has been included.
- 2.45 This instrument comes into force on **30 June 2011**. Feedback on this consultation is being published in a separate Policy Statement.

*Online Submission and Mandatory Forms (No 2) Instrument 2010  
(FSA 2010/24)*

- 2.46 Following consultation in Chapter 7 of CP09/20<sup>7</sup> the Board has made the following changes to the Handbook:

**Changes:**

***Changes to SUP 6.3.15D***  
***Addition of SUP 6.3.15AG***  
***Changes to SUP 6.4.5D***  
***Addition of SUP 6.4.5AG***  
***Changes to SUP 8.3.3D and 8.3.3AG***  
***Changes to SUP 10.11.2G, 10.11.3G and 10.11.6G***  
***Changes to SUP 10.12.2D***  
***Addition of SUP 10.12.2AG***

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7 CP09/20 *Quarterly consultation (No. 21)* (July 2009)

*Changes to SUP 10.12.13R*  
*Changes to SUP 10.13.2G, 10.13.3D, 10.13.5G,*  
*10.13.6R, 10.13.14R, 10.13.16R and 10.13.18R*  
*Addition of SUP 10.13.21G and 10.13.22G*  
*Changes to SUP 10 Annex 1G*  
*Deletion and replacement of SUP 10 Annex 6R and*  
*10 Annex 7R*  
*Addition of SUP 12.7.1AR*  
*Changes to SUP 12.7.7R and 12.7.8R*  
*Addition of SUP 12.7.8AR, 12.7.10G and 12.7.11G*  
*Change to SUP 12.8.1R*  
*Addition of SUP 12.8.1AR, 12.8.1BG and 12.8.1CG*  
*Deletion and replacement of SUP 12 Annex 3R, 12*  
*Annex 4R and 12 Annex 5R*  
*Changes to SUP 13.5.1R, 13.5.1AR, 13.5.2R,*  
*13.5.3R and 13.5.4G*  
*Deletion of SUP 13.5.4G*  
*Changes to SUP 13.8.1R*  
*Addition of SUP 13.8.1AG*  
*Change to SUP 13.12.2G*  
*Deletion of SUP 13 Annex 1R, 13 Annex 2R and 13*  
*Annex 3R*  
*Addition of SUP 13 Annex 1R, 13 Annex 2R, 13*  
*Annex 3R, 13 Annex 4R and 13 Annex 5R*  
*Changes to SUP 15.4.1R*  
*Change of status of SUP 15.4.3 from G to R*  
*Changes to SUP 15.4.3R*  
*Addition of SUP 15.4.3AG*  
*Addition of SUP 15.5.9G and 15.5.10G*  
*Deletion and replacement of 15 Annex 2R and 15*  
*Annex 3R*  
*Changes to SUP 16.3.17R*  
*Changes to SUP 16.10.4R*  
*Addition of SUP 16.10.4AR, 16.10.4BG*  
*and 16.10.4CG*  
*Deletion of SUP 16.10.7G*  
*Changes to SUP 16 Annex 16AR*  
*Changes to SUP Sch 4*

- 2.47 In Chapter 7 of CP09/20 we consulted on our proposal to introduce mandatory electronic submission of certain regulatory transaction forms. This new regime is being introduced through a new web-based system which is being currently developed through the ONA (Online Notifications & Applications) project (previously known as the BART project (Business Automation in Regulatory Transactions)).

- 2.48 We stated that our intention was to include the following regulatory transactions as part of the new system:
- Approved Persons
  - Cancellations
  - Passporting
  - Standing data
  - Variations in Permissions
  - Waivers
- 2.49 It had always been our policy intent to include appointed representatives in this process. This was not made fully clear in the draft instrument. We have amended the draft rules text to include provision for reporting in respect of appointed representatives and, as this is a significant change in the drafting of the rules instrument, we have re-examined the original cost benefit analysis (CBA). Having done so, we are satisfied that this change does not affect the original CBA.
- 2.50 We originally proposed that the electronic submission of regulatory transactions forms would be made mandatory two months after each process has been made available electronically to firms. From this date we would require that all firms submitting specified regulatory transactions forms would use this facility to manage their regulatory transactions with the FSA online, replacing the existing Regulatory Transactions Firms Online (RT Firms Online) electronic reporting and paper-based submission channels.
- 2.51 The instrument now made by the Board requires the mandatory electronic submission of specified regulatory notifications and applications via the new web-based system. In the event of a system outage, firms will be allowed to submit via hard-copy format as a contingency measure.
- 2.52 Credit unions will be exempt from the new regime, in line with their exemption from electronic reporting through the GABRIEL system.
- 2.53 Our aim is that the introduction of mandatory electronic submission for the specified regulatory transactions will contribute to the achievement of our consumer protection objective, by facilitating better and more effective supervision of firms, which in turn will enable better consumer protection.
- 2.54 We launched the ONA system externally from 7 June 2010. Until the commencement date of this instrument (**4 October 2010**) firms can choose whether to use the new system or to continue to submit via hard-copy. (We are addressing the fact that the rules currently require firms to submit information only on paper through a ‘modification’ of those rules ‘by consent’.) Electronic submission will become mandatory for all firms with effect from **4 October 2010**.
- 2.55 Feedback on this consultation is set out in Chapter 4 of this Notice.

## **REDRESS**

### **Dispute Resolution: Complaints sourcebook (DISP)**

*Sale and Rent Back (Regulatory Reporting) Instrument 2010 (FSA 2010/23)*

- 2.56 For the changes made by this instrument, see paragraphs 2.35 to 2.45 of this Notice.

## **SPECIALIST SOURCEBOOKS**

### **Building Societies sourcebook (BSOCS)**

*Handbook Administration (No 18) Instrument 2010 (FSA 2010/19)*

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

## **LISTING, PROSPECTUS AND DISCLOSURE**

- 2.58 There are no changes to this part of the Handbook this month.

# 3 Changes outside the Handbook

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

# 4 Feedback on responses to consultation

4.1 This chapter provides feedback on the following consultations:

- Chapter 7 of CP09/20 *Quarterly consultation (No. 21)* (July 2009); and
- Chapter 2 of CP10/10 *Quarterly consultation (No. 24)* (April 2010).

## **Chapter 7 of CP09/20 Quarterly consultation (No. 21)**

*Online Submission and Mandatory Forms (No 2) Instrument 2010 (FSA 2010/24)*

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

4.2 In Chapter 7 of CP09/20 we published our proposals in relation to the mandatory electronic submission of specific regulatory transactions forms. We explained that the current regulatory transactions regime was structured around the submission of hard-copy paper documents and that this was not an efficient use of resources for individual firms or ourselves. We proposed to replace this approach with the introduction of a new web-based electronic submission system that is currently being developed.

4.3 We explained that the following processes would be included within this new web-based submission system that is currently being developed:

- Waivers – applications from firms who require a waiver or modification of FSA rules under Section 148 Part XI of FSMA (modification or waiver of rules);
- Cancellations – applications by firms which currently have Part IV permissions or authorisations to carry on regulated activities and want to have a specific permission or authorisation cancelled, under Section 44(2) Part IV of FSMA (variation and cancellation of Part IV permission);
- Variations in Permissions – applications by firms which have Part IV permissions or authorisations to carry on certain regulated activities and want to amend their Part IV permission in order to cover additional activities or request to remove

currently regulated activities, under Section 44(1) Part IV of FSMA (variation and cancellation of Part IV permission);

- Passporting – applications by UK authorised firms notifying their intent to conduct business in another EEA state, within the scope of a relevant EU Single Market Directive, under Part III Schedule 3 of FSMA;
- Individuals – applications for the approval of persons to perform a controlled function for an authorised firm; or an appointed representative firm, under Section 60 Part V of FSMA (applications for approval);<sup>8</sup> and
- Standing data – the high-level contact information that firms provide in respect of their business organisation (e.g. web-site; address; contact details), under Section SUP 16.3 and 16.10 of the Handbook (core information requirements).

4.4 We proposed that the electronic submission of regulatory transactions forms for the processes outlined in paragraph 4.3 would be mandatory from a minimum two-month transition period after these processes had been made available electronically to firms through the Online Notifications and Applications (ONA) section of the main FSA website ([www.fsa.gov.uk](http://www.fsa.gov.uk)).

4.5 There are a number of changes in the Handbook rules which differ from the July 2009 Consultation Paper (CP):

- The revisions to the forms made under the FSA's rule-making powers required by mandatory electronic reporting were for the most part not published in the CP. We are now publishing them as part of the instrument.
- The CP did not cover the withdrawal of an application for approved person approval under Form B. This will now form part of the electronic submission system.
- The CP did not cover changes to the pure reinsurer branch notification. This will now form part of the electronic submission system.
- The CP did not cover changes to notification under SUP 15.4. This will now form part of the electronic submission system.
- The CP proposed the inclusion of an alternative compliance contact point within the standing data that firms were required to submit. This proposal has now been dropped.
- The list of standing data has been updated.

4.6 The most significant change concerns the appointment of Appointed Representatives. Although the CP referred to the appointment of an approved person by an Appointed Representative, this did not cover the appointment of Appointed Representatives per se. Under section 155(6) of FSMA 2000, if the rules in final form differ from the draft published in the CP in a significant way, the FSA is obliged to publish details of the difference and publish a revised cost-benefit analysis.

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<sup>8</sup> Individual applications that are submitted as part of a corporate authorisation process will not be treated within the scope of this specific process.

- 4.7 We have therefore re-examined the original cost benefit analysis. Having done so, we are satisfied that it remains correct. In particular, we believe that adding the changes summarised in paragraphs 4.5 and 4.6 do not affect it. In the case of Appointed Representatives in particular, a specific process for Appointed Representative Applications for Appointed Representative functions will be submitted by firms which are subject to the wider mandatory electronic submission regime. Therefore, we still expect the overall incremental cost of our mandatory electronic submission policy to be minimal.

## **Summary of responses**

### *General comments*

- 4.8 The majority of respondents agreed with the proposals raised in the consultation and thought that the period of two months would be sufficient time to transition to a mandatory electronic submission regime, as they acknowledged that the majority of firms were already subject to mandatory electronic reporting through the GABRIEL system. The majority of respondents also agreed that a paper-based channel would provide a suitable contingency option in the event that the web-based submission system experienced any period of outage time.
- 4.9 The majority of respondents also concurred with the conclusion of our cost-benefit analysis, as they acknowledged that there would be negligible cost impact on firms from introducing mandatory electronic submission of applications.
- 4.10 The concerns raised by respondents centred on the submission of complex applications (such as those for Approved Persons), and the need for adequate testing of the new web-based submission system to mitigate the risks of system outage.

### *Responses to individual questions*

Q1: Do you envisage any problems in the FSA requiring firms to electronically submit in-scope authorisations and notifications two months after the launch date for the process concerned?

- 4.11 The majority of respondents agreed with our proposal. They confirmed that a two-month period would provide a reasonable time to effect the transition to the new system, provided that the new submission system was functioning correctly.
- 4.12 Several respondents expressed reservations over the implementation schedule. Their concerns centred on whether the new system would be adequately tested before electronic submission was made mandatory, and also cited issues around access and authorisation, system functionality and security as additional areas of uncertainty. Industry respondents underlined the importance of adequate system testing as a basis for transition to the new mandatory regime.
- 4.13 Several respondents also queried whether the new system would adequately capture the complexity of certain applications such as Approved Persons. These respondents



pointed to the requirement for candidates to confirm their fitness and propriety, querying how applicants would confirm these details electronically.

**Our response:** We intend to proceed with our proposal. We are currently testing the web-based reporting system which will involve a sample group of industry representatives. This should ensure that any issues concerning system functionality and reliability are fully resolved before the mandatory regime is introduced. Furthermore we do not intend to implement the system until robust testing has been completed and any system bugs have been fixed.

Q2: Do you think our guidance allowing hard-copy submission in the event of the system being unavailable for more than one day minimises any risks associated with mandatory electronic submission?

- 4.15 The majority of respondents agreed with our proposal and stated that it would be prudent to have contingency arrangements in the event that the system was unavailable for more than one day.
- 4.16 Several respondents queried whether there was a risk of processing duplication where both a hard-copy and electronic submission was made. They raised the issue of whether firms might forward the completed forms by e-mail, thereby saving administrative time and preventing delay. Respondents also queried how the contingency arrangements would work in the case of complex applications such as Approved Persons, which might involve parties external to the firm.

**Our response:** We intend to proceed with our proposal. As we move the schedule towards the external launch of the system and mandatory electronic submission, we will provide more details of how we will operate the contingency arrangements in the event of system outage. This will clearly set out an alternative process for the submission of forms and how we will mitigate the risk of duplication.

Q3: Do you agree with this cost-benefit analysis?

- 4.18 The majority of respondents agreed with our cost-benefit analysis. They agreed that the move to electronic reporting would lower administration costs and streamline the process for firms.

**Our response:** We support our original cost-benefit analysis which expected minimal incremental costs to firms.

### Next steps

- 4.20 We have now launched the electronic submission system, which from 7 June 2010 has been available through the ONA section of the main FSA website ([www.fsa.gov.uk](http://www.fsa.gov.uk)). Prior to the external launch, the FSA project team engaged with a sample group of

industry representatives, in order to ensure the full functionality and reliability of the new system. This approach should therefore mitigate potential reservations that firms may have had regarding the external roll-out of the new system.

- 4.21 From 7 June 2010 for a period of three months, firms can choose whether to use the new system or to continue to submit via hard-copy. Electronic submission for all firms will then become mandatory for all firms with effect from 4 October 2010.
- 4.22 The compatibility statement for these changes remains as published in the CP. A description of the instrument's provisions, and a list of Handbook changes, are set out at paragraphs 2.46 to 2.55 of this Notice.

## **Chapter 2 of CP10/10 Quarterly consultation (No 24)**

*Fees (Special Project Fee for Restructuring) (Amendment) Instrument 2010 (FSA 2010/20)*

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

- 4.23 In Chapter 2 of CP10/10 we consulted on proposals to extend the scope of restructuring transactions covered by the FSA's general Special Project Fee (SPF), to enable us to recover exceptional costs incurred when firms are placed in administration or liquidation.
- 4.24 The questions on which we consulted were:
  - Q1: Do you agree with extending the scope of the current restructuring special project fee (SPF) to also cover firms placed in administration or liquidation?
  - Q2: Do you agree with extending the application of the current restructuring SPF and the proposed extended scope (only firms in administration or liquidation) to payment services institutions in fee-block G3?
  - Q3: Do you agree with applying the extended scope (firms in administration or liquidation) of the restructuring SPF to firms in fee-block B?
  - Q4: Do you agree with extending the scope of the current restructuring SPF to also cover firms placed in administration or liquidation?
  - Q5: Do you agree with applying the current restructuring SPF and the extended scope SPF to payment services institutions in fee-block G.3 and applying the extended scope SPF to the firms in fee-block B?
- 4.25 We received two comments, both from major insurance groups. Both supported our proposals. One made the general point that: 'We accept the rationale that if work is performed for a particular firm's benefit, it should be paid for by that firm rather

than by other fee payers in the same fee-block. We also agree that firms that come under the extended scope should continue to be supervised by the FSA to ensure that any risks to consumers are mitigated.’

- 4.26 In the light of the responses we have received we are therefore implementing the proposals as consulted on.
- 4.27 Since publishing the CP, we have reviewed the drafting of the rules and made some minor textual adjustments to ensure they give full effect to the intentions we expressed. We have also introduced a transitional provision which enables us to apply the extended SPF to events that took place before the instrument comes into force on 1 July 2010, but not to charge for any work carried out before that date.
- 4.28 For the benefit of stakeholders we set out below a table showing the fee-blocks to which restructuring SPVs will apply.

**Table 1: Fee-blocks to which restructuring SPFs apply**

Fee-blocks	
A.1	Deposit acceptors
A.2	Home finance providers and administrators
A.3	Insurers – general
A.4	Insurers – life
A.5	Managing agents at Lloyd’s
A.6	The Society of Lloyd’s
A.7	Fund managers
A.9	Operators, Trustees and Depositories of collective investment schemes and Operators of personal pension schemes or stakeholder pension schemes
A.10	Firms dealing as principal
A.12	Advisory arrangers, dealers or brokers (holding or controlling client money or assets, or both)
A.13	Advisory arrangers, dealers or brokers ( <b>not</b> holding or controlling client money or assets, or both)
A.14	Corporate finance advisers
A.18	Home finance providers, advisers and arrangers
A.19	General insurance mediation
B.*	It: <ul style="list-style-type: none"> <li>• is a recognised body under section 286 of the Financial Services and Markets Act 2000;</li> <li>• has been prescribed as an operator of a prescribed market under the Financial Services and Markets Act (Prescribed Markets and Qualifying Investments) Order 2001 (SI 2001/996; or</li> <li>• is a <i>service company</i>.</li> </ul>
G.3	Is an authorised payment institution, an EEA authorised payment institution of the Post Office Limited.
* The current restructuring SPF will not be applied to fee-block B, only the extension to firms in administration or liquidation.	

*Cost benefit analysis and compatibility statement*

- 4.29 Section 155(9) of the Financial Services and Markets Act 2000 (FSMA) exempts us from having to carry out a cost benefit analysis on our fees. We believe these proposals deliver greater consistency between the fees we charge and the costs and complexity of tasks we carry out in fulfilling our statutory objectives.

*Instrument*

- 4.30 The effect of the instrument is described in paragraphs 2.8 to 2.20 where the Handbook provisions affected by this instrument are also listed.

## Annex A

### List of new instruments and addenda

(See also descriptions within Annex E)

#### Instruments made or approved by the Board on 24 June 2010

Title of instrument	CP	Modules affected	No. of instrument	Changes effective
Handbook Administration (No 18) Instrument 2010	N/A	<b>Glossary</b> , APER, GENPRU, IPRU(INV), COBS, MCOB, SUP, BSOCS	FSA 2010/19	6.7.10; 31.12.11
Fees (Special Project Fee for Restructuring) (Amendment) Instrument 2010	10/10 (Ch 2)	<b>FEES</b>	FSA 2010/20	1.7.10
Retail Distribution Review (Corporate Pensions) Instrument 2010	09/31	Glossary, <b>COBS</b>	FSA 2010/21	31.12.12
Mortgage Arrears Instrument 2010	10/2	<b>MCOB</b>	FSA 2010/22	25.6.10
Sale and Rent Back (Regulatory Reporting) Instrument 2010	10/4	<b>SUP</b> , DISP	FSA 2010/23	30.6.10
Online Submission and Mandatory Forms (No 2) Instrument 2010	09/20 (Ch 7)	<b>SUP</b>	FSA 2010/24	4.10.10

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) 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
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

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

## HIGH LEVEL STANDARDS

PRIN	The Principles for Businesses		
	<i>First brought into force</i>	-	1.12.01 -
	Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08 82
	Payment Services Instrument 2009	2009/14	26.3.09 86
	Banking: Conduct of Business Sourcebook Instrument 2009	2009/24	23.4.09 87
	Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09 90
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09 92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09 95



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

<b>SYSC</b>	<b>Senior Management Arrangements, Systems and Controls</b>			
<i>First brought into force</i>		-	1.12.01	-
Conduct of Business Sourcebook (Recording of Telephone Conversations and Electronic Communications) Instrument 2008		2008/6	28.2.08	73
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08	79
Supervision Manual (Controlled Functions) (Amendment) Instrument 2008		2008/37	24.7.08	79
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08	81
Senior Management Arrangements, Systems and Controls (Amendment No 2) Instrument 2009		2009/7	26.2.09	85
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09	86
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09	87
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 ( <i>made jointly with FOS as FOS 2009/3</i> )		2009/36	1.7.09	90
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09	90
Dormant Bank and Building Society Accounts Instrument 2009		2009/38	23.7.09	90
Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009		2009/48	11.8.09	91
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009		2009/55	30.9.09	93
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009		2009/68	27.11.09	95
Prudential Requirements (Stress Testing) Instrument 2009		2009/72	10.12.09	95

<b>COND</b>	<b>Threshold Conditions</b>			
<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

<b>*APER</b>	<b>Statements of Principle and Code of Practice for Approved Persons</b>			
<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

<b>FIT</b>	<b>The Fit and Proper test for Approved Persons</b>			
<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

<b>GEN</b>	<b>General Provisions</b>			
<i>First brought into force</i>		-	21.6.01	-
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08	72
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008		2008/2	24.1.08	72

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Companies Act 2006 (Transitional Provisions) Instrument 2008		2008/9	27.3.08 75
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08 77
Disclosure Documents (Amendment) Instrument 2008		2008/35	24.7.08 79
FSA Logo Licence (Amendment) Instrument 2008		2008/39	20.8.08 80
Status Disclosure and FSA Logo Instrument 2008		2008/42	25.9.08 81
Handbook Administration (No 11) Instrument 2008		2008/55	29.10.08 82
Payment Services Instrument 2009		2009/14	26.3.09 86
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09 90
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09 92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09 92
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009		2009/52	24.9.09 92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09 95
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09 95
Sale and Rent Back Instrument 2010		2010/1	28.1.10 96

*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 (made jointly with FOS as FOS 2008/3)		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 (made jointly with FOS as FOS 2009/3)		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 (instrument made by FOS)		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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Fees (Building Societies) Instrument 2009	2009/71	10.12.09 95
	Sale and Rent Back Instrument 2010	2010/1	28.1.10 96
	Fees Manual (Financial Ombudsman Service Case Fees 2010/2011) Instrument 2010	FOS 2010/1	10.3.10 98
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10 98
	Fees Provisions (2010/2011) Instrument 2010	2010/9	25.3.10 98
	Fees Provisions (Amendment No 2) Instrument 2010	2010/10	25.3.10 98
	Periodic Fees (2010/2011) and Other Fees Instrument 2010	2010/15	27.5.10 100
	Fees (CFEB Levy) Instrument 2010	2010/16	27.5.10 100
	Fees (Special Project Fee for Restructuring) (Amendment) Instrument 2010	2010/20	24.6.10 101

## 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
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10 98
	Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10 101

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

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

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

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

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

<b>IPRU (FSOC)</b>	<b>Interim Prudential sourcebook: Friendly Societies</b>		
<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

<b>IPRU (INS)</b>	<b>Interim Prudential sourcebook: Insurers</b>		
<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

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

## **BUSINESS STANDARDS**

<b>*COBS</b>	<b>Conduct of Business</b>		
<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

<b>ICOB</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

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

<b>BCOB</b>	<b>Banking: Conduct of Business</b>		
<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

<b>CASS</b>	<b>Client Assets</b>		
<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

<b>MAR</b>	<b>Market Conduct</b>			
	<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

<b>TC</b>	<b>Training and Competence</b>			
	<i>First brought into force</i>	-	1.12.01	-
	Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
	Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 ( <i>made jointly with FOS as FOS 2009/3</i> )	2009/36	1.7.09	90
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95

## REGULATORY PROCESSES

<b>*SUP</b>	<b>Supervision</b>			
	<i>Chapter 9 first brought into force</i>	-	21.6.01	-
	<i>Chapters 6, 7, 8 and 10 first brought into force</i>	-	3.9.01	-
	<i>Rest of SUP first brought into force</i>	-	1.12.01	-
	Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
	Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008	2008/2	24.1.08	72
	Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations) Instrument 2008	2008/17	27.3.08	75
	Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
	Integrated Regulatory Reporting (Amendment No 4) Instrument 2008	2008/20	24.4.08	76
	Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77
	Connected Travel Insurance Instrument 2008	2008/24	22.5.08	77
	Supervision Manual (Controlled Functions) (Amendment) Instrument 2008	2008/37	24.7.08	79
	Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
	Status Disclosure and FSA Logo Instrument 2008	2008/42	25.9.08	81
	Supervision Manual (Amendment No 14) Instrument 2008	2008/46	25.9.08	81
	Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
	Prudential Categories (Amendment) Instrument 2008	2008/65	4.12.08	83
	Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84
	Supervision Manual (Passporting and Reinsurance) (Amendment) Instrument 2009	2009/9	26.2.09	85
	Supervision Manual (Amendment No 15) Instrument 2009	2009/10	26.2.09	85
	Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
	Supervision Manual (Controllers) (Amendment) Instrument 2009	2009/20	26.3.09	86
	Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
	Integrated Regulatory Reporting (Amendment No 5) Instrument 2009	2009/34	25.4.09	89
	Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 ( <i>made jointly with FOS as FOS 2009/3</i> )	2009/36	1.7.09	90
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
	Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90
	Supervision Manual (Controlled Functions) (Amendment No 2) Instrument 2009	2009/42	23.7.09	90
	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

<b>DEPP</b>	<b>Decision Procedure and Penalties</b>		
<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

## REDRESS

<b>*DISP</b>	<b>Dispute Resolution: Complaints</b>		
<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



<b>COMP</b>	<b>Compensation</b>			
<i>Chapter 4 first brought into force</i>		-	15.11.01	-
<i>Rest of COMP brought into force</i>		-	1.12.01	-
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08	79
Compensation Sourcebook (Protected Contracts of Insurance) (Scope Amendment No 3) Instrument 2008		2008/38	24.7.08	79
Compensation Sourcebook (Amendment No 8) Instrument 2008		2008/53	2.10.08	82
Financial Services Compensation Scheme (Amendment of Fees Provisions (No 3)) Instrument 2008		2008/54	7.10.08	82
Handbook Administration (No 11) Instrument 2008		2008/55	29.10.08	82
Compensation Sourcebook (Accelerated Compensation for Depositors) Instrument 2008		2008/62	29.10.08	82
Compensation Sourcebook (Building Society Mergers) Instrument 2008		2008/64	26.11.08	83
Compensation Sourcebook (Building Societies and other Mutual Society Mergers) Instrument 2009		2009/2	15.1.09	84
Handbook Administration (No 12) Instrument 2009		2009/3	22.1.09	84
Compensation Sourcebook (Protected Deposit Transfers under the Special Resolution Regime) Instrument 2009		2009/21	29.3.09	86
Financial Services Compensation Scheme (Limits Amendment) Instrument 2009		2009/25	23.4.09	87
Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) Instrument 2009		2009/29	28.5.09	88
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09	90
Dormant Bank and Building Society Accounts Instrument 2009		2009/38	23.7.09	90
Compensation Sourcebook (Mutual Society Mergers and Protected Deposit Transfers under the Special Resolution Regime) (Amendment) Instrument 2009		2009/43	23.7.09	90
Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009		2009/47	23.7.09	90
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009		2009/66	5.11.09	94
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09	95
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10	98

<b>COAF</b>	<b>Complaints against the FSA</b>			
<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**

<b>*BSOCS</b>	<b>Building Societies</b>			
<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

<b>COLL</b>	<b>Collective Investment Schemes</b>			
<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

<b>CRED</b>	<b>Credit Unions</b>			
<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 (made jointly with FOS as FOS 2008/3)	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	

<b>ELM</b>	<b>Electronic Money</b>			
<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	

<b>PROF</b>	<b>Professional Firms</b>			
<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 (made jointly with FOS as FOS 2008/3)	2008/18	27.3.08	75	
Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90	

<b>RCB</b>	<b>Regulated Covered Bonds</b>			
<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	

<b>REC</b>	<b>Recognised Investment Exchanges and Recognised Clearing Houses</b>			
<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

## LISTING, PROSPECTUS AND DISCLOSURE

LR	Listing Rules		
<i>First brought into force</i>	-	1.7.05	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008	2008/2	24.1.08	72
Listing Rules Sourcebook (Amendment No 2) Instrument 2008	2008/21	24.4.08	76
Disclosure Rules and Transparency Rules Sourcebook (Corporate Governance Rules) Instrument 2008	2008/32	26.6.08	78
Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
Listing Rules (Sponsors) (Amendment) Instrument 2008	2008/70	4.12.08	83
Listing Rules Sourcebook (Rights Issue Subscription Period) Instrument 2009	2009/6	9.2.09	85
Trading Plan Instrument 2009	2009/12	26.2.09	85
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Listing Rules Sourcebook (Amendment No 3) Instrument 2009	2009/54	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Alternative Finance Investment Bonds Instrument 2010	2010/6	25.2.10	97
Listing Rules Sourcebook (Amendment No 4) Instrument 2010	2010/7	25.2.10	97
Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10	98
Listing Rules Sourcebook (Amendment No 5) Instrument 2010	2010/13	22.4.10	99

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

DTR	Disclosure Rules and Transparency Rules		
<i>First brought into force</i>	-	1.7.05	-
Disclosure Rules and Transparency Rules Sourcebook (Corporate Governance Rules) Instrument 2008	2008/32	26.6.08	78
Disclosure Rules and Transparency Rules Sourcebook (Amendment) Instrument 2008	2008/71	4.12.08	83
Trading Plan Instrument 2009	2009/12	26.2.09	85
Disclosure and Transparency Rules (Disclosure of Contracts for Differences) Instrument 2009	2009/13	26.2.09	85
Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Disclosure Rules and Transparency Rules Sourcebook (Amendment No 2) Instrument 2010	2010/14	22.4.10	99

## 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

Unauthorised mutuals registration fees rules brought into force	-	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

### PERG Perimeter Guidance manual

Regulatory Guide brought into force	-	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

*PERG is made and amended by instrument.*

### BSOG Building Societies Regulatory Guide

Regulatory Guide brought into force	-	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

*BSOG is made and amended by instrument*

### RPPD Providers and Distributors Regulatory Guide

Regulatory Guide brought into force	-	16.7.07	-
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*RPPD is made and amended by instrument*

### EG Enforcement Regulatory Guide

Regulatory Guide brought into force	-	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

*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
<i>UNFCOG is made and amended by instrument</i>				

<b>CRAG</b>	<b>Credit Rating Agencies Guide</b>			
<i>Regulatory Guide brought into force</i>		-	7.6.10	100

## Guidance Notes issued by the FSA

Number	Title	Made	Dates in force	Handbook Notice	
No 1	Frequently asked questions on the code of market conduct	29.11.01	1.12.01-30.6.02	HN 7, HN 12	Expired
No 2	COB Transitional arrangements for pre-N2 firms	27.3.02	10.4.02-30.6.02	HN 10	Expired
No 3	Reproduction of the FSA logo by authorised firms	24.5.02	29.5.02-30.4.03	HN 12	Expired
No 4	Resilience test for insurers	28.6.02	From 28.6.02 <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

<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.

## 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	Introduction of full regulatory regime for sale and rent back activities	Sale and Rent Back Instrument 2010 [FSA 2010/1]	30.6.10	HN96 <i>Jan 2010</i> (paras 2.8 – 2.13)
	New chapter in SYSC and other changes to require firms to test their business models to failure	Prudential (Stress Testing) Instrument 2009 [FSA 2009/72]	14.12.10 ( <i>part</i> )	HN95 <i>Dec 2009</i> (paras 2.13 – 2.14)
	Changes to FSCS provisions enabling faster payout of claims to depositors	Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009 [FSA 2009/47]	31.12.10	HN90 <i>July 2009</i> (paras 2.2 – 2.8)
	Minor administrative corrections	Handbook Administration (No 15) Instrument 2009 [FSA 2009/49]	31.12.10 ( <i>part</i> )	HN92 <i>Sep 2009</i> (paras 2.2 – 2.4)
	New requirements for deposit takers to put in place single customer views in order to provide aggregate balances of depositors	Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009 [FSA 2009/66]	31.12.10 ( <i>part</i> )	HN94 <i>Nov 2009</i> (paras 2.52 – 2.59)
	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)
SYSC	New chapter in SYSC and other changes to require firms to test their business models to failure	Prudential (Stress Testing) Instrument 2009 [FSA 2009/72]	14.12.10 ( <i>part</i> )	HN95 <i>Dec 2010</i> (paras 2.13 – 2.14)
GEN	Introduction of full regulatory regime for sale and rent back activities	Sale and Rent Back Instrument 2010 [FSA 2010/1]	30.6.10	HN96 <i>Jan 2010</i> (paras 2.8 – 2.13)
FEES	Changes to FSCS provisions enabling faster payout of claims to depositors	Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009 [FSA 2009/47]	31.12.10	HN90 <i>July 2009</i> (paras 2.57 – 2.63)

<b>Module</b>	<b>Change</b>	<b>Instrument</b>	<b>When effective</b>	<b>Described in</b>
	Minor administrative changes	Handbook Administration (No 17) Instrument 2010 [FSA 2010/8]	31.12.10 ( <i>part</i> )	HN98 Mar 2010 (paras 2.2 – 2.13)
GENPRU	New chapter in SYSC and other changes to require firms to test their business models to failure	Prudential (Stress Testing) Instrument 2009 [FSA 2009/72]	14.12.10 ( <i>part</i> )	HN95 Dec 2009 (paras 2.13 – 2.14)
INSPRU	Minor changes following review of prudential requirements	Prudential Requirements for Insurers (Amendment No 4) Instrument 2009 [FSA 2009/60]	31.12.11 ( <i>part</i> )	HN94 Nov 2009 (paras 2.21 – 2.23)
MIPRU	Introduction of full regulatory regime for sale and rent back activities	Sale and Rent Back Instrument 2010 [FSA 2010/1]	30.6.10	HN96 Jan 2010 (paras 2.8 – 2.13)
IPRU(BSOC)	Deletion of provisions consequent upon making of new sourcebook for building societies	Building Societies Sourcebook Instrument 2010 [FSA 2010/11]	1.10.10 ( <i>part</i> )	HN98 Mar 2010 (paras 2.39 – 2.43)
IPRU(FSOC)	Minor changes following review of prudential requirements	Prudential Requirements for Insurers (Amendment No 4) Instrument 2009 [FSA 2009/60]	31.12.11 ( <i>part</i> )	HN94 Nov 2009 (paras 2.21 – 2.23)
IPRU(INV)	Change of the capital resources, requirements and professional indemnity rules for personal investment firms	Capital Resources and Professional Indemnity Insurance Requirements for Personal Investment Firms Instrument 2009 [FSA 2009/62]	31.12.11 ( <i>part</i> )	HN94 Nov 2009 (paras 2.30 – 2.33)
	Minor administrative changes	Handbook Administration (No 16) Instrument 2009 [FSA 2009/69]	31.12.11 ( <i>part</i> )	HN95 Dec 2009 (paras 2.7 – 2.9)
COBS	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)
MCOB	Introduction of full regulatory regime for sale and rent back activities	Sale and Rent Back Instrument 2010 [FSA 2010/1]	30.6.10	HN96 Jan 2010 (paras 2.8 – 2.13)
SUP	Introduction of full regulatory regime for sale and rent back activities	Sale and Rent Back Instrument 2010 [FSA 2010/1]	30.6.10	HN96 Jan 2010 (paras 2.8 – 2.13)
	New and amended reporting rules on liquidity	Supervision Manual (Integrated Regulatory Reporting of Liquidity for Banks, Building Societies and Investment Firms) Instrument 2009 [FSA 2009/56]	1.10.10 ( <i>part</i> )	HN93 Oct 2009 (paras 2.5 – 2.9)



<b>Module</b>	<b>Change</b>	<b>Instrument</b>	<b>When effective</b>	<b>Described in</b>
COMP	Changes to reflect changes made to the DGSD	Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) Instrument 2009 [FSA 2009/29]	31.12.10 ( <i>part</i> )	HN88 <i>May 2009</i> (paras 2.17 – 2.19)
	Changes to FSCS provisions enabling faster payout of claims to depositors	Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009 [FSA 2009/47]	31.12.10 ( <i>part</i> )	HN90 <i>July 2009</i> (paras 2.57 – 2.63)
	Minor administrative corrections	Handbook Administration (No 15) Instrument 2009 [FSA 2009/49]	31.12.10 ( <i>part</i> )	HN92 <i>Sep 2009</i> (paras 2.2 – 2.4)
	Deposit takers to put in place single customer views in order to provide aggregate balances of depositors	Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009 [FSA 2009/66]	31.12.10 ( <i>part</i> )	HN94 <i>Nov 2009</i> (paras 2.52 – 2.59)
	Minor administrative changes	Handbook Administration (No 17) Instrument 2010 [FSA 2010/8]	31.12.10 ( <i>part</i> )	HN98 <i>Mar 2010</i> (paras 2.2 – 2.13)
PERG	Introduction of full regulatory regime for sale and rent back activities	Sale and Rent Back Instrument 2010 [FSA 2010/1]	30.6.10	HN96 <i>Jan 2010</i> (paras 2.8 – 2.13)

## What's New?

*listed by effective date within modules*

Module	Change	Instrument	When effective	Described in paragraphs
Glossary	Minor administrative changes	Handbook Administration (No 18) Instrument 2010 [FSA 2010/19]	6.7.10	2.2 – 2.5
	Introduction of 'consultancy charging' in group pensions market	Retail Distribution Review (Corporate Pensions) Instrument 2010 [FSA 2010/21]	31.12.12	2.24 – 2.28
APER	Minor administrative changes	Handbook Administration (No 18) Instrument 2010 [FSA 2010/19]	6.7.10	2.2 – 2.5
FEES	Amended provisions for Special Project Fee scope and recovery	Fees (Special Project Fee for Restructuring) (Amendment) Instrument 2010 [FSA 2010/20]	1.7.10	2.8 – 2.20
GENPRU	Minor administrative changes	Handbook Administration (No 18) Instrument 2010 [FSA 2010/19]	6.7.10	2.2 – 2.5
IPRU(INV)	Minor administrative changes	Handbook Administration (No 18) Instrument 2010 [FSA 2010/19]	6.7.10 and 31.12.11	2.2 – 2.5
COBS	Minor administrative changes	Handbook Administration (No 18) Instrument 2010 [FSA 2010/19]	6.7.10	2.2 – 2.5
	Introduction of 'consultancy charging' in group pensions market	Retail Distribution Review (Corporate Pensions) Instrument 2010 [FSA 2010/21]	31.12.12	2.24 – 2.28
MCOB	New and amended requirements for arrears handling	Mortgage Arrears Instrument 2010 [FSA 2010/22]	25.6.10	2.30 – 2.33
	Minor administrative changes	Handbook Administration (No 18) Instrument 2010 [FSA 2010/19]	6.7.10	2.2 – 2.5
SUP	Introduction of electronic reporting requirements for sale and rent back firms	Sale and Rent Back (Regulatory Reporting) Instrument 2010 [FSA 2010/23]	30.6.10	2.35 – 2.45
	Minor administrative changes	Handbook Administration (No 18) Instrument 2010 [FSA 2010/19]	6.7.10	2.2 – 2.5
	Introduction of electronic reporting requirements	Online Submission and Mandatory Forms (No 2) Instrument 2010 [FSA 2010/24]	4.10.10	2.46 – 2.55

<b>Module</b>	<b>Change</b>	<b>Instrument</b>	<b>When effective</b>	<b>Described in paragraphs</b>
DISP	Introduction of electronic reporting requirements for sale and rent back firms	Sale and Rent Back (Regulatory Reporting) Instrument 2010 [FSA 2010/24]	30.6.10	2.35 – 2.45
BSOCS	Minor administrative changes	Handbook Administration (No 18) Instrument 2010 [FSA 2010/19]	6.7.10	2.2 – 2.5

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