

Financial Services Authority

Handbook Notice 102

Board Meeting: 22 July 2010

Notice published: 23 July 2010

Contents

1	Overview	3
2	Handbook changes made by the Board on 22 July 2010	7
3	Changes outside the Handbook	24
4	Feedback on responses to consultation	26

Annex A List of instruments made or approved by the Board on 22 July 2010

Annex B Table of Handbook modules showing amending instruments:

- Handbook modules
- modules outside the Handbook

Annex C Guidance Notes issued by the FSA

Annex D Handbook provisions not yet in force

Annex E What's New?

Handbook Notice 102

This Handbook Notice introduces the Handbook and other material made by the Board under its legislative powers on 22 July 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:

Nicole Whitton
Handbook Editorial Team
Tel: 020 7066 4472
Email: nicole.whitton@fsa.gov.uk

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

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

1 Overview

Legislative changes this month

The Handbook

- 1.1 On 22 July 2010, the FSA Board made changes to the Handbook in fourteen instruments which:
- put into place the implementation and use of the new powers and duties received by the FSA as a result of the Financial Services Act 2010 (FSA 2010/25, FSA 2010/26, FSA 2010/27 and FSA 2010/28);
 - put into place the final rules needed for relevant firms to comply with the CRD2 amendments (FSA 2010/29);
 - amend the conditions a firm is to comply with if it is to operate the simplified ILAS approach (FSA 2010/30);
 - clarify the rules around approving promotions for an overseas firm to ensure that the firm takes reasonable steps and deals with UK retail clients in an honest and reliable way (FSA 2010/31);
 - amend an incorrect cross-reference in Client Assets sourcebook (FSA 2010/32);
 - provide clarification on the time necessary for us to assess approved person applications (FSA 2010/33);
 - improve the transparency of reporting requirements from the perspective of authorised payment institutions and small payment institutions, without incurring any incremental costs (FSA 2010/34);
 - clarify the guidance provided for the data item FSA015 in the Supervision manual with the aim of improving the quality of data we receive from firms (FSA 2010/35);
 - clarify the application of the Listing Rules and the Disclosure and Transparency Rules (FSA 2010/37 and FSA 2010/38);

- ensure that the references in our rules to the Combined Code are consistent with the most recent publication by the Financial Reporting Council (FSA 2010/39).

A further instrument, made by the Board on the same day, is expected to be published early in August.

1.2 These instruments are listed in Annex A.

Changes outside the Handbook

1.3 The Board approved Guidance Note No. 10: Consumer Redress Schemes, which creates guidance on the operation of consumer redress schemes. There are also:

- (1) changes to the Enforcement Guide (EG) and minor changes to the Handbook Guides for Energy Market Participants (EMPS), Oil Market Participants (OMPS) and Service Companies (SERV) as a consequence of the commencement of the Financial Services Act 2010; and
- (2) changes to the Building Societies Regulatory Guide in consequence of changes relating to the UK Corporate Governance Code.

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:

- CP09/29 Strengthening Capital Standards 3 (December 2009);
- Chapter 3 of CP10/01 Quarterly consultation (No. 23) (January 2010);
- CP10/3 Effective corporate governance (January 2010);
- Chapters 3, 4, 6, 7, 11 and 12 of CP10/10 Quarterly consultation (No. 24) (April 2010);
- CP10/11 Implementing aspects of the Financial Services Act 2010 (April 2010).

1.6 Feedback on responses to the consultations in CP10/01 and CP10/10 is set out in Chapter 4 of this Notice, feedback in relation to CP09/29 is set out in a separate Policy Statement and feedback in relation to CP10/11 is set out in CP10/18.

Annexes to this Notice

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

Making corrections

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

Publication of Handbook material

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

Obligation to publish feedback

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

Comments

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

2 Handbook changes made by the Board

Introduction

- 2.1 This chapter briefly describes Handbook changes made on 22 July 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

Financial Stability and Market Confidence Sourcebook Instrument 2010 (FSA 2010/25)

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

Enforcement Powers (Financial Services Act 2010) Instrument 2010 (FSA 2010/26)

- 2.3 For the changes made to the Glossary by this instrument, see paragraphs 2.58 to 2.60 of this Notice.

Financial Services Compensation Scheme (Financial Services Act 2010) Instrument 2010 (FSA 2010/27)

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

Consequential Amendments (Financial Services Act 2010) Instrument 2010 (FSA 2010/28)

- 2.5 Following consultation in CP10/11¹ the Board has made the following changes to the Handbook:

¹ CP10/11 *Implementing aspects of the Financial Services Act 2010* (April 2010)

Changes to the Glossary:

Change to definitions of “consumer”, “prudential context” and “regulatory objectives”

Changes:

Changes to PRIN 1.1.6G

Changes to PRIN 3.3.1R

Changes to SYSC 3.2.11G

Changes to SYSC 14.1.4G, 14.1.51G

Changes to SYSC 15.1.5G

Changes to SYSC 17.1.4G

Changes to COND 2.5.7G

Changes to BIPRU 12.3.9G

Changes to BIPRU 12.4.3G

Changes to BIPRU 12.8.5G, 12.8.12G, 12.8.30G

Changes to INSPRU 5.1.4G

Changes to UPRU 1.2.1G

Changes to SUP 1.1.3G

Changes to SUP 1.3.3G

Changes to SUP 2.1.3G, 2.1.5G

Changes to SUP 2.3.12G

Changes to SUP 6.3.28G

Changes to SUP 6.4.2G

Changes to SUP 6 Annex 4.1G

Changes to SUP 7.1.5G

Changes to SUP 7.2.2G

Changes to SUP 7.3.4G

Changes to SUP 15.3.1R

Changes to SUP 18.2.2G

Changes to SUP Schedule 2.2G

Changes to COMP 1.1.9G

Changes to COMP 15.1.1G

Changes to CRED 14.1.4G

Changes to CRED 14.6.4G

Changes to CRED 14.9.3G

Changes to CRED Appendix 1.1

Change to ELM 1.2.4G

Change to ELM 5.4.4G

Change to ELM 8.7.9G

Change to PROF 1.1.6G

Change to REC 2.3.5G

Change to REC 2.13.3G

Change to REC 3.18.1G

Change to REC 4.6.4G

- 2.6 This instrument contains consequential amendments to the Handbook that are being made further to the Financial Services Act 2010. These are, amongst others, amendments to reflect the addition of the financial stability statutory objective and the substitution of ‘the UK financial system’ for ‘the financial system’ in the Financial Services and Markets Act 2000.
- 2.7 These changes are effective as of **6 August 2010**. Feedback on the consultation is attached to CP10/18: Implementing aspects of the Financial Services Act 2010: Feedback on CP10/11, final rules and further consultation.

Capital Requirements Directive (Handbook Amendments) Instrument 2010 (FSA 2010/29)

- 2.8 For the changes made to the Glossary by this instrument, see paragraphs 2.24 to 2.29 of this Notice.

UK Corporate Governance Code (Handbook Amendments) Instrument 2010 (FSA 2010/39)

- 2.9 For the changes made to the Glossary by this instrument, see paragraphs 2.69 to 2.74 of this Notice.

HIGH LEVEL STANDARDS

Principles for Businesses (PRIN)

Consequential Amendments (Financial Services Act 2010) Instrument 2010 (FSA 2010/28)

- 2.10 For the changes made to PRIN by this instrument, see paragraphs 2.5 to 2.7 of this Notice.

Senior Management Arrangements, Systems and Controls sourcebook (SYSC)

Consequential Amendments (Financial Services Act 2010) Instrument 2010 (FSA 2010/28)

- 2.11 For the changes made to SYSC by this instrument, see paragraphs 2.5 to 2.7 of this Notice.

UK Corporate Governance Code (Handbook Amendments) Instrument 2010 (FSA 2010/39)

- 2.12 For the changes made to SYSC by this instrument, see paragraphs 2.69 to 2.74 of this Notice.

Threshold Conditions (COND)

Financial Stability and Market Confidence Sourcebook Instrument 2010 (FSA 2010/25)

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

Consequential Amendments (Financial Services Act 2010) Instrument 2010 (FSA 2010/28)

- 2.14 For the changes made to COND by this instrument, see paragraphs 2.5 to 2.7 of this Notice.

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

UK Corporate Governance Code (Handbook Amendments) Instrument 2010 (FSA 2010/39)

- 2.15 For the changes made to APER by this instrument, see paragraphs 2.69 to 2.74 of this Notice.

Financial Stability and Market Confidence sourcebook (FINMAR)

Financial Stability and Market Confidence Sourcebook Instrument 2010 (CP2010/25)

- 2.16 Following consultation in CP10/11,² the Board has made the following changes to the Handbook:

Changes to Glossary:

Addition of new definitions of “disclosure”, “FINMAR”, “financial stability information power”, “financial stability information requirement”, “ongoing disclosure”, “overseas financial stability information power”, “relevant financial instrument”, “relevant financial system”, “short selling rules”, “UK financial system”

Changes to definitions of “competent authority”, “disclosable short position”, “discretionary investment manager”, “market maker”, “net short position”, “non-discretionary investment manager”, “overseas regulator”, “rights issue”, “rights issue period”

Deletion of definition of “financial system”

2 CP10/11 *Implementing aspects of the Financial Services Act 2010* (April 2010)

Changes:

Addition of FINMAR 1.1.1G-1.1.4G, 1.1.5UK, 1.1.6G

Addition of FINMAR 1.2.1G-1.2.10G

Addition of FINMAR 1.3.1G-1.3.5G

Addition of FINMAR 1.4.1G-1.4.3G

Addition of FINMAR 1.5.1G-1.5.7G

Addition of FINMAR 2.1.1R, 2.1.2G

Addition of FINMAR 2.2.1R, 2.2.2G, 2.2.3R, 2.2.4G

Addition of FINMAR 2.3.1G, 2.3.2R-2.3.7R, 2.3.8G

Addition of FINMAR 2.4.1R, 2.4.2G, 2.4.3R-2.4.5R, 2.4.6G, 2.4.7R-2.4.8R, 2.4.9G

*Addition of 3.1.1G-3.1.2G**

*Addition of 3.2.1G-3.2.9G**

Schedules 1-6

Change to COND 1.1.1G

Deletion of COND 3

Deletion of MAR 1.9.2AE

Changes to MAR 1.9.2BR, 1.9.2DE

2.17 This instrument adds a new sourcebook to the Handbook. This sourcebook, the Financial Stability and Market Confidence sourcebook (FINMAR), contains:

- our policy on the new financial stability information-gathering power;
- the new rules requiring disclosure of information about short selling and prohibiting short selling in specified cases; and
- the existing chapter 3 of the Threshold Conditions Sourcebook (COND) (guidance on assessing Condition 2 section 7(3) of the Banking Act 2009) which has been moved from COND to FINMAR, with some minor and consequential amendments.

2.18 These changes come into effect on **6 August 2010**. Feedback on the consultation is attached to CP10/18: Implementing aspects of the Financial Services Act 2010: Feedback on CP10/11, final rules and further consultation.

Fees manual (FEES)

Financial Services Compensation Scheme (Financial Services Act 2010) Instrument 2010 (FSA 2010/27)

2.19 Following consultation in CP10/11³ the Board has made the following changes to the Handbook:

* Please note: FINMAR 3 replaces COND 3, with some amendments included. COND 3 is deleted.

* Please note: FINMAR 3 replaces COND 3, with some amendments included. COND 3 is deleted.

Changes to Glossary:

Changes to definition of “compensation costs”

Changes:

Changes to FEES 6.1.9G, 6.1.15G

- 2.20 This instrument makes consequential changes to the rules and guidance on Financial Services Compensation Scheme (FSCS) levies following the statutory changes introduced by the Financial Services Act 2010 and the Banking Act 2009.
- 2.21 These changes come into effect on **6 August 2010**. Feedback on the consultation is attached to CP10/18: Implementing aspects of the Financial Services Act 2010: Feedback on CP10/11, final rules and further consultation.

PRUDENTIAL STANDARDS

General Prudential sourcebook (GENPRU)

Capital Requirements Directive (Handbook Amendments) Instrument 2010 (FSA 2010/29)

- 2.22 For the changes made to GENPRU by this instrument, see paragraphs 2.24 to 2.29 of this Notice.

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

Consequential Amendments (Financial Services Act 2010) Instrument 2010 (FSA 2010/28)

- 2.23 For the changes made to BIPRU by this instrument, see paragraphs 2.5 to 2.7 of this Notice.

Capital Requirements Directive (Handbook Amendments) Instrument 2010 (FSA 2010/29)

- 2.24 Following consultation in CP09/29⁴ the Board has made the following changes to the Handbook:

Changes to Glossary:

Addition of definitions of “deferred share”, “hybrid capital”, “mezzanine securitisation positions” and “ongoing basis”

Changes to definitions of “netting set”

Changes:

Changes to GENPRU 2.2.6G, 2.2.9G, 2.2.10G and 2.2.25R

Addition of GENPRU 2.2.26AR

⁴ CP09/29 *Strengthening Capital Standards 3* (December 2009)

Deletion of GENPRU 2.2.27R
Changes to GENPRU 2.2.28R, 2.2.29R and 2.2.30R
Addition of GENPRU 2.2.30AR
Changes to GENPRU 2.2.31G
Deletion of GENPRU 2.2.42R and 2.2.43G
Changes to GENPRU 2.2.52G
Deletion of GENPRU 2.2.53G
Changes to GENPRU 2.2.61G, 2.2.63R and 2.2.64R
Addition of GENPRU 2.2.68AR, 2.2.68BG, 2.2.69AR, 2.2.69BR, 2.2.69CR, 2.2.69DG, 2.2.69ER and 2.2.69FG
Changes to GENPRU 2.2.70R
Addition of GENPRU 2.2.70AG
Changes to GENPRU 2.2.71R and 2.2.74R
Addition of GENPRU 2.2.74AG and 2.2.74BR
Changes to GENPRU 2.2.76R
Addition of GENPRU 2.2.79AR, 2.2.79BG, 2.2.79CR, 2.2.79DR, 2.2.79EG, 2.2.79FR, 2.2.79GR and 2.2.79HG
Changes to GENPRU 2.2.80R, 2.2.82G, 2.2.83R, 2.2.85R and 2.2.97R
Addition of GENPRU 2.2.108AR and 2.2.108BG
Changes to GENPRU 2.2.109R and 2.2.110G
Deletion of GENPRU 2.2.111R and 2.2.112G
Changes to GENPRU 2.2.113R, 2.2.114R and 2.2.115G
Addition of GENPRU 2.2.115AR, 2.2.115BG, 2.2.115CG, 2.2.115DR, 2.2.115EG, 2.2.115FR and 2.2.115GG
Changes to GENPRU 2.2.116R
Addition of GENPRU 2.2.116AR
Changes to GENPRU 2.2.117G
Addition of GENPRU 2.2.117AR, 2.2.117BR and 2.2.117CG
Changes to GENPRU 2.2.118R
Addition of GENPRU 2.2.118AG
Changes to GENPRU 2.2.120R, 2.2.121R, 2.2.124R, 2.2.125R and 2.2.127R
Addition of GENPRU 2.2.128AR and 2.2.128BR
Changes to GENPRU 2.2.129R, 2.2.131R, 2.2.131AG, 2.2.138R, 2.2.143G, 2.2.144G, 2.2.147R, 2.2.157G and 2.2.179G
Changes to GENPRU 2 Annex 2R, 2 Annex 3R, 2 Annex 4R, 2 Annex 5R and 2 Annex 6R
Addition of GENPRU TP 8A
Changes to GENPRU Sch 2
Changes to BIPRU 1.2.16R
Changes to BIPRU 3.4.34R, 3.4.37R, 3.4.112R and

3.4.113R

Addition of BIPRU 3.4.134R

Changes to BIPRU 4.2.26R and 4.2.29R

Changes to BIPRU 4.4.67R and 4.4.68R

Changes to BIPRU 4.7.24R

Changes to BIPRU 4.9.6R, 4.9.11R and 4.9.12R

Changes to BIPRU 4.10.25R, 4.10.41R and 4.10.49R

**Changes to BIPRU 5.4.6R, 5.4.8R, 5.4.16R, 5.4.18R
and 5.4.28R**

Changes to BIPRU 5.5.5R and 5.5.7R

Changes to BIPRU 5.7.9R, 5.7.23R and 5.7.24R

Changes to BIPRU 6.4.6R and 6.4.7R

**Changes to BIPRU 6.5.21R, 6.5.27R, 6.5.29G and
6.5.30R**

Changes to BIPRU 7.2.44R

Addition of BIPRU 7.2.47AG, 7.2.47BG and 7.2.47CG

Changes to BIPRU 7.11.12R

Addition of BIPRU 7.11.12AR and 7.11.12BR

Changes to BIPRU 9.1.1R, 9.1.6R and 9.1.9G

Addition of BIPRU 9.3.1AR

Deletion of BIPRU 9.3.2G, 9.3.3G, 9.3.4G and 9.3.5G

**Addition of BIPRU 9.3.7R, 9.3.8R, 9.3.9G, 9.3.10G,
9.3.11D, 9.3.12G, 9.3.13G, 9.3.14G, 9.3.15R,
9.3.16R, 9.3.17R, 9.3.18R, 9.3.19R, 9.3.20R,
9.3.21G and 9.3.22G**

Changes to BIPRU 9.4.1R

**Addition of BIPRU 9.4.11R, 9.4.12R, 9.4.13G,
9.4.14G, 9.4.15D, 9.4.16G, 9.4.17G and 9.4.18G**

Changes to BIPRU 9.5.1R

**Addition of BIPRU 9.5.1AG, 9.5.1BD, 9.5.1CG,
9.5.1DG, 9.5.1EG and 9.5.1FG**

Changes to BIPRU 9.11.10R

Deletion of BIPRU 9.11.11R

Changes to BIPRU 9.12.13R

Deletion of BIPRU 9.12.16R and 9.12.26R

Changes to BIPRU 9.12.28G

**Addition of BIPRU 9.15 (BIPRU 9.15.1R, 9.15.2G,
9.15.3R, 9.15.4R, 9.15.5R, 9.15.6R, 9.15.7R,
9.15.8R, 9.15.9R, 9.15.10R, 9.15.11R, 9.15.12R,
9.15.13R, 9.15.14R, 9.15.15R, 9.15.16R, 9.15.17G
and 9.15.18G)**

Changes to BIPRU 11.5.3R and 11.5.13R

Change to BIPRU 11.6.6R

Changes to BIPRU 13.3.14R and 13.3.15R

Changes to BIPRU 13.5.6R, 13.5.15R and 13.5.22R

Changes to BIPRU 14.2.10R

Changes to BIPRU TP 15 and TP 20

Changes to SUP 15.3.11R
Changes to SUP 16.12.3AG, 16.12.5R, 16.12.6R,
16.12.7R, 16.12.9R, 16.12.11R, 16.12.12R,
16.12.13R, 16.12.15R, 16.12.16R, 16.12.17R,
16.12.22AR, 16.12.23R, 16.12.24R, 16.12.25AR,
16.12.26R and 16.12.27R
Changes to SUP 16 Annex 24R and 16 Annex 25G

- 2.25 This instrument sets out the final rules in relation to the CRD2 amendments, extending to the areas of Hybrid Capital, Securitisation, Pillar 3 (disclosure) and various technical amendments.
- 2.26 The implications for firms include:
- improving the quality of firms' capital by establishing clear EU-wide criteria for assessing the eligibility of 'hybrid' capital;
 - ensuring that they do not invest in a securitisation unless the originator retains an economic interest; and
 - providing more information to market participants under Pillar 3 regarding operational risk and market risk.
- 2.27 CRD2 also included changes to the large exposure regime, which we consulted on in CP09/29, but these rules are not included in this instrument. This is because we are undertaking a one-month consultation on an aspect of the CRD2 changes where we indicated in CP09/29 that further work was required on aligning the 0 per cent risk weight for intra-group exposures under the standardised approach. This is closely intertwined with the proposals for intra-group large exposures and, without the latter, making the final rules for the rest of the large exposures changes now would not give users of the Handbook a clear view of the overall BIPRU 10 requirements in the meantime. We have decided to present all the large exposures rules as 'near final' in our policy statement and propose to present the large exposures rules instrument to the Board to be made in September.
- 2.28 We consulted on the CRD3 changes in CP09/29 as, even though the EU Parliament had yet to vote on the final text, we felt that, on balance, including the CRD3 proposals (Trading Book, Re-securitisation, further Pillar 3 disclosures, Prudential Valuation and further technical amendments) was the most efficient course of action and would prove useful in highlighting potential changes to industry. In the end, the legislative process has taken longer to conclude than originally expected and with further changes coming from Basel, the CRD3 final rules cannot be made now. We will provide clarity to stakeholders on our plans for implementing the final CRD3 outcome, including further consultation, as soon as practicable.
- 2.29 The instrument now made by the Board comes into force on **31 December 2010**. Feedback on this consultation is being published in a separate Policy Statement.

Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Amendment) Instrument 2010 (FSA 2010/30)

- 2.30 Following consultation in Chapter 4 of CP10/10⁵ the Board has made the following changes to the Handbook:

Changes:

- Changes to BIPRU 12.6.6R***
- Addition of BIPRU 12.6.6AR***
- Changes to BIPRU 12.6.7R***

- 2.31 This instrument makes minor amendments to the eligibility conditions for retail firms seeking to use the simplified ILAS approach to ensure the approach delivers the intended policy.
- 2.32 These changes come into effect on 6 August 2010. Feedback on this consultation is published in Chapter 4.

Prudential sourcebook for Insurers (INSPRU)

Consequential Amendments (Financial Services Act 2010) Instrument 2010 (FSA 2010/28)

- 2.33 For the changes made to INSPRU by this instrument, see paragraphs 2.5 to 2.7 of this Notice.

Prudential sourcebook for UCITS firms (UPRU)

Consequential Amendments (Financial Services Act 2010) Instrument 2010 (FSA 2010/28)

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

BUSINESS STANDARDS

Conduct of Business sourcebook (COBS)

Financial Promotions (Amendment) Instrument 2010 (FSA 2010/31)

- 2.35 Following consultation in Chapter 6 of CP10/10⁶ the Board has made the following changes to the Handbook:

Changes:

- Changes to COBS 4.1.2G***
- Changes to COBS 4.3.1R***
- Changes to COBS 4.5.1R***
- Changes to COBS 4.6.1R***
- Changes to COBS 4.7.1R***
- Changes to COBS 4.8.1R, 4.8.3R***

5 CP10/10 *Quarterly consultation (No 24)* (April 2010)

6 CP10/10 *Quarterly consultation (No 24)* (April 2010)

Changes to COBS 4.9.1R, 4.9.3R

Changes to COBS 4.11.1R

- 2.36 This instrument reflects our own observations and feedback received from industry stakeholders in response to our *Post Implementation Review* in the Conduct of Business sourcebook (COBS). It makes changes to COBS 4 (Communicating with clients, including financial promotions) to clarify:
- the limited extent to which COBS 4 applies to financial promotions for deposits;
 - how the rules apply in relation to communications that do, or do not, relate to a firm's MiFID or equivalent third country business; and
 - that the restrictions in COBS 4.8.3R (which stop firms from pressurising clients) relate to both solicited and unsolicited financial promotions that are not in writing.
- 2.37 This instrument makes a further amendment (to COBS 4.9.3R) to ensure that a firm cannot communicate or approve a financial promotion for an overseas person unless it has taken positive action, 'reasonable steps', to satisfy itself that the overseas person will deal with retail clients in the United Kingdom in an honest and reliable way.
- 2.38 These changes come into effect on **6 August 2010**. Feedback on the consultation is set out in Chapter 4 of this Notice.

Market Conduct sourcebook (MAR)

Financial Stability and Market Confidence Sourcebook Instrument 2010 (FSA 2010/25)

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

Client Assets sourcebook (CASS)

Client Assets Sourcebook (Amendment No 3) Instrument 2010 (FSA 2010/32)

- 2.40 Following consultation in Chapter 7 of CP10/10⁷ the Board has made the following changes to the Handbook:

Changes:

Changes to CASS 7.7.2R

- 2.41 This instrument serves to correct a cross-reference within CASS 7.7.2R. The cross-reference to CASS 7.7.2R(3) was incorrect and did not reflect the published policy intention. Although the error was essentially a typographical one, the correction changes the legal effect of the provision which is why it has had to be made by instrument.
- 2.42 This change comes into effect on **6 August 2010**. Feedback on the consultation can be found in Chapter 4.

7 CP10/10 *Quarterly consultation (No 24)* (April 2010)

REGULATORY PROCESSES

Supervision manual (SUP)

Consequential Amendments (Financial Services Act 2010) Instrument 2010 (FSA 2010/28)

- 2.43 For the changes made to SUP by this instrument, see paragraphs 2.5 to 2.7 of this Notice.

Capital Requirements Directive (Handbook Amendments) Instrument 2010 (FSA 2010/29)

- 2.44 For the changes made to SUP by this instrument, see paragraphs 2.24 to 2.29 of this Notice.

Supervision Manual (Controlled Functions) (Amendment No 3) Instrument 2010 (FSA 2010/33)

- 2.45 Following consultation in Chapter 11 of CP10/10⁸ the Board has made the following changes to the Handbook:

Changes: **Changes to SUP 10 Annex 1G**

- 2.46 This instrument removes the reference to non-statutory service standards in respect of the supervision process (the approved persons' application, SUP 10). This clarifies the time necessary for us to assess approved person applications with reference to the role in question, its complexity, and the detail and nature of the supporting information supplied by the firm on behalf of the individual.
- 2.47 These changes are effective as of 6 August 2010. Feedback on this consultation is in Chapter 4.

Supervision Manual (Payment Services) (Reporting) Instrument 2010 (FSA 2010/34)

- 2.48 The following changes to the Handbook have been approved by the Board without prior consultation, as there is no statutory duty to consult on a direction given under regulation 82 of the Payment Services Regulations:

Changes: **Changes to SUP 16.1.1R**
Addition of SUP 16.1.1AD
Changes to SUP 16.3.2G
Addition of SUP 16.13.1G-16.3.2G, 16.13.3D-16.13.4D
Addition of SUP 16 Annex 27AD 16 Annex 27BG, 16 Annex 28AD, 16 Annex 28BG
Changes to SUP Schedule 2, Schedule 4

8 CP10/10 *Quarterly consultation (No 24)* (April 2010)

- 2.49 This instrument adds a direction given under Regulation 82 of the Payment Services Regulations 2009 to the Supervision manual (SUP), expressing a requirement placed on authorised payment institutions and small payment institutions to provide supervisory returns to us in a form specified in FSA056 and FSA057, as set out in two annexes to SUP16 (SUP 16 Annex 27AD and SUP 16 Annex 28AD).
- 2.50 The main purposes of this change are to promote regulatory transparency and to make it easier for payment institutions to locate the necessary forms and guidance.
- 2.51 These returns are already being electronically submitted via the FSA online reporting system (GABRIEL).
- 2.52 We have already communicated our expectations relating to reporting by payment institutions in both individual firm letters and a clear reference in the Approach Document, which is a guidance document describing our approach to implementing the Payments Services Regulations.⁹
- 2.53 These changes come into effect on **23 July 2010**.

*Integrated Regulatory Reporting (Amendment No 6) Instrument 2010
(FSA 2010/35)*

- 2.54 Following consultation in Chapter 3 of CP10/1¹⁰ the Board has made the following changes to the Handbook:

Changes: *Changes to SUP 16 Annex 25G*

- 2.55 This instrument implements a series of changes to the guidance notes relating to data item FSA015 in order to provide clarity to firms and facilitate the reporting process. The underlying policy or the reporting form itself is not changed.
- 2.56 The instrument makes the following changes:
- Clarifies when foreign branches of UK entities should be classed as UK/non-UK entities for the purposes of FSA015.
 - Clarifies that the data required in FSA015 should *not* be reported on a cumulative basis, unlike FSA002.
 - Makes it clear that the figures in columns B–G (rows 1–11) should represent the total balance of accounts in arrears/default, rather than the amount of the arrears/default. This should be entered after deducting write-offs but before deducting provisions.
 - Makes it clear how properties in possession should be treated.
 - Makes it clearer where the thresholds between the bandings in columns B–F lie.
 - Confirms that firms should report data in column H, which is included in the balance-sheet valuation of items included under IFRS or UK GAAP, as appropriate.

⁹ http://www.fsa.gov.uk/pubs/other/PSD_approach.pdf

¹⁰ CP01/1 *Quarterly consultation (No 23)* (January 2010)

REDRESS

Compensation sourcebook (COMP)

Consequential Amendments (Financial Services Act 2010) Instrument 2010 (FSA 2010/28)

- 2.61 For the changes made to COMP by this instrument, see paragraphs 2.5 to 2.7 of this Notice.

SPECIALIST SOURCEBOOKS

Credit Unions sourcebook (CRED)

Consequential Amendments (Financial Services Act 2010) Instrument 2010 (FSA 2010/28)

- 2.62 For the changes made to CRED by this instrument, see paragraphs 2.5 to 2.7 of this Notice.

Electronic Money sourcebook (ELM)

Consequential Amendments (Financial Services Act 2010) Instrument 2010 (FSA 2010/28)

- 2.63 For the changes made to ELM by this instrument, see paragraphs 2.5 to 2.7 of this Notice.

Professional Firms sourcebook (PROF)

Consequential Amendments (Financial Services Act 2010) Instrument 2010 (FSA 2010/28)

- 2.64 For the changes made to PROF by this instrument, see paragraphs 2.5 to 2.7 of this Notice.

Recognised Investment Exchanges and Recognised Clearing Houses sourcebook (REC)

Consequential Amendments (Financial Services Act 2010) Instrument 2010 (FSA 2010/28)

- 2.65 For the changes made to REC by this instrument, see paragraphs 2.5 to 2.7 of this Notice.

LISTING, PROSPECTUS AND DISCLOSURE

Listing Rules sourcebook (LR)

Listing Rules Sourcebook (Amendment No 6) Instrument 2010 (FSA 2010/37)

2.66 Following consultation in Chapter 12 of CP10/10 the Board has made the following changes to the Handbook:

Changes:

- Deletion of LR 1.6.1G***
- Addition of LR 1.6.1AR***
- Changes to LR 9.3.11R and 9.3.12R***
- Deletion of LR 13.8.3R***
- Changes to LR 13.8.4R***

2.67 This instrument:

- closes a potential loophole from the issue of convertible securities by overseas issuers with a premium listing;
- converts a guidance provision into a rule in order to clarify the FSA's expectations on issuers with securities listed in different categories; and
- makes minor adjustments consequent upon changes made by the Companies Act 2006.

2.68 These changes come into effect on **6 August 2010**. Feedback on this consultation is set out in Chapter 4 of this Notice.

UK Corporate Governance Code (Handbook Amendments) Instrument 2010 (FSA 2010/39)

2.69 Following consultation in CP10/3¹³ the Board has made the following changes to the Handbook:

Changes to Glossary:

- Changes to definition of "Combined Code"***
- Addition of definition of "UK Corporate Governance Code"***

Changes:

- Changes to SYSC 2.1.6G***
- Changes to SYSC 3.1.3G***
- Addition of SYSC TP 4***

- Changes to APER 3.1.9G***
- Changes to APER TP 1.1***

- Changes to LR 9.8.6R, 9.8.10R***
- Changes to LR 15.6.6R***
- Changes to LR Appendix 1***
- Addition of LR TP 8***

13 CP10/3 *Effective corporate governance* (January 2010)

Changes to DTR 7.1.7G
Changes to DTR 7.2.4G, 7.2.8G
Changes to DTR TP 1

Changes to BSOG 1.1.3G
Changes to BSOG 1.3.2G
Change to BSOG 1.4.4G

- 2.70 The Financial Reporting Council published a revised Combined Code – to be known in future as the UK Corporate Governance Code – on 28 May 2010.
- 2.71 The provisions of the Combined Code are supported in our rules principally by a “comply or explain” requirement in our Listing Rules, under which issuers with a premium listing are required to report on the extent to which they comply with the provisions of the Code and, where they do not, to explain their reasons.
- 2.72 We are continuing this approach for the revised UK Corporate Governance Code.
- 2.73 This instrument amends our rules so as to refer to the updated Code, as well as a number of other consequential changes to our rules, including the transitional provisions, to reflect the fact that the old version of the Code will continue to apply to accounting periods beginning before 29 June 2010.
- 2.74 These changes come into force on **6 August 2010**. Feedback on this consultation is being published in a separate Policy Statement.

Disclosure and Transparency Rules sourcebook (DTR)

*Disclosure Rules and Transparency Rules Sourcebook (Amendment No 3)
Instrument 2010 (FSA 2010/38)*

- 2.75 Following consultation in Chapter 12 of CP10/10¹⁴ the Board has made the following changes to the Handbook:

Changes: ***Addition of DTR 1B.1.5AG***

- 2.76 This change extends the provisions in DTR 7.2 relating to corporate governance statements for certain overseas companies which have securities admitted to the official list. The change comes into force on **6 August 2010**.
- 2.77 Feedback on this consultation is set out in Chapter 4 of this Notice, together with feedback on the changes in LR (see above).

UK Corporate Governance Code (Handbook Amendments) Instrument 2010 (FSA 2010/39)

- 2.78 For the changes to DTR made by this instrument see paragraphs 2.69 to 2.74 of this Notice.

14 CP10/10 *Quarterly consultation No 24* (April 2010)

3 Changes outside the Handbook

- 3.1 Changes have been made to the following material outside the Handbook:

Building Societies Regulatory Guide (BSOG)

UK Corporate Governance Code (Handbook Amendments) Instrument 2010 (FSA 2010/39)

- 3.2 For the changes made to BSOG by this instrument, see paragraphs 2.69 to 2.74 of this Notice.

Enforcement Guide (EG)

Enforcement Powers (Financial Services Act 2010) Instrument 2010 (FSA 2010/26)

- 3.3 For changes made to EG by this instrument, see paragraphs 2.58 to 2.60 of this Notice.

Energy Market Participants (EMPS)

Changes: *Changes to EMPS 1.2.3G*

- 3.4 This change, which was made as a result of the coming into force of the Financial Services Act 2010, comes into force on **6 August 2010**. It states that the new Financial Stability and Market Confidence sourcebook (FINMAR) is unlikely to be of relevance to the business of an energy market participant.

Oil Market Participants (OMP)

Changes: *Changes to OMPS 1.2.2G*

- 3.5 This change, which was made as a result of the coming into force of the Financial Services Act 2010, comes into force on **6 August 2010**. It states that the new Financial Stability and Market Confidence sourcebook (FINMAR) is unlikely to be of relevance to the business of an oil market participant.

Service Companies (SERV)

Changes:

Changes to SERV 1.2.2G

- 3.6 This change, which was made as a result of the coming into force of the Financial Services Act 2010, comes into force on **6 August 2010**. It states that the new Financial Stability and Market Confidence sourcebook (FINMAR) applies to service companies.

4 Feedback on responses to consultation

4.1 This chapter provides feedback on the following consultations:

- Chapter 3 of CP10/1 Quarterly consultation (No. 23) (January 2010);
- Chapter 3 of CP10/10 Quarterly consultation (No. 24) (April 2010);
- Chapter 4 of CP10/10 Quarterly consultation (No. 24) (April 2010);
- Chapter 6 of CP10/10 Quarterly consultation (No. 24) (April 2010);
- Chapter 7 of CP10/10 Quarterly consultation (No. 24) (April 2010);
- Chapter 11 of CP10/10 Quarterly consultation (No. 24) (April 2010); and
- Chapter 12 of CP10/10 Quarterly consultation (No. 24) (April 2010).

Chapter 3 of CP10/01 Quarterly Consultation (No 23)

Integrated Regulatory Reporting (Amendment No 6) Instrument 2010

Supervision manual

4.2 In chapter 3 of CP10/01 we proposed to make changes to the guidance notes relating to FSA015 in order to provide additional clarity to firms and to improve the quality of data that the FSA receives.

4.3 The changes which we proposed clarified:

- when foreign branches of UK entities should be classed as UK/ non-UK entities for the purposes of FSA015;
- that the data required in FSA015 should not be reported on a cumulative basis, as is FSA002;
- that we expect firms reporting write-offs and impairments (columns J–L) to do so as negative figures;

- that it is clear that the figures in columns B–G (rows 1–11) should represent the total balance of accounts in arrears/default, rather than the amount of the arrears/default. This should be entered after deducting write-offs but before deducting provisions;
- how properties in possession should be treated;
- where the thresholds between the bandings in columns B-F lie to avoid ambiguity;
- that firms should report data in column H, which is included in the balance sheet valuation of items included under IFRS or UK GAAP, as appropriate; and
- that where balances are past due or impaired the total balance of the exposure should be reported rather than the amount past due/ impaired.

4.4 A small number of responses relating to FSA015 were received and these were generally supportive of the proposals.

4.5 Three respondents sought clarification on the bandings intended by the proposed headings to columns B–F. As a result we have decided not to make any changes to the headings in the reporting form itself but have instead made our intentions clearer in the guidance notes.

4.6 One respondent requested further clarification as to whether the balance of the account to be reported in columns B–G rows 1 to 11 should be on the same basis as column A (i.e. after deducting write-offs but before provisions). We confirm that this is the case.

4.7 One respondent suggested that FSA015 should be reported on a cumulative basis, as FSA002. However we have decided not to do this as retaining a non-cumulative approach will enable us to conduct more meaningful quarter-on-quarter comparisons and therefore allow us to use the data received more effectively. We would therefore like to confirm that FSA015 should not be reported on a cumulative basis.

4.8 We consulted on a new definition for column H, which would have led to the inclusion of derivative balances for firms using IFRS. However, as this would lead to inconsistency of reporting between firms on the different accounting standards, following feedback we have decided not to implement this guidance. We address this issue further in (CP10/15).

4.9 We also consulted on our expectation that firms reporting write-offs and impairments (columns J–L) should do so as negative figures. However we have addressed this issue further in an additional consultation relating to FSA015 (CP10/15) and do not intend to implement this guidance here.

Our response: We are making the changes broadly as consulted upon; however, we have made some amendments to the rules to provide further clarity where needed. Specifically we have decided not to amend the symbols used in columns B–F but have further clarified the accompanying guidance notes to avoid ambiguity with respect to where the thresholds between the bandings lie. We have also explicitly stated that the balance of the account to be reported in columns B–G rows 1–11 should be reported after deducting write-offs but before provisions.

We do not intend to change FSA015 so that it should be reported on a cumulative basis.

Chapter 3 of CP10/10: Quarterly Consultation No 24

General Prudential sourcebook

- 4.10 In the April 2010 QCP, we consulted on amendments to GENPRU in connection with the Bank Payroll Tax ('bonus tax'). We noted that there were different views on how to account for this tax, with one possible approach to the accounting meaning there could be a delay in recognition of the bonus tax expense in firms' accounts until it is enacted, or enactment is virtually certain. The purpose of the proposed changes was to ensure that, for regulatory capital purposes, all firms would recognise a bonus tax expense in the same period in which they recognised the bonus expense itself (i.e. without any delay in the context of calculating regulatory capital).
- 4.11 We said that, following the consultation period, we might reassess the need to amend our rules, having regard to the progress of the bonus tax legislation through Parliament.
- 4.12 We received four responses to our consultation, two from trade associations and two from large, internationally active financial firms. The main theme of the responses was that while the draft rules would reduce the impact of different accounting approaches on the calculation of regulatory capital, they would not eliminate it. Most respondents argued that the FSA should go further than proposed and eliminate the effect on regulatory capital of different accounting approaches.
- 4.13 The Bank Payroll Tax was enacted in April 2010. No amendment to this tax was proposed in the Chancellor's Budget Statement on 22 June 2010. Thus the tax is fully enacted – which means that under all accounting approaches, the bonus tax must be recognised in the same accounting period at least commensurately with the expense for the bonuses themselves. That will also be true for calculations of regulatory capital, given that, generally, such calculations depend on accounting information.
- 4.14 As a result, our regulatory policy objective will be delivered through the application of accounting standards to the relevant facts and it is not necessary to amend the Handbook to achieve this.
- 4.15 Accordingly, the FSA will not make the Handbook amendments consulted on in Chapter 3 of the April 2010 QCP.

Chapter 4 of CP10/10 Quarterly consultation (No 24)

Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Amendment) Instrument 2010

Prudential Standards

- 4.16 In CP10/10 we proposed that the simplified ILAS condition 1 for retail firms at BIPRU 12.6.6 R should be amended to include a “business model restriction”. To qualify for the simplified ILAS approach under this option it was proposed that a firm would be expected to meet the following conditions:
- (a) no less than 75% of the firm’s total liabilities are accounted for by retail deposits; and
 - (b) either:
 - (i) the firm’s total assets, as reported on in FSA001, do not exceed £250m; or
 - (ii) the firm’s total assets, as reported in FSA001, do not exceed £1bn and with no less than 70% of those assets accounted for by:
 - (1) assets of the kind that fall into BIPRU 12.7.2R and which the firm counts towards its simplified buffer requirement; and
 - (2) retail loans, as reported on FSA015 in cell 11A.
- 4.17 We also proposed a clarification of certain criteria. For all elements of the simplified ILAS conditions at BIPRU 12.6.6R we proposed:
- (a) The definition of ‘retail lending’ should be aligned to the definition within existing data item FSA015 (cell 11A). This cell records all loans to individuals and those to retail small and medium sized enterprises (‘SME’). The proposed amendment represented a slight expansion of the criteria.
 - (b) Where the simplified ILAS conditions refer to ‘total assets’ this should refer to a firm’s most recent FSA001 data item

Responses

- 4.18 We received two responses.¹⁵

Inclusion of ‘business model restriction’

- 4.19 We asked:

Q8 Do you agree with the proposal to include the ‘business model restriction’ into the simplified ILAS condition applicable to simpler retail firms?

15 Non confidential responses were received from: Building Societies Association (BSA) and Duncan Lawrie Ltd

- 4.20 Both respondents were, in principle, supportive of changing the simplified ILAS conditions such that more firms would be able to qualify for the simplified ILAS approach.
- 4.21 However, neither respondent agreed with the proposed metrics for condition 1.
- *Retail deposits as a percentage of firms total liabilities:* The BSA proposed this criterion should be expressed as a percentage of SDL¹⁶ instead of a percentage of a firm’s total liabilities. It proposed the required percentage should be reduced to 55% from 75%;
 - *Total assets - £250mn:* Both respondents suggested the threshold for this option should be increased: (i) to £500 mn and (ii) to an absolute size criteria between £250 mn to £1,000 mn.
- 4.22 One respondent commented on the foreign exchange restriction (Condition 2 – BIPRU 12.6.8 R) and provided proposals for its amendment. The respondent proposed that additional guidance should be provided regarding a firm’s adherence (or expected adherence) to the limits; also that waivers should be available to firms where they are a “simple” firm but do not meet the conditions for the simplified ILAS approach.

Our response: We note that respondents supported changing the simplified ILAS conditions such that more firms would be able to qualify for the simplified ILAS approach.

Retail deposits as a percentage of firms total liabilities: Since first proposing the simplified ILAS approach, its scope has been widened to include a range of firms¹⁷ in addition to building societies. The approach continues to be intended for firms operating a simpler business model and their liquidity risks should be capable of being captured appropriately by the simplified ILAS approach described within our Handbook; this includes that the prescribed simplified buffer requirement should be appropriate for firms’ liquidity risks. Given the scope of the simplified ILAS approach we need to use terminology relevant to the range of qualifying firms. We are unable to use terminology (eg SDL) which is relevant only to building societies.

The effect of including a percentage requirement in respect of retail deposits within the Condition 1 criterion for retail firms is to restrict the simplified ILAS approach to those firms whose business is predominantly retail in nature. We do not consider that a limit of 55% is sufficient to ensure that only such firms qualify for the simplified ILAS approach.

Total assets – £250mn: We consider it to be appropriate and proportionate for a firm which has no less than 75% of its total liabilities accounted for by retail deposits and its total assets do not exceed £250 mn to be considered for the simplified ILAS approach (subject to satisfying the conditions in BIPRU 12.6.2 R). No further business model restrictions are placed on such a firm by BIPRU 12.6.6 R. In our view, it would be inappropriate to increase the total assets threshold for this option beyond £250 mn as

16 Share and deposit limit: Is defined in BSOCS as the total of share and deposit liabilities, excluding amounts that qualify as own funds but including accrued interest not yet payable.

17 Simple retail banks and building societies, “money-box” banks and certain small wholesale firms predominantly funded by their parent.

without any meaningful business model restrictions, the simplified buffer requirement formula may not capture effectively the magnitude and nature of liquidity risks such firms encounter. The simplified buffer requirement (BIPRU 12.6.9 R) considers 3 components: (a) the wholesale net cash outflow component; (b) the retail deposit component; (c) the credit pipeline component. We do not consider it appropriate to increase the £250 mn threshold. Other options within the simplified ILAS condition 1 (BIPRU 12.6 .6 R) are potentially available to larger firms, subject to their meeting the business model restrictions s within the options.

Foreign exchange restriction: We did not propose any amendments to this restriction in CP10/10 consultation. The simplified ILAS approach is intended for firms that have a simple business model, and this includes that they should have only modest risk arising from foreign exchange activity. We have already moved from our original proposal in CP08/22 (no foreign exchange exposures) to one where simplified ILAS BIPRU firms may hold assets and liabilities in non sterling currencies within the prescribed limits set out in our Handbook.¹⁸ We consider the foreign exchange restriction operates as intended and we have no plans to make any amendments.

Guidance: Our Handbook already makes it clear that the simplified ILAS conditions are an “at all times” requirement; a firm will lose the benefit of its simplified ILAS waiver if it ceases to satisfy the conditions in BIPRU 12.6.6 R to BIPRU 12.6.8 R at any time. The default position would then apply, and a firm would be subject to the ILAS approach in BIPRU 12.5. Should a firm believe it is likely to breach the terms of its simplified ILAS waiver it should contact its supervisory contact as soon as possible, to discuss available options. We do not intend to provide additional guidance within our Handbook.

Waivers: If a firm considers that it should be a simplified ILAS BIPRU firm but does not meet the conditions contained in our Handbook¹⁹ it may already apply for a modification of the relevant Handbook requirements.²⁰ It would have to set out its case and argue the statutory tests as required by FSMA. The FSA would assess the risks and arguments on a case by case basis. Reference to the waivers and modification process should not be taken to imply that an application will automatically be granted.

Clarification of criteria within the simplified ILAS conditions at BIPRU 12.6.6 R

4.23 We asked:

Q9 Do you agree with the proposal (for the purpose of the simplified ILAS conditions) to align the definition of total assets to that reported in data item FSA001?

18 BIPRU 12.6.8 R

19 BIPRU 12.6.2 R

20 Some Handbook requirements cannot be modified – for example those that implement European Directive requirements.

Q10 Do you agree with the proposal (for the purpose of the simplified ILAS conditions) to align the definition of retail loans to that reported in data item FSA015 (cell 11A)?

4.24 Both respondents agreed in principle with the proposals.

The BSA noted that there appeared to be a discrepancy: the proposed definition of “retail lending” used for the data item FSA015 includes all loans to individuals and those to retail SMEs. It said that on the funding side the equivalent specification for funding excludes many SME deposits. It said this in effect means SME deposits are treated as wholesale within the simplified ILAS approach.

Our response: We note that respondents agreed with the proposals in principle.

For the purposes of the Simplified ILAS approach, our Handbook defines ‘retail deposit’ in BIPRU 12.6.7R as a deposit accepted from a ‘consumer’. We consider this definition is appropriate in categorising retail deposits. However, this means SME deposits are therefore treated as ‘wholesale’ within the simplified ILAS approach, consistent with the three broad types of wholesale funding referred to in BSOCS 4.3.2(2) G.

This causes problems within the simplified ILAS approach as simplified ILAS BIPRU firms must use a prescribed formula when calculating their required liquid assets buffer. The prescribed outflow is 100% for wholesale deposits whilst 20% is applied to retail deposits classified as Type A (lower-quality retail deposits) and 10% is applied for Type B (the more stable retail deposits). To address this issue, we propose in the July Quarterly Consultation Paper that SME deposits should be subjected to the same stress factors as those that are applied to Type A retail deposits. This would result in a 20% stress factor being applied to SME deposits instead of 100% and be consistent with observed behaviour in a stress.

Cost benefit analysis

4.25 As noted in CP10/10, we reviewed our PS09/16 CBA and considered the impacts arising from the proposed amendments. We asked:

Q11 Do you agree that the proposals set out in this consultation will not materially affect the balance of the costs and benefits of the simplified ILAS approach?

4.26 The BSA agreed that the proposals did not appear to affect the costs and benefits of adopting the simplified ILAS approach for an individual building society. The other respondent said the CBA should have considered the costs of small firms that do not meet the simplified ILAS conditions.

Our response: We note respondents' comments.

The CBA in CP10/10 (chapter 4) updated the costs and benefits of having to hold a buffer of high quality liquid assets for simplified ILAS firms using a methodology consistent with that used in PS09/16. Other costs (classed by firm) such as IT and ongoing administrative costs were considered within the CBA undertaken for PS09/16.

The costs for ILAS firms that are not eligible for the simplified approach were taken into account within the section of the PS09/16 CBA which considered the situation for standard ILAS firms. Firms in the margin of qualifying have the choice of applying via the modification route or moving to a simpler business model within the simplified ILAS criteria. The advantage of such options will depend on each firm's business plans. The new proposal does not introduce any new material costs to ILAS regime as a whole.

Compatibility statement

4.27 We asked:

Q12 Do you agree that the proposals set out in this consultation are compatible with our statutory objectives and principles of good regulation?

4.28 The BSA said that it believed the proposals to be compatible with the FSA's statutory objectives and principles of good regulation.

Our response: We note the comments received. There are no changes to the compatibility statement issued in CP10/10 (chapter 4).

Chapter 6 of CP10/10 Quarterly consultation (No 24)

Financial Promotions (Amendment) Instrument 2010

Conduct of Business sourcebook (COBS)

4.29 In chapter 6 of CP10/10 we consulted on changes to COBS 4 that would clarify:

- the limited extent to which COBS 4 applies to financial promotions for deposits;
- how the rules apply in relation to communications that do, or do not, relate to a firm's MiFID or equivalent third country business; and
- that the restrictions in COBS 4.8.3R (which stop firms from pressurising clients) relate to both solicited and unsolicited financial promotions that are not in writing.

4.30 We also consulted on amending our rules (COBS 4.9.3R(2)) to ensure that a firm cannot communicate or approve a financial promotion for an overseas person unless it has taken positive action, 'reasonable steps', to satisfy itself that the overseas person will deal with retail clients in the United Kingdom in an honest and reliable way.

- 4.31 Respondents were either content with or supportive of the proposals to clarify the COBS 4 text. In relation to the proposal to amend COBS 4.9.3R(2), two respondents wanted the FSA to go further and clarify what amounts to ‘reasonable steps’. We are not proposing to do this and plan to keep the rule high-level and ‘future-proof’, and to provide firms with a degree of flexibility. As explained in the CP, our view is that ‘reasonable steps’ will vary depending on the nature of the overseas firm, its relationship with the approving firm and the nature of the product or service concerned. Firms will have to consider for themselves what is required under the circumstances.
- 4.32 However, as stated in the CP, we expect that ‘reasonable steps’ will generally include: enquiring into the overseas firm’s business model, researching the overseas firm and checking with the overseas firm’s regulators. We can also confirm that ‘reasonable steps’ may also include: checking on the availability of alternative dispute resolution mechanisms and levels of compensation in the event of failure. Although we consider that these provide examples of sensible ‘reasonable steps’ for a firm to undertake, we do not consider it necessary to specify or prescribe a detailed list in the rules.

Chapter 7 of CP10/10: Quarterly consultation (No 24)

Client Assets Sourcebook (Client Money Rules) (Amendment) Instrument 2010

Client Assets sourcebook (CASS)

- 4.33 This instrument made a typographical correction to CASS 7.
- 4.34 CASS 7.7.2R(2) cross-referenced to CASS 7.7.2(3) but should have made a cross-reference to CASS 7.7.2(4).
- 4.35 We received one response to this consultation which supported the change. The instrument has therefore been made as consulted on.

Chapter 11 of CP10/10: Quarterly consultation (No 24)

Supervision Manual (Controlled Functions) (Amendment No 3) Instrument 2010

Supervision Manual

- 4.36 In this chapter, we proposed to amend the Supervision Manual (SUP) to remove the only reference we make in it to non-statutory service standards in respect of supervision processes; in particular, to clarify the time necessary for us to assess approved person applications.
- 4.37 We received two responses to this consultation: one in favour of our proposed change; the other opposed to it.

- The first respondent agreed that the proposed rewording of the answer to Frequently Asked Question (FAQ) 21 in Chapter 10 of the Supervision (SUP) manual sets out a realistic description of the time that might be taken to deal with applications for approved person status, given the FSA's approach to effective corporate governance within firms.
- The second respondent argues that our proposed text represents a dilution of service-standard turnaround times, caused by the FSA's own administrative problems. These problems arise from the additional process that is being created surrounding applications for approval of the new significant influence controlled functions, as set out in CP10/3 (Effective corporate governance (Significant influence controlled functions and the Walker review)). The respondent believes we should not implement changes to the process unless, in doing so, we are capable of maintaining our existing published service standards.

4.38 We intend to proceed unchanged with our amendment to SUP 10 Annex 1 FAQ No 21. We note the concern that has been expressed about our processing times. However, we are satisfied that applications for approved person status will be processed expeditiously whilst ensuring that we reflect our greater focus on the quality of governance in firms, our more restrictive risk appetite and, where appropriate, our intensive assessment of individuals seeking to carry out SIF roles.

Chapter 12 of CP10/10: Quarterly consultation (No 24)

Listing Rules Sourcebook (Amendment No 6) Instrument 2010

Listing Rules Sourcebook (LR)

- 4.39 This instrument made four clarifying amendments to the Listing Rules:
- The first was to close a potential loophole from the issue of convertible securities by overseas issuers with a premium listing. This is to ensure consistency with the obligations on UK issuers.
 - The second was to change guidance into a rule to clarify our expectations on issuers with securities listed in different categories.
 - The third and fourth were consequential to changes in the Companies Act 2006.
- 4.40 We received four responses on these proposals, all of which supported our changes and the instrument has therefore been made as consulted on.

Chapter 12 of CP10/10: Quarterly consultation (No 24)

*Disclosure Rules and Transparency Rules Sourcebook (Amendment No 3)
Instrument 2010*

Disclosure Rules and Transparency Rules sourcebook (DTR)

- 4.41 This instrument made one clarifying amendment to the DTR sourcebook to make the application of DTR 7.2 to overseas issuers, by virtue of requirements under the Listing Rules more obvious.
- 4.42 We received three responses to this proposal, all of which were supportive. One respondent suggested that we make reference to “overseas issuers” in the final rule. We have taken this suggestion on board and amended the instrument accordingly.

Annex A

List of new instruments and addenda

(See also descriptions within Annex E)

Instruments made or approved by the Board on 22 July 2010

Title of instrument	CP	Modules affected	No. of instrument	Changes effective
Financial Stability and Market Confidence Sourcebook Instrument 2010	CP10/11	Glossary, FINMAR , COND, MAR	2010/25	6.8.10
Enforcement Powers (Financial Services Act 2010) Instrument 2010	CP10/11	Glossary, DEPP , EG	2010/26	6.8.10
Financial Services Compensation Scheme (Financial Services Act 2010) Instrument 2010	CP10/11	Glossary, FEES	2010/27	6.8.10
Consequential Amendments (Financial Services Act 2010) Instrument 2010		Glossary , PRIN, SYSC, COND, BIPRU, INSPRU, UPRU, SUP, COMP, CRED, ELM, PROF, REC	2010/28	6.8.10
Capital Requirements Directive (Handbook Amendments) Instrument 2010	CP09/29	Glossary, GENPRU, BIPRU , SUP	2010/29	31.12.10
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Amendment) Instrument 2010	CP10/10	BIPRU	2010/30	6.8.10
Financial Promotions (Amendment) Instrument 2010	CP10/10	COBS	2010/31	6.8.10
Client Assets Sourcebook (Amendment No 3) Instrument 2010	CP10/10	CASS	2010/32	6.8.10
Supervision Manual (Controlled Functions) (Amendment No 3) Instrument 2010	CP10/10	SUP	2010/33	6.8.10
Supervision Manual (Payment Services) (Reporting) Instrument 2010	N/A	SUP	2010/34	23.7.10
Integrated Regulatory Reporting (Amendment No 6) Instrument 2010	CP10/01	SUP	2010/35	6.8.10
<i>To follow</i>			<i>2010/36</i>	
Listing Rules Sourcebook (Amendment No 6) Instrument 2010	CP10/10	LR	2010/37	6.8.10
Disclosure Rules and Transparency Rules Sourcebook (Amendment No 3) Instrument 2010	CP10/10	DTR	2010/38	6.8.10
UK Corporate Governance Code (Handbook Amendments) Instrument 2010	CP10/03	Glossary, SYSC, APER, LR , DTR	2010/39	6.8.10

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 copied to roslyn.anderson@fsa.gov.uk

Handbook instruments made after 1 January 2008

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

*GLOSSARY			
<i>First brought into force</i>	-	<i>21.6.01</i>	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
Collective Investment Schemes Sourcebook (UCITS Eligible Assets Directive and Other Amendments) Instrument 2008	2008/5	28.2.08	73
Regulated Covered Bonds Sourcebook Instrument 2008	2008/7	6.3.08	74
Regulated Covered Bonds (Related Amendments) Instrument 2008	2008/8	6.3.08	74
General Prudential Sourcebook (Adequacy of Financial Resources) (Amendment) Instrument 2008	2008/12	27.3.08	75
Permitted Links (Amendment No 2) Instrument 2008	2008/16	27.3.08	75
Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations) Instrument 2008	2008/17	27.3.08	75
Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 (<i>made jointly with FOS as FOS 2008/3</i>)	2008/18	27.3.08	75
Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77
Connected Travel Insurance Instrument 2008	2008/24	22.5.08	77
Market Conduct Sourcebook (Amendment No 9) Instrument 2008	2008/25	22.5.08	77
Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2008 (REVOKED: July 2008)	2008/27	22.5.08	77
Collective Investment Schemes Sourcebook (Property Authorised Investment Funds) Instrument 2008	2008/28	22.5.08	77
Short Selling Instrument 2008	2008/30	12.6.08	78
Disclosure Rules and Transparency Rules Sourcebook (Corporate Governance Rules) Instrument 2008	2008/32	26.6.08	78
Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
Glossary Amendment (Biofuels and Biomass) Instrument 2008	2008/34	24.7.08	79
Disclosure Documents (Amendment) Instrument 2008	2008/35	24.7.08	79
Supervision Manual (Controlled Functions) (Amendment) Instrument 2008	2008/37	24.7.08	79
Short Selling (No 2) Instrument 2008	2008/50	18.9.08	81
Short Selling (No 3) Instrument 2008	2008/51	23.9.08	81
Companies Act 2006 (Consequential Handbook Amendments No 2) Instrument 2008	2008/41	25.9.08	81
Client Assets Sourcebook (Common Platform Provisions) Instrument 2008	2008/45	25.9.08	81
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
Glossary Amendment (Definition of Preference Share) Instrument 2008	2008/56	29.10.08	82
Financial Services Compensation Scheme (Amendment of Tariff Measures and Other Levy Rules) Instrument 2008	2008/57	29.10.08	82
Prudential Categories (Amendment) Instrument 2008	2008/65	4.12.08	83
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008	2008/66	4.12.08	83
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment) Instrument 2008	2008/68	4.12.08	83
Listing Rules (Sponsors) (Amendment) Instrument 2008	2008/70	4.12.08	83
Short Selling (No 5) Instrument 2009	2009/1	14.1.09	84
Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2009	2009/5	22.1.09	84
Supervision Manual (Passporting and Reinsurance) (Amendment) Instrument 2009	2009/9	26.2.09	85
Trading Plan Instrument 2009	2009/12	26.2.09	85
Payment Services Instrument 2009	2009/14	26.3.09	86
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
Supervision Manual (Controllers) (Amendment) Instrument 2009	2009/20	26.3.09	86
Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
Fees (Payment Services) Instrument 2009	2009/23	23.4.09	87
Banking: Conduct of Business Sourcebook Instrument 2009	2009/24	23.4.09	87
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
	Financial Stability and Market Confidence Sourcebook Instrument 2010	2010/25	22.7.10	102
	Enforcement Powers (Financial Services Act 2010) Instrument 2010	2010/26	22.7.10	102
	Financial Services Compensation Scheme (Financial Services Act 2010) Instrument 2010	2010/27	22.7.10	102
	Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10	102
	Capital Requirements Directive (Handbook Amendments) Instrument 2010	2010/29	22.7.10	102
	UK Corporate Governance Code (Handbook Amendments) Instrument 2010	2010/39	22.7.10	102

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Payment Services Instrument 2009	2009/14	26.3.09 86
	Banking: Conduct of Business Sourcebook Instrument 2009	2009/24	23.4.09 87
	Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09 90
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09 92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09 95
	Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10 102

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

*COND	Threshold Conditions		
	<i>First brought into force</i>	-	3.9.01 -
	Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08 72
	Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08 82
	Threshold Conditions (Banking Act 2009) Instrument 2009	2009/39	23.7.09 90
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09 92
	Close Links Reporting Instrument 2009	2009/63	5.11.09 94
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10 98
	Financial Stability and Market Confidence Sourcebook Instrument 2010	2010/25	22.7.10 102
	Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10 102

*APER	Statements of Principle and Code of Practice for Approved Persons		
	<i>First brought into force</i>	-	1.12.01 -
	Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08 81
	Supervision Manual (Controlled Functions) (Amendment No 2) Instrument 2009	2009/42	23.7.09 90
	Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10 101
	UK Corporate Governance Code (Handbook Amendments) Instrument 2010	2010/39	22.7.10 102

*FINMAR	Financial Stability and Market Confidence sourcebook		
	<i>First brought into force</i>	-	22.07.10 102

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

FIT	The Fit and Proper test for Approved Persons		
<i>First brought into force</i>		-	3.9.01
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08
Handbook Administration (No 12) Instrument 2009		2009/3	22.1.09
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09

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

*FEES	Fees		
<i>First brought into force</i>		-	1.1.06
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08
Fees Provisions (2008/2009) Instrument 2008		2008/10	27.3.08
Financial Services Compensation Scheme (Amendment of Fees Provisions) Instrument 2008		2008/11	27.3.08
Fees Manual (Financial Ombudsman Service Case Fees 2008/2009) Instrument 2008		FOS 2008/2	5.3.08
Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 (made jointly with FOS as FOS 2008/3)		2008/18	27.3.08
Periodic Fees (2008/2009) and Other Fees Instrument 2008		2008/23	22.5.08
Connected Travel Insurance Instrument 2008		2008/24	22.5.08
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08
Periodic Fees (Solveny 2) Instrument 2008		2008/43	25.9.08
Fees (Transaction Reporting) (Amendment) Instrument 2008		2008/49	25.9.08
Financial Services Compensation Scheme (Amendment of Fees Provisions (No 2)) Instrument 2008		2008/52	29.9.08
Financial Services Compensation Scheme (Amendment of Fees Provisions (No 3)) Instrument 2008		2008/54	7.10.08
Handbook Administration (No 11) Instrument 2008		2008/55	29.10.08
Financial Services Compensation Scheme (Amendment of Tariff Measures and Other Levy Rules) Instrument 2008		2008/57	29.10.08
Financial Services Compensation Scheme (Amendment of Fees Provisions (No 4)) Instrument 2008		2008/63	29.10.08
Fees Manual (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009		FOS 2009/2	13.3.09
Fees Provisions (2009/2010) Instrument 2009		2009/15	26.3.09
Fees (Miscellaneous Amendments) Instrument 2009		2009/16	26.3.09
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09 87
	Fees (Payment Services) Instrument 2009	2009/23	23.4.09 87
	Periodic Fees (2009/2010) and Other Fees Instrument 2009	2009/27	28.5.09 88
	Fees (Payment Services) (No 2) Instrument 2009	2009/28	28.5.09 88
	Fees (Electronic Payments) Instrument 2009	2009/32	25.6.09 89
	Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)	2009/36	1.7.09 90
	Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09 90
	Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009	2009/47	23.7.09 90
	Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 (<i>instrument made by FOS</i>)	FOS 2009/4	16.9.09 92
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09 92
	Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009	2009/66	5.11.09 94
	Fees (Miscellaneous Amendments) (No 2) Instrument 2009	2009/70	10.12.09 95
	Fees (Building Societies) Instrument 2009	2009/71	10.12.09 95
	Sale and Rent Back Instrument 2010	2010/1	28.1.10 96
	Fees Manual (Financial Ombudsman Service Case Fees 2010/2011) Instrument 2010	FOS 2010/1	10.3.10 98
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10 98
	Fees Provisions (2010/2011) Instrument 2010	2010/9	25.3.10 98
	Fees Provisions (Amendment No 2) Instrument 2010	2010/10	25.3.10 98
	Periodic Fees (2010/2011) and Other Fees Instrument 2010	2010/15	27.5.10 100
	Fees (CFEB Levy) Instrument 2010	2010/16	27.5.10 100
	Fees (Special Project Fee for Restructuring) (Amendment) Instrument 2010	2010/20	24.6.10 101
	Financial Services Compensation Scheme (Financial Services Act 2010) Instrument 2010	2010/27	22.7.10 102

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
	Capital Requirements Directive (Handbook Amendments) Instrument 2010	2010/29	22.7.10 102

*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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08 77
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Credit Derivatives Specific Risk) Instrument 2008		2008/58	29.10.08 82
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09 87
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09 92
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009		2009/55	30.9.09 93
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Capital Floors) Instrument 2009		2009/58	5.11.09 94
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Large Exposures Transitional Provisions) (Amendment) Instrument 2009		2009/59	5.11.09 94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09 95
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009		2009/68	27.11.09 95
Prudential Requirements (Stress Testing) Instrument 2009		2009/72	10.12.09 95
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Short-Term Trade Finance Transactions) Instrument 2009		2009/73	10.12.09 95
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10 102
Capital Requirements Directive (Handbook Amendments) Instrument 2010		2010/29	22.7.10 102
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Amendment) Instrument 2010		2010/30	22.7.10 102

*INSPRU	Prudential sourcebook for Insurers		
<i>First brought into force</i>			31.12.06
Regulated Covered Bonds (Related Amendments) Instrument 2008		2008/8	6.3.08 74
Prudential Sourcebook for Insurers (Amendment) Instrument 2008		2008/13	27.3.08 75
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008		2008/66	4.12.08 83
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09 92
Prudential Requirements for Insurers (Amendment No 4) Instrument 2009		2009/60	5.11.09 94
Approved Reinsurance to Close Instrument 2009		2009/61	5.11.09 94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09 95
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09 95
Prudential Requirements (Stress Testing) Instrument 2009		2009/72	10.12.09 95
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10 102

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
		HN	
	Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09 87
	Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10 102

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

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

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

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

IPRU (INV)	Interim Prudential sourcebook: Investment Businesses		
	<i>First brought into force</i>	-	1.12.01 -
	Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations) Instrument 2008	2008/17	27.3.08 75
	Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08 77
	Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08 81
	Companies Act 2006 (Consequential Handbook Amendments No 2) Instrument 2008	2008/41	25.9.08 81

Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
Professional Indemnity Insurance (Limits of Indemnity) Instrument 2009	2009/4	22.1.09	84
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Capital Resources and Professional Indemnity Insurance Requirements for Personal Investment Firms Instrument 2009	2009/62	5.11.09	94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10	101

BUSINESS STANDARDS

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

ICOBS	Insurance: Conduct of Business		
<i>Comes into force</i>	-	6.1.08	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
Connected Travel Insurance Instrument 2008	2008/24	22.5.08	77
Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
Financial Services Compensation Scheme (Limits Amendment) Instrument 2009	2009/25	23.4.09	87
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95

MCOB	Mortgages and Home Finance: Conduct of Business		
<i>First brought into force</i>	-	31.10.04	-
Disclosure Documents (Amendment) Instrument 2008	2008/35	24.7.08	79
Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84
Mortgages and Home Finance: Conduct of Business Sourcebook (Deferred Interest Forbearance Amendments) Instrument 2009	2009/17	26.3.09	86

Financial Services Compensation Scheme (Limits Amendment) Instrument 2009	2009/25	23.4.09	87
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)	2009/36	1.7.09	90
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Sale and Rent Back Instrument 2010	2010/1	28.1.10	96
Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10	101
Mortgage Arrears Instrument 2010	2010/22	24.6.10	101

BCOBS	Banking: Conduct of Business		
<i>First brought into force</i>	-	1.11.09	-
Banking: Conduct of Business Sourcebook Instrument 2009	2009/24	23.4.09	87
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009	2009/52	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95

*CASS	Client Assets		
<i>First brought into force</i>	-	1.1.04	-
Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
Client Assets Sourcebook (Common Platform Provisions) Instrument 2008	2008/45	25.9.08	81
Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84
Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10	98
Client Assets Sourcebook (Amendment No 3) Instrument 2010	2010/32	22.7.10	102

*MAR	Market Conduct		
<i>Chapters 1 to 3 first brought into force</i>	-	1.12.01	-
<i>Chapter 4 first brought into force</i>	-	20.9.01	-
Market Conduct Sourcebook (Amendment No 9) Instrument 2008	2008/25	22.5.08	77
Short Selling Instrument 2008	2008/30	12.6.08	78
Short Selling (No 2) Instrument 2008	2008/51	18.9.08	81
Short Selling (No 4) Instrument 2008	2008/60	29.10.08	82
Short Selling (No 5) Instrument 2009	2009/1	14.1.09	84
Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84
Short Selling (No 6) Instrument 2009	2009/35	25.4.09	89
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Financial Stability and Market Confidence Sourcebook Instrument 2010	2010/25	22.7.10	102

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

REGULATORY PROCESSES

*SUP	Supervision		
<i>Chapter 9 first brought into force</i>	-	21.6.01	-
<i>Chapters 6, 7, 8 and 10 first brought into force</i>	-	3.9.01	-
<i>Rest of SUP first brought into force</i>	-	1.12.01	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008	2008/2	24.1.08	72
Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations) Instrument 2008	2008/17	27.3.08	75

Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
Integrated Regulatory Reporting (Amendment No 4) Instrument 2008	2008/20	24.4.08	76
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77
Connected Travel Insurance Instrument 2008	2008/24	22.5.08	77
Supervision Manual (Controlled Functions) (Amendment) Instrument 2008	2008/37	24.7.08	79
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
Status Disclosure and FSA Logo Instrument 2008	2008/42	25.9.08	81
Supervision Manual (Amendment No 14) Instrument 2008	2008/46	25.9.08	81
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
Prudential Categories (Amendment) Instrument 2008	2008/65	4.12.08	83
Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84
Supervision Manual (Passporting and Reinsurance) (Amendment) Instrument 2009	2009/9	26.2.09	85
Supervision Manual (Amendment No 15) Instrument 2009	2009/10	26.2.09	85
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
Supervision Manual (Controllers) (Amendment) Instrument 2009	2009/20	26.3.09	86
Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
Integrated Regulatory Reporting (Amendment No 5) Instrument 2009	2009/34	25.4.09	89
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)	2009/36	1.7.09	90
Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90
Supervision Manual (Controlled Functions) (Amendment No 2) Instrument 2009	2009/42	23.7.09	90
Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009	2009/48	11.8.09	91
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009	2009/55	30.9.09	93
Close Links Reporting Instrument 2009	2009/63	5.11.09	94
Supervision Manual (Amendment No 16) Instrument 2009	2009/64	5.11.09	94
Supervision Manual (Retail Mediation Activities Return) (Amendment) Instrument 2009	2009/65	5.11.09	94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09	95
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Sale and Rent Back Instrument 2010	2010/1	28.1.10	96
Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10	98
Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10	101
Sale and Rent Back (Regulatory Reporting) Instrument 2010	2010/23	24.6.10	101
Online Submission and Mandatory Forms (No 2) Instrument 2010	2010/24	24.6.10	101
Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10	102
Capital Requirements Directive (Handbook Amendments) Instrument 2010	2010/29	22.7.10	102
Supervision Manual (Controlled Functions) (Amendment No 3) Instrument 2010	2010/33	22.7.10	102
Supervision Manual (Payment Services) (Reporting) Instrument 2010	2010/34	22.7.10	102
Integrated Regulatory Reporting (Amendment No 6) Instrument 2010	2010/35	22.7.10	102

*DEPP	Decision Procedure and Penalties		
<i>First brought into force</i>	-	<i>28.8.07</i>	-
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008	2008/2	24.1.08	72
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment) Instrument 2008	2008/68	4.12.08	83
Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84
Payment Services Instrument 2009	2009/14	26.3.09	86
Supervision Manual (Controllers) (Amendment) Instrument 2009	2009/20	26.3.09	86
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Decision Procedure and Penalties Manual (Financial Penalties) Instrument 2010	2010/4	25.2.10	97
Enforcement Powers (Financial Services Act 2010) Instrument 2010	2010/26	22.7.10	102

REDRESS

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

*COMP	Compensation		
<i>Chapter 4 first brought into force</i>	-	15.11.01	-
<i>Rest of COMP brought into force</i>	-	1.12.01	-
Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
Compensation Sourcebook (Protected Contracts of Insurance) (Scope Amendment No 3) Instrument 2008	2008/38	24.7.08	79
Compensation Sourcebook (Amendment No 8) Instrument 2008	2008/53	2.10.08	82
Financial Services Compensation Scheme (Amendment of Fees Provisions (No 3)) Instrument 2008	2008/54	7.10.08	82
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
Compensation Sourcebook (Accelerated Compensation for Depositors) Instrument 2008	2008/62	29.10.08	82
Compensation Sourcebook (Building Society Mergers) Instrument 2008	2008/64	26.11.08	83
Compensation Sourcebook (Building Societies and other Mutual Society Mergers) Instrument 2009	2009/2	15.1.09	84
Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84
Compensation Sourcebook (Protected Deposit Transfers under the Special Resolution Regime) Instrument 2009	2009/21	29.3.09	86
Financial Services Compensation Scheme (Limits Amendment) Instrument 2009	2009/25	23.4.09	87
Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) Instrument 2009	2009/29	28.5.09	88
Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90
Compensation Sourcebook (Mutual Society Mergers and Protected Deposit Transfers under the Special Resolution Regime) (Amendment) Instrument 2009	2009/43	23.7.09	90
Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009	2009/47	23.7.09	90
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009	2009/66	5.11.09	94
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10	98
Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10	102

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

SPECIALIST SOURCEBOOKS

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

COLL	Collective Investment Schemes			
<i>First brought into force</i>		-	1.4.04	-
Collective Investment Schemes Sourcebook (UCITS Eligible Assets Directive and Other Amendments) Instrument 2008		2008/5	28.2.08	73
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08	76
Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2008 (REVOKED: July 2008)		2008/27	22.5.08	77
Collective Investment Schemes Sourcebook (Property Authorised Investment Funds) Instrument 2008		2008/28	22.5.08	77
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08	79
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08	81
Collective Investment Schemes Sourcebook (Immovables Valuation) Instrument 2008		2008/48	25.9.08	81
Collective Investment Schemes Sourcebook (Simplified Prospectus) (Amendment) Instrument 2008		2008/61	29.10.08	82
Collective Investment Schemes Sourcebook (Suspension of Dealings) Instrument 2008		2008/69	4.12.08	83
Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2009		2009/5	22.1.09	84
Collective Investment Schemes Sourcebook (Amendment No 4) Instrument 2009		2009/11	26.2.09	85
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09	86
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09	90
Collective Investment Schemes Sourcebook (Single Sub-fund Umbrellas) Instrument 2009		2009/44	23.7.09	90
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
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

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

*ELM	Electronic Money			
<i>First brought into force</i>		-	18.4.02	-
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08	72
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08	77
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08	81
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09	86
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009		2009/52	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10	102

*PROF	Professional Firms			
<i>First brought into force</i>		-	1.12.01	-
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08	72
Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 <i>(made jointly with FOS as FOS 2008/3)</i>		2008/18	27.3.08	75
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09	90
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10	102

RCB	Regulated Covered Bonds			
<i>First brought into force</i>		-	6.3.08	-
Regulated Covered Bonds Sourcebook Instrument 2008		2008/07	6.3.08	74
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08	76
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment) Instrument 2008		2008/68	4.12.08	83
Regulated Covered Bonds Sourcebook (Amendment) Instrument 2008		2008/72	2.12.08	83
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Decision Procedure and Penalties Manual (Financial Penalties) Instrument 2010		2010/4	25.2.10	97

*REC	Recognised Investment Exchanges and Recognised Clearing Houses			
<i>First brought into force for some applications and part of Chapter 7</i>		-	3.9.01	-
<i>Rest of REC brought into force</i>		-	1.12.01	-
Supervision Manual (Controllers) (Amendment) Instrument 2009		2009/20	26.3.09	86
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09	87
Recognised Investment Exchanges and Recognised Clearing Houses Sourcebook (Amendments to Recognition Requirements) Instrument 2009		2009/30	28.5.09	88
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10	102

LISTING, PROSPECTUS AND DISCLOSURE

*LR	Listing Rules			
<i>First brought into force</i>		-	1.7.05	-
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08	72
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008		2008/2	24.1.08	72
Listing Rules Sourcebook (Amendment No 2) Instrument 2008		2008/21	24.4.08	76
Disclosure Rules and Transparency Rules Sourcebook (Corporate Governance Rules) Instrument 2008		2008/32	26.6.08	78
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08	79
Listing Rules (Sponsors) (Amendment) Instrument 2008		2008/70	4.12.08	83
Listing Rules Sourcebook (Rights Issue Subscription Period) Instrument 2009		2009/6	9.2.09	85
Trading Plan Instrument 2009		2009/12	26.2.09	85
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09	86
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09	90
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09	92

Listing Rules Sourcebook (Amendment No 3) Instrument 2009	2009/54	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Alternative Finance Investment Bonds Instrument 2010	2010/6	25.2.10	97
Listing Rules Sourcebook (Amendment No 4) Instrument 2010	2010/7	25.2.10	97
Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10	98
Listing Rules Sourcebook (Amendment No 5) Instrument 2010	2010/13	22.4.10	99
Listing Rules Sourcebook (Amendment No 6) Instrument 2010	2010/37	22.7.10	102
UK Corporate Governance Code (Handbook Amendments) Instrument 2010	2010/39	22.7.10	102

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
Disclosure Rules and Transparency Rules Sourcebook (Amendment No 3) Instrument 2010	2010/38	22.7.10	102
UK Corporate Governance Code (Handbook Amendments) Instrument 2010	2010/39	22.7.10	102

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
--	---------	--------	----

Unauthorised Mutual Societies

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

PERG Perimeter Guidance manual

<i>Regulatory Guide brought into force</i>	-	1.7.05	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
Connected Travel Insurance Instrument 2008	2008/24	22.5.08	77
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
Perimeter Guidance (Payment Services Scope) Instrument 2009	2009/19	26.3.09	86
Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90
Perimeter Guidance (Amendment No 2) Instrument 2009	2009/46	23.7.09	90
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Sale and Rent Back Instrument 2010	2010/1	28.1.10	96
Alternative Finance Investment Bonds Instrument 2010	2010/6	25.2.10	97

PERG is made and amended by instrument.

BSOG Building Societies Regulatory Guide

<i>Regulatory Guide brought into force</i>	-	1.7.07	-
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Building Societies Sourcebook Instrument 2010	2010/11	25.3.10	98

BSOG is made and amended by instrument

RPPD Providers and Distributors Regulatory Guide

<i>Regulatory Guide brought into force</i>	-	16.7.07	-
--	---	---------	---

RPPD is made and amended by instrument

*EG Enforcement Regulatory Guide

<i>Regulatory Guide brought into force</i>	-	28.8.07	-
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment) Instrument 2008	2008/68	4.12.08	83
Payment Services Instrument 2009	2009/14	26.3.09	86
Enforcement Guide (Use of Firm-Commissioned Reports) Instrument 2009	2009/26	23.4.09	87
Decision Procedure and Penalties Manual (Financial Penalties) Instrument 2010	2010/4	25.2.10	97
Enforcement Powers (Financial Services Act 2010) Instrument 2010	2010/26	22.7.10	102

EG is made and amended by instrument

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

CRAG	Credit Rating Agencies Guide			
<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 ¹	HN 13, HN 22	Expired
No 5	Grandfathered concessions and waivers applications	22.7.02	1.8.02-30.11.02	HN 14	Expired
No 6	Waivers applications: Introduction of a standard form	22.7.02	1.8.02-31.1.03	HN 14	Expired
No 7	Precipice bonds	11.2.03	19.3.03-18.3.04 (including guidance on periodic statements, in force 19.5.03-18.3.04)	HN 19	Expired
No 8	The Credit Union Common Bond	19.6.03	1.7.03-31.12.04	HN 23	Expired ²
No 9	Guidance for Social Housing Providers	19.4.10	23.4.10	HN 99	Current
No 10	Consumer Redress Schemes	22.7.10	23.7.10	HN 102	Current

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

² The text of GN 8 has been incorporated into the Handbook.

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 ‘consultancy charging’ in group pensions market	Retail Distribution Review (Corporate Pensions) Instrument 2010 [FSA 2010/21]	31.12.12	HN101 <i>June 2010</i> (2.24 – 2.28)
	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)
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)
	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)
GENPRU	New chapter in SYSC and	Prudential (Stress Testing)	14.12.10 (<i>part</i>)	HN95 <i>Dec 2009</i>

Module	Change	Instrument	When effective	Described in
	other changes to require firms to test their business models to failure	Instrument 2009 [FSA 2009/72]		(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 <i>Nov 2009</i> (paras 2.21 – 2.23)
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 <i>Mar 2010</i> (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 <i>Nov 2009</i> (paras 2.21 – 2.23)
IPRU (INV)	Minor administrative changes	Handbook Administration (No 18) Instrument 2010 [FSA 2010/19]	31.12.11 (<i>part</i>)	HN101 <i>June 2010</i> (2.2 – 2.5)
	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 <i>Nov 2009</i> (paras 2.30 – 2.33)
	Minor administrative changes	Handbook Administration (No 16) Instrument 2009 [FSA 2009/69]	31.12.11 (<i>part</i>)	HN95 <i>Dec 2009</i> (paras 2.7 – 2.9)
COBS	Introduction of 'consultancy charging' in group pensions market	Retail Distribution Review (Corporate Pensions) Instrument 2010 [FSA 2010/21]	31.12.12	HN101 <i>June 2010</i> (2.24 – 2.28)
	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)
SUP	Introduction of electronic reporting requirements	Online Submission and Mandatory Forms (No 2) Instrument 2010 [FSA 2010/24]	4.10.10	HN101 <i>June 2010</i> (2.46 – 2.55)
	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 <i>Oct 2009</i> (paras 2.5 – 2.9)
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)

Module	Change	Instrument	When effective	Described in
	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 July 2009 (paras 2.57 – 2.63)
	Minor administrative corrections	Handbook Administration (No 15) Instrument 2009 [FSA 2009/49]	31.12.10 <i>(part)</i>	HN92 Sep 2009 (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 Nov 2009 (paras 2.52 – 2.59)
	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)

What's New?

listed by effective date within modules

Module	Change	Instrument	When effective	Described in paragraphs
Glossary	Implementation of the new powers received as a result of the Financial Services Act 2010	Financial Stability and Market Confidence Sourcebook Instrument 2010 [2010/25]	6.8.10	2.16-2.18
	Implementation of the new powers received as a result of the Financial Services Act 2010	Enforcement Powers (Financial Services Act 2010) Instrument 2010 [2010/26]	6.8.10	2.58-2.60
	Implementation of the new powers received as a result of the Financial Services Act 2010	Financial Services Compensation Scheme (Financial Services Act 2010) Instrument 2010 [2010/27]	6.8.10	2.19-2.21
	Implementation of the new powers received as a result of the Financial Services Act 2010	Consequential Amendments (Financial Services Act 2010) Instrument 2010 [2010/28]	6.8.10	2.5-2.9
	The final rules needed for firms to comply with CRD2 amendments	Capital Requirements Directive (Handbook Amendments) Instrument 2010 [2010/29]	31.12.10	2.24-2.29
	Makes references to the Combined Code in our rules consistent with the most recent publication by the Financial Reporting Council	UK Corporate Governance Code (Handbook Amendments) Instrument 2010 [2010/39]	6.8.10	2.69-2.74
PRIN	Implementation of the new powers received as a result of the Financial Services Act 2010	Consequential Amendments (Financial Services Act 2010) Instrument 2010 [2010/28]	6.8.10	2.5-2.9
SYSC	Implementation of the new powers received as a result of the Financial Services Act 2010	Consequential Amendments (Financial Services Act 2010) Instrument 2010 [2010/28]	6.8.10	2.5-2.9
	Makes references to the Combined Code in our rules consistent with the most recent publication by the Financial Reporting Council	UK Corporate Governance Code (Handbook Amendments) Instrument 2010 [2010/39]	6.8.10	2.69-2.74

Module	Change	Instrument	When effective	Described in paragraphs
COND	Implementation of the new powers received as a result of the Financial Services Act 2010	Financial Stability and Market Confidence Sourcebook Instrument 2010 [2010/25]	6.8.10	2.16-2.18
	Implementation of the new powers received as a result of the Financial Services Act 2010	Consequential Amendments (Financial Services Act 2010) Instrument 2010 [2010/28]	6.8.10	2.5-2.9
APER	Makes references to the Combined Code in our rules consistent with the most recent publication by the Financial Reporting Council	UK Corporate Governance Code (Handbook Amendments) Instrument 2010 [2010/39]	6.8.10	2.69-2.74
FINMAR	Implementation of the new powers received as a result of the Financial Services Act 2010	Financial Stability and Market Confidence Sourcebook Instrument 2010 [2010/25]	6.8.10	2.16-2.18
FEES	Implementation of the new powers received as a result of the Financial Services Act 2010	Financial Services Compensation Scheme (Financial Services Act 2010) Instrument 2010 [2010/27]	6.8.10	2.19-2.21
GENPRU	The final rules needed for firms to comply with CRD2 amendments	Capital Requirements Directive (Handbook Amendments) Instrument 2010 [2010/29]	31.12.10	2.24-2.29
BIPRU	Implementation of the new powers received as a result of the Financial Services Act 2010	Consequential Amendments (Financial Services Act 2010) Instrument 2010 [2010/28]	6.8.10	2.5-2.9
	The final rules needed for firms to comply with CRD2 amendments	Capital Requirements Directive (Handbook Amendments) Instrument 2010 [2010/29]	31.12.10	2.24-2.29
	Amends the conditions a firm is to comply with if it operates the simplified ILAS approach	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Amendment) Instrument 2010 [2010/30]	6.8.10	
INSPRU	Implementation of the new powers received as a result of the Financial Services Act 2010	Consequential Amendments (Financial Services Act 2010) Instrument 2010 [2010/28]	6.8.10	2.5-2.9
UPRU	Implementation of the new powers received as a result of the Financial Services Act 2010	Consequential Amendments (Financial Services Act 2010) Instrument 2010 [2010/28]	6.8.10	2.5-2.9

Module	Change	Instrument	When effective	Described in paragraphs
COBS	Clarifies the rules around approving promotions for an overseas firm	Financial Promotions (Amendment) Instrument 2010 [2010/31]	6.8.10	2.35-2.38
CASS	Amends a cross-reference in CASS	Client Assets Sourcebook (Amendment No 3) Instrument 2010 [2010/32]	6.8.10	2.40-2.42
MAR	Implementation of the new powers received as a result of the Financial Services Act 2010	Financial Stability and Market Confidence Sourcebook Instrument 2010 [2010/25]	6.8.10	2.16-2.18
SUP	Implementation of the new powers received as a result of the Financial Services Act 2010	Consequential Amendments (Financial Services Act 2010) Instrument 2010 [2010/28]	6.8.10	2.5-2.9
	The final rules needed for firms to comply with CRD2 amendments	Capital Requirements Directive (Handbook Amendments) Instrument 2010 [2010/29]	31.12.10	2.24-2.29
	Provides clarification on the time necessary for us to assess approved person applications	Supervision Manual (Controlled Functions) (Amendment No 3) Instrument 2010 [2010/33]	6.8.10	2.45-2.47
	Improves the transparency of reporting requirements	Supervision Manual (Payment Services) (Reporting) Instrument 2010 [2010/34]	6.8.10	2.48-2.53
	Clarifies the guidance provided for the data items in FSA015	Integrated Regulatory Reporting (Amendment No 6) Instrument 2010 [2010/35]	6.8.10	2.54-2.57
DEPP	Implementation of the new powers received as a result of the Financial Services Act 2010	Enforcement Powers (Financial Services Act 2010) Instrument 2010 [2010/26]	6.8.10	2.58-2.60
COMP	Implementation of the new powers received as a result of the Financial Services Act 2010	Consequential Amendments (Financial Services Act 2010) Instrument 2010 [2010/28]	6.8.10	2.5-2.9
CRED	Implementation of the new powers received as a result of the Financial Services Act 2010	Consequential Amendments (Financial Services Act 2010) Instrument 2010 [2010/28]	6.8.10	2.5-2.9
ELM	Implementation of the new powers received as a result of the Financial Services Act 2010	Consequential Amendments (Financial Services Act 2010) Instrument 2010 [2010/28]	6.8.10	2.5-2.9
PROF	Implementation of the new powers received as a result of the Financial Services Act 2010	Consequential Amendments (Financial Services Act 2010) Instrument 2010 [2010/28]	6.8.10	2.5-2.9

Module	Change	Instrument	When effective	Described in paragraphs
REC	Implementation of the new powers received as a result of the Financial Services Act 2010	Consequential Amendments (Financial Services Act 2010) Instrument 2010 [2010/28]	6.8.10	2.5-2.9
LR	Clarifies the application of the LR rules Makes references to the Combined Code in our rules consistent with the most recent publication by the Financial Reporting Council	Listing Rules Sourcebook (Amendment No 6) Instrument 2010 [2010/37] UK Corporate Governance Code (Handbook Amendments) Instrument 2010 [2010/39]	6.8.10 6.8.10	2.66-2.68 2.69-2.74
DTR	Clarifies the application of the DTR rules Makes references to the Combined Code in our rules consistent with the most recent publication by the Financial Reporting Council	Disclosure Rules and Transparency Rules Sourcebook (Amendment No 3) Instrument 2010 [2010/38] UK Corporate Governance Code (Handbook Amendments) Instrument 2010 [2010/39]	6.8.10 6.8.10	2.75-2.76 2.69-2.74
EG	Implementation of the new powers received as a result of the Financial Services Act 2010	Enforcement Powers (Financial Services Act 2010) Instrument 2010 [2010/26]	6.8.10	2.58-2.60

The Financial Services Authority
25 The North Colonnade Canary Wharf London E14 5HS
Telephone: +44 (0)20 7066 1000 Fax: +44 (0)20 7066 1099
Website: <http://www.fsa.gov.uk>

Registered as a Limited Company in England and Wales No. 1920623. Registered Office as above.