

Financial Services Authority

# Handbook Notice

# 111

Board meeting: 23 June 2011  
Notice published: 24 June 2011



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This Handbook Notice introduces the Handbook and other material made by the Board under its legislative powers on 23 June 2011. It also contains information about other publications relating to the Handbook and, if appropriate, lists minor corrections made to previous instruments made by the Board.

Contact names for the individual modules are listed in the relevant Consultation Papers and Policy Statements referred to in this Notice.

General comments and queries on the Handbook can be addressed to:

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

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**Annex A:** List of instruments made or approved by the Board on 23 June 2011

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

- Handbook modules
- modules outside the Handbook

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

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# 1

## Overview

### Legislative changes this month

#### The Handbook

- 1.1 On 23 June 2011 the FSA Board made changes to the Handbook in five instruments which:
- make minor administrative corrections to the Handbook, none of which represents any change in FSA policy (FSA 2011/34);
  - extend the transitional provision for certain firms to fully comply with the Remuneration Code rule on retained shares or other instruments to 1 July 2012 (FSA 2011/35);
  - make minor amendments to the structure of the fees rules in the Handbook and the provisions regarding electronic money issuers (FSA 2011/36);
  - add *Holloway policy special application conditions* within the Handbook; these clarify the requirements for exemption from the Retail Distribution Review Adviser Charging and Professionalism rules (FSA 2011/37); and
  - incorporate the Committee of European Securities Regulators' (CESR) Guidelines on a common definition of European money market funds within the Handbook (FSA 2011/38).
- 1.2 The Board also approved the making, by the Board of the Financial Ombudsman Service (FOS), of part of one of those instruments (FSA 2011/36; FOS 2011/4), relating to the structure of the fees rules within the Fees Manual.
- 1.3 These instruments are all listed in Annex A.

## Changes outside the Handbook

- 1.4 Changes have been made to the Enforcement Guide (EG), as described in Chapter 3 of this Notice.

## Description of changes

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

## Feedback on responses to consultations

- 1.6 Chapter 2 contains brief references to the consultative stages of the new legislative material made by the Board this month. The material referred to in those chapters was consulted on in the following documents:

- Chapter 8 of CP11/1: *Quarterly consultation (No 27)* (January 2011); and
- Chapters 3, 4 and 9 of CP11/7: *Quarterly consultation (No 28)* (April 2011).

- 1.7 Feedback in relation to the consultations listed above is set out in Chapter 4 of this Notice.

## Annexes to this Notice

- 1.8 The Annexes to this Handbook Notice contain:

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

## Making corrections

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

## Publication of Handbook material

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

## Obligation to publish feedback

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

## Comments

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

# 2

## Handbook changes made by the Board

### Introduction

- 2.1 This chapter briefly describes Handbook changes made on 23 June 2011 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

*Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) (No 2) Instrument 2011 (FSA 2011/36)*

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

*Retail Distribution Review (Holloway Sickness Policies) Instrument 2011 (FSA 2011/37)*

- 2.3 For the changes made to the Glossary of definitions by this instrument, see paragraphs 2.20 to 2.25 of this Notice.

*Money Market Funds Instrument 2011 (FSA 2011/38)*

- 2.4 For the changes made to the Glossary of definitions by this instrument, see paragraphs 2.32 to 2.34 of this Notice.



## HIGH LEVEL STANDARDS

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

*Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 3) Instrument 2011 (FSA 2011/35)*

2.5 Following consultation in Chapter 3 of CP11/7<sup>1</sup>, the Board has made the following changes to the Handbook:

**Change:** *Changes to SYSC TP 3*

- 2.6 With effect from 1 July 2011, changes to the Handbook (SYSC TP) will give qualifying firms a maximum of 12 months to implement the requirement to pay variable remuneration in shares or other non-cash instruments (SYSC 19A.3.47R) provided they take reasonable steps to comply as soon as possible and, in any event, by 1 July 2012.
- 2.7 On the grounds of proportionality, we included transitional guidance in our rules that allowed firms to justify not complying with this requirement, provided they took reasonable steps to comply as soon as reasonably possible and, in any event, by 1 July 2011.
- 2.8 We consulted on an extension of this transitional guidance following our discussions with the relevant firms and trade associations, in which we received feedback that certain firms were still having difficulties in meeting this requirement in 2011. The reason is that mutuals and other non-listed firms continued to encounter genuine difficulties in devising the relevant alternative instruments ('share-linked instruments or equivalent non-cash instruments' or 'capital instruments which are eligible for inclusion at stage B1 of the calculation' in the capital resources tables (i.e. hybrid capital)).
- 2.9 Therefore, the Board has extended the existing transitional guidance for up to one year for firms to whom the Remuneration Code applies where both of the following conditions are satisfied:
- the firm is a non-listed firm; and
  - all parent undertakings of the firm are non-listed undertakings.
- 2.10 The references to 'non-listed firms' tracks the language of SYSC 19A.3.47R(1)(a) which, in turn, copies out the relevant provision of the Third Capital Requirements Directive (CRD3). In this context, we consider that 'listing' would include admission to trading on a regulated market and refers to the listing of equity, rather than debt instruments. Firms that are part of a group containing a listed parent are not covered by this extension of the transitional guidance.

<sup>1</sup> CP11/7: *Quarterly consultation (No 28)* (April 2011)

- 2.11 If a firm seeks to justify relying on this guidance, we would expect the firm to:
- put in place appropriate arrangements, processes and mechanisms to manage the risks raised by their inability to comply with the ‘shares or other instruments’ requirement;
  - comply with the Code’s requirements as far as possible, rather than simply not applying the provision in question;
  - ensure the cash which represents the element of the variable remuneration that would otherwise have been paid in shares is subject to appropriate deferral of a minimum of six months; and
  - reflect the downside risk of shares/share-like instruments by subjecting that element of remuneration to performance adjustment provisions including malus in line with Remuneration Principle 12(h).
- 2.12 As this is a developing area of European regulatory practice, we will take account of wider EU developments. Therefore, the continued suitability of maintaining this transitional guidance will be kept under review during the extension period. This includes considering whether the transitional period should be reduced if the European Banking Association (EBA) taskforce publishes guidance on this issue before the end of 2011.
- 2.13 We would expect firms to comply as soon as reasonably possible or, in any case, by 1 July 2012. We may decide to challenge the larger or more sophisticated firms about why they consider it is not possible for them to comply.
- 2.14 This instrument comes into force from 1 July 2011 and feedback on this consultation is provided in Chapter 4, below.

## **Training and Competence sourcebook (TC)**

*Retail Distribution Review (Holloway Sickness Policies) Instrument 2011 (FSA 2011/37)*

- 2.15 For the changes made to TC by this instrument, see paragraphs 2.20 to 2.25 of this Notice.

## Fees manual (FEES)

*Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) (No 2) Instrument 2011 (FSA 2011/36; FOS 2011/4)*

2.16 Following consultation in Chapter 4 of CP11/7<sup>2</sup>, the Board has made the following changes to the Handbook.

**Change to Glossary:**      **Change to definition of “electronic money issuer”**

**Changes:**

- Changes to FEES 1.1.1G, 1.1.2R, 1.1.3G**
- Changes to FEES 2.1.1R**
- Addition of FEES 2.1.1AR**
- Changes to FEES 2.1.4G, 2.1.5G, 2.2.1R, 2.2.2G, 2.2.3G, 2.2.4G, 2.3.1R, 2.3.2R,**
- Changes to FEES 5.1.1R**
- Addition of FEES 5.1.1-AG**
- Change to FEES 5.1.1AR**
- Addition of FEES 5.1.1BR**
- Changes to FEES 5.1.2G**
- Addition of FEES 5.1.2AG**
- Deletion of FEES 5.1.3G and 5.1.3AG**
- Changes to FEES 5.1.4R**
- Deletion of FEES 5.1.6R**
- Addition of FEES 5.1.6AG**
- Change to FEES 5.3.7G**
- Deletion of FEES 5.5**
- Addition of FEES 5.5A**
- Deletion of FEES 5.7.2R, 5.7.2AR, 5.7.3R, 5.9.1R, 5.9.1AR, 5.9.2G and 5.9.3G**

**Changes to DISP 4.2.6R**  
**Changes to DISP Sch 4.5G**

2.17 In summary, these changes have been made to FEES to:

- clarify the respective rule-making responsibilities of the Financial Ombudsman Service (FOS), the FSA and the Office of Fair Trading with regard to setting and fees and levies for the FOS;
- provide clearer provisions within the manual that relate to the FOS; and
- incorporate minor provisions from the Electronic Money Regulations 2011 to (a) include electronic money issuers in relevant references to payment institutions, and (b) clarify that transitioning small electronic money issuers will remain subject to case fees.

<sup>2</sup> CP11/7: *Quarterly consultation (No 28)* (April 2011)

- 2.18 This instrument comes into force from 1 July 2011 and feedback on this consultation is provided in Chapter 4, below.

## PRUDENTIAL STANDARDS

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

*Handbook Administration (No 22) Instrument 2011 (FSA 2011/34)*

- 2.19 For the changes made to BIPRU by this instrument, see paragraphs 2.27 to 2.29 of this Notice.

## BUSINESS STANDARDS

### Conduct of Business sourcebook (COBS)

*Retail Distribution Review (Holloway Sickness Policies) Instrument 2011 (FSA 2011/37)*

- 2.20 Following consultation in Chapter 8 of CP11/1<sup>3</sup>, the Board has made the following changes to the Handbook:

**Changes to Glossary:**     ***Addition of "Holloway policy special application conditions"***  
                                  ***Change to "retail investment adviser"***

**Changes:**                   ***Change to TC Appendix 1 1.1R***

***Addition of COBS 6.1A.2AR***

***Addition of COBS 6.1B.2AR***

***Addition of COBS 6.2A.1AR***

- 2.21 In summary, the changes made by this instrument are to add a definition of 'Holloway policy special application conditions' and make subsequent amendments to relevant provisions in the Handbook to allow firms that provide Holloway policies to qualify for exemption from the Retail Distribution Review Adviser Charging and Professionalism rules.

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<sup>3</sup> CP11/1: *Quarterly consultation (No 27)* (January 2011)

- 2.22 A firm wishing to make use of the exemption will need to meet the following conditions:
- the firm will need to make an assessment to show that all its Holloway policies have a projected maturity value of 20% or less, except that up to 5% of the remaining policies can have a projected maturity value of between 20% and 25%;
  - there must be an assessment at least annually, and more frequently if the Holloway provider changes its premium rates or there is a change in the projection rates our rules require firms to use in illustrations;
  - if an assessment shows that the conditions for exemption will no longer be met, steps must be taken within three months to ensure that the policy design is adjusted to meet the exemption conditions.
- 2.23 An intermediary will need to obtain a written notification from a Holloway provider confirming that its Holloway policies meet the exemption conditions.
- 2.24 Where these conditions are met, advisers selling only the exempt policies (and not also non-exempt Holloway policies or other investments) will be exempt from any qualification requirement under the Training and Competence sourcebook.
- 2.25 These changes will come into force on **31 December 2012**. Feedback on this consultation is set out in Chapter 4 of this Notice.

*Money Market Funds Instrument 2011 (FSA 2011/38)*

- 2.26 For the changes made to COBS by this instrument, see paragraphs 2.32 to 2.34 of this Notice.

## REGULATORY PROCESSES

### Supervision manual (SUP)

*Handbook Administration (No 22) Instrument 2011 (FSA 2011/34)*

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

**Changes:**

***Changes to BIPRU TP 29***

***Change to SUP 2.4.1G***

***Changes to SUP 16 Annex 24R***

*Changes to SUP 16 Annex 25G*  
*Changes to SUP TP 1.6*

*Changes to DEPP 2.5.2G*  
*Changes to DEPP 2 Annex 1G*

*Changes to EG 1.8*  
*Changes to EG 2.5, 2.18, 2.20, 2.23, 2.24, 2.29, 2.30 and 2.35*  
*Changes to EG 3.22*  
*Changes to EG 5.23*  
*Changes to EG 7.2, 7.8, 7.9 and 7.15*  
*Changes to EG 8.14*  
*Changes to EG 13.13, 13.29 and 13.36*  
*Changes to EG 14.7*  
*Changes to EG 15.1, 15.3 and 15.6*  
*Changes to EG 16.8*  
*Changes to EG 19.5, 19.27, 19.62, 19.73 and 19.74*  
*Changes to EG Appendix*

**2.28** In summary, the amendments made this month are as follows:

- a correction to BIPRU TP 29.3R(1) to make clear that this transitional provision remains in force until 29 February 2012, rather than 28 February (2012 is a leap year); the policy intention is that this provision will be followed on 1 March 2012 by another transitional provision (set out in TP 29.3R(2)) and that there should be no gap between the two;
- an amendment to SUP 2.4.1G to make clear that the ability of the FSA to undertake ‘mystery shopping’ is not dependent solely upon authorisation under the Regulation of Investigatory Powers Act 2000;
- the removal from the reporting requirements in SUP 16 of the data items relating to electronic money issuers, and of the guidance notes relating to these, following the introduction of specific reporting requirements for electronic money institutions by the *Electronic Money and Payment Services Instrument 2011 (FSA 2011/7)* which came into force on 30 April 2011; and
- corrections to DEPP and to the Enforcement Guide to ensure that various defined terms used in this guide are correctly represented.

**2.29** These changes come into force on **1 July 2011**.

## Decision Procedure and Penalties manual (DEPP)

*Handbook Administration (No 22) Instrument 2011 (FSA 2011/34)*

- 2.30 For the changes made to DEPP by this instrument, see paragraphs 2.27 to 2.29 of this Notice.

## REDRESS

### Dispute Resolution: Complaints sourcebook (DISP)

*Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) (No 2) Instrument 2011 (FSA 2011/36; FOS 2011/4)*

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

## SPECIALIST SOURCEBOOKS

### Collective Investment Schemes sourcebook (COLL)

*Money Market Funds Instrument 2011 (FSA 2011/38)*

- 2.32 Following consultation in Chapter 4 of CP11/7<sup>4</sup>, the Board has made the following changes to the Handbook:

**Changes to Glossary:** *Addition of definitions of “CESR’s guidelines on a common definition of European money market funds”, “money market fund”, “short-term money market fund”, “weighted average life” and “weighted average maturity”*

**Changes:** *Addition of COBS 13.3.3R*

*Changes to COLL 4.2.5R and 4.6.8R*

*Addition of COLL 5.1.1R(4)*

*Changes to COLL 5.2.2R, 5.2.7IG*

*Addition of COLL 5.2.9AR, 5.6.5CR and 5.6.5DR*

*Addition of COLL 5.8 and 5.9*

*Addition of COLL 6.2.17G(4), 6.3.4R(6B), 6.3.4R(6C), 6.3.4R(6D)*

*Changes to COLL 6.3.6G, 6.3.13R and 6.3.14G*

<sup>4</sup> CP11/7: *Quarterly consultation (No 28)* (April 2011)

*Addition of COLL 6.9.8AR*  
*Changes to COLL 8.2.3R*  
*Addition of COLL 8.3.4R(6), 8.4.4AR and 8.4.4BR*  
*Changes to COLL 8.5.9R*  
*Addition of COLL 8.5.9AR and 8.5.9BG*  
*Changes to COLL TP1.1*

- 2.33 The intention of this instrument is to incorporate the Committee of European Securities Regulators' (CESR) Guidelines on a common definition of European money market funds. As such, the following changes have been made to the Handbook:
- new definitions added to the Glossary to complement these changes;
  - the CESR Guidelines transposed into the Handbook as rules, to ensure consistent application of the restrictions, as envisaged by the guidelines, is achieved;
  - restrictions placed on the ability of authorised collective investment schemes to invest in non-eligible assets, but allowing limited investment in non-eligible money market instruments that satisfy the maturity and quality requirements of the guidelines;
  - guidance introduced that states that 'money market funds' should settle redemption periods within three business days; and
  - transitional provisions for the amendment and preparation of non-scheme documentation provided.
- 2.34 These changes will come into force on **1 July 2011**. Feedback on this consultation is set out in Chapter 4 of this Notice

## **LISTING, PROSPECTUS AND DISCLOSURE**

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



# 3

## Changes outside the Handbook

### **Enforcement Guide (EG)**

*Handbook Administration (No 22) Instrument 2011 (FSA 2011/34)*

- 3.1** For the changes made to EG by this instrument, see paragraphs 2.27 to 2.29 of this Notice.

# 4

## Feedback on responses to consultation

4.1 This chapter provides feedback on the following consultation:

- Chapter 8 of CP11/1: Quarterly consultation (No 27) (January 2011); and
- Chapters 3, 4 and 9 of CP11/7: Quarterly consultation (No 28) (April 2011)

### **Chapter 8 of CP11/1: Quarterly consultation (No 27)**

*Retail Distribution Review (Holloway Sickness Policies) Instrument 2011 (FSA 2011/37)*

#### **Glossary of definitions**

#### **Training and Competence sourcebook (TC)**

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

4.2 In Chapter 8 of CP11/1, we consulted on an exemption from the Retail Distribution Review (RDR) Adviser Charging and Professionalism rules for Holloway contracts with a small investment element. We proposed that ‘small’ should be defined by reference to the following definition for exempt contracts:

*‘a Holloway sickness policy in respect of which the mid-rate projection in the key features illustration prepared for the purposes of COBS 13.1.1R(2) shows a projected maturity value of 20% or less of accumulated premiums.’*

4.3 We made it clear in consultation that the assessment for the purpose of the threshold would need to take place before policies were sold, so that the Holloway provider would be able

to inform intermediaries as to whether or not a product type was exempt. There would not be a retrospective assessment on maturity of individual policies.

- 4.4 We received 11 responses to the consultation, including replies from the Association of Financial Mutuals (AFM) and six friendly societies. We received no objections to the proposed exemption. However, the following observations/comments were made on the proposed threshold.
- The impact the Solvency II Directive requirements on capital would have for relevant Holloway providers subject to the Directive. It was suggested that a Holloway provider would need to allow for claim costs to worsen by a factor of 50% to 60% within its pricing to ensure that premiums are sufficient to cover adverse sickness claims. Assuming an average expense ratio of 25%, the premiums would need a margin of 25% to 30% for the policy to continue to give policyholders the advantages of lower premiums and, at the same time, a share of the surplus arising from claims experience. It was therefore suggested that a threshold lower than 30% would encourage firms to reduce margins, with the potential for increasing capital costs and poorer value for money for policyholders.
  - The need to allow for the impact on the assessment of a product type of younger ages and longer deferred periods (i.e. the period of sickness before the benefit starts to be paid). The bulk of the products likely to be sold (at higher ages and with short deferred periods) could be assessed as falling under the threshold, but the outliers might come above it. So it was suggested that there should either be a threshold with a margin (AFM suggested 25% plus a margin of 5%) or a threshold higher than 20% (30% or 40% were suggested).
  - It would need to be specified how the threshold would operate in practice, i.e. how often an assessment would need to be made and how quickly a firm should act if some products within a product type were assessed as exceeding the threshold.
- 4.5 In the light of the comments received, we accept the need to take into account the impact of Solvency II and also the effect of age and deferred period on the assessment of the product for the purpose of the threshold. At the same time, we need to ensure that the exemption relates only to Holloway policies in direct competition with income protection policies that do not have a profit sharing or investment element. So we have decided to maintain the threshold at 20% of accumulated premiums, but allow a 5% margin.
- 4.6 A firm wishing to make use of the exemption will need to make an assessment to show that all its Holloway policies have a projected maturity value of 20% or less, except that up to 5% of the policies can have a projected maturity value of between 20% and 25%. Such an assessment will need to be carried out at least annually, and also when the Holloway provider changes its premium rates or there is a change in the projection rates our rules require firms to use in illustrations. If a firm finds, when making an assessment, that more than 5% of policies are expected to exceed the 20% threshold, it will need to

take action within three months to ensure the exemption conditions are met, for example, by re-pricing the products or by amending the way it allocates surplus.

4.7 The draft rules we consulted on have therefore been amended as follows:

- by adding a margin of 5% to the threshold of 20%; and
- the addition of a new definition of ‘Holloway policy special application conditions’, instead of the definition of ‘Holloway exempt sickness policy’ we consulted on.

4.8 We have also amended the Training & Competence sourcebook (TC Appendix 1.1.1R Activity 6) so that there is no qualification requirement for the exempt Holloway policies. This reflects our policy intention in the January consultation paper, that Holloway policies with a small investment element should continue to be able to compete with income protection policies that do not have a profit sharing or investment element.

4.9 The new definition will be affected by amendments that may be made to the current definition of ‘Holloway sickness policy’ following consultation in Chapter 2 of CP11/7.<sup>5</sup> However, the changes consulted on in April are intended to provide greater clarity for the policies falling within the scope of the definition, rather than changing this scope. The April consultation paper explained that:

‘The current Glossary definition of Holloway sickness policy is “a policy offered or effected by a friendly society under the Holloway system”. This definition does not define the “Holloway system” and we consider that it would be helpful to have a clearer definition.’

4.10 The rules exempting Holloway policies with a small profit-sharing or investment element from the RDR rules will come into force on 31 December 2012, at the same time as the RDR Adviser Charging rules. From that time, the position for exempt policies will be as follows:

- current COBS rules, such as commission disclosure (COBS 6.3 and 6.4 on disclosures to retail clients relating to packaged products and designated investments) and suitability (COBS 9), will continue to apply;
- as now, the Part IV permission of a firm selling exempt Holloway policies will need to include the relevant investment permissions, as permissions relating to non-investment insurance (general insurance and pure protection contracts) do not cover Holloway policies;
- advisers selling only the exempt Holloway policies (and not non-exempt Holloway policies or other types of investments) will be exempt from the RDR Professionalism requirements and also from any qualification requirement under the Training and

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<sup>5</sup> CP11/7: *Quarterly consultation (No 28)* (April 2011)

Competence sourcebook. However, advisers selling non-exempt Holloway policies and/or other types of investments falling within the new definition of ‘retail investment product’ will not benefit from the exemption.

- 4.11 The changes made by this instrument are listed and described at paragraphs 2.20 to 2.25 of this Notice.

### Chapter 3 of CP11/7: Quarterly Consultation (No.28)

*Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 3) Instrument 2011 (FSA 2011/35)*

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

- 4.12 In Chapter 3 of CP11/7 we consulted on amendments to the Senior Management Arrangements, Systems and Controls sourcebook (SYSC). In that consultation, we proposed to extend the time period in the transitional provision relating to SYSC 19A (TP3.5G(2)), under which firms previously subject to the Remuneration Code (the Code) might have been able to justify not complying with the requirement to pay 50% of variable remuneration in shares or other non-cash instruments (SYSC 19A.3.47R), provided they took reasonable steps to comply as soon as reasonably possible, and in any event by 1 July 2011.
- 4.13 We received 11 responses in total comprising mutuals, banks and trade associations. We have summarised their feedback below under each question, together with our response.
- 4.14 We asked:

*Q3.1: Do you agree with the proposal to extend the transitional guidance on share-based awards for certain firms until 1 July 2012 at the latest?*

- 4.15 All respondents supported this proposal, although one noted that this extension would put firms who do not qualify for extended transitional provisions, or who have already complied with SYSC 19A, at a slight competitive disadvantage, albeit temporary. A number of respondents expressed concern that this extension would not resolve the underlying difficulty in devising and putting in place share-linked instruments or equivalent non-cash instruments to comply with the requirement set out in SYSC 19A.3.47R.

#### **Our response**

We appreciate the concerns raised regarding competitive disadvantage for firms that do not qualify for extended transitional provisions, but we do not feel that the disadvantage is so significant as to change the policy.

We have decided to apply the extended transitional provisions only to firms which have no link to a listed entity, as these firms face the greatest challenge in meeting the requirements of the rule.

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4.16 We asked:

*Q3.2: Do you agree with the proposals in paragraph 3.9, 3.10, 3.11 and 3.15 for non-listed firms that are not part of a group containing a listed parent?*

4.17 Responses to this question covered a broad spectrum, as summarised below.

*Qualifying firms (3.9) and use of share-linked awards (3.10)*

4.18 One respondent disagreed with our proposal that unlisted firms with a listed parent should be excluded from accessing the transitional provisions. The respondent argued that, in the case of a UK subsidiary which represents a small percentage of group equity capital and is a small part of a wider and more diverse international group, an instrument linked to parent-shares would be inappropriate and contrary to risk alignment effects of principle 12(f) (retained shares or other instruments) because parent share-equity would not be significantly affected by the activities of their UK subsidiary.

*Additional risk mitigation and challenge to firms (3.11)*

4.19 One respondent disagreed with our stated intention to challenge firms about why they considered it was not possible for them to devise and put in place share-linked instruments or equivalent non-cash instruments. They argued that it would be disproportionate and inappropriate given the high cost and low benefit, and argued that simpler cash-payment approaches could be used.

*Equivalent structure of awards (3.15)*

4.20 Two respondents requested clarification that an appropriate retention period would be six months and that the equivalent deferral period would match this. One respondent questioned the effectiveness of imposing a period of six months because this would lead to payments being released prior to final year results. Another respondent commented that, since there was no upside potential for retained cash, there should be limited downside at the discretion of the firm's remuneration committee.

4.21 One respondent was opposed to the proposal on the basis that the uncertainty of the award meant that tax would not fall due until the payment vested and that marginal tax liabilities might increase in the next financial year.

### Our response

**3.9-3.10** – We understand that parent shares may, in some circumstances, have only a moderate link to the firm's performance. Nonetheless, we would consider that a certain degree of connection exists, and may be utilised as part of a share-linked or equivalent non-cash structure.

**3.11** – Firms are to comply as soon as reasonably possible and, in any event, by 1 July 2012. We need to ensure that this is applied appropriately and, as part of our ongoing dialogue with larger and more sophisticated firms, we may decide to ask why they cannot meet the requirements of this rule.

**3.15** – We have consulted on draft guidance on our external website which indicates that we would generally consider a six-month retention period to be sufficient, provided that other risk management techniques within the firm are operating to secure sound and effective risk management. As a result, if the draft guidance is adopted, all firms will still need to ensure they implement a period that is appropriate in length for their business model.

The additional deferral period for relevant cash, as consulted on in the draft guidance, should mirror the retention period. It should be emphasised that this deferral is additional to that required under SYSC 19A.3.49R.

We have also consulted on draft guidance on the application of tax which indicates that, in the FSA's view, the rule on issuance in shares (SYSC 19A.3.47R) can be applied on a net of tax basis under certain defined circumstances.

### Free-form responses

- 4.22** Several respondents noted that extending the transitional guidance would not resolve the underlying difficulties that qualifying firms faced in meeting the requirement to pay in share-linked instruments or equivalent non-cash instruments. Some respondents suggested that we should engage with the European Banking Authority (EBA) to find suitable alternatives. One noted that the current requirements derived from the Third Capital Requirements Directive (CRD3) could form part of the EBA's review of implementation in the second half of 2011 and suggested that regulators should remain open to amending this as part of CRD4.
- 4.23** Many of the firms stated that both share-linked instruments and non-cash instruments were inappropriate for their firms. For some, their argument was based on the high or disproportionate cost of implementation, either due to the cost of developing and administering the instrument itself or due to the small number of individuals that would be caught. Another respondent stated that, in cases where shares were privately owned, a disproportionate change in corporate structure would be required.

### Our response

We recognise that mutuals and other non-listed firms continue to encounter genuine difficulties in devising the relevant alternative instruments.

This extension of the transitional provisions provides a further year to allow suitable instruments to be devised. We will liaise with the industry in considering how the requirements of the Code can be met by this group of firms.

In addition, we intend to consult on further guidance prior to the 2011/2012 remuneration round that will seek to provide further clarification on how firms might satisfy the requirements of SYSC 19A.3.47R.

We understand that this problem has been encountered by firms in other EU member states and we will encourage the EBA's task force on remuneration to issue further guidance on the issue.

- 4.24 The changes mentioned above do not affect the cost-benefit analysis or the compatibility statement, which remain as published in the CP. This instrument is referred to further at paragraphs 2.5 to 2.14 of this Notice.

## Chapter 4 of CP11/7: Quarterly consultation (No 28)

*Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) (No 2) Instrument 2011 (FSA 2011/36; FOS 2011/4)*

### Glossary of definitions

#### Fees manual (FEES)

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

- 4.25 In Chapter 4 of CP11/7, we proposed some minor revisions to the Fees manual (FEES) to clarify the respective responsibilities of the FSA and the Financial Ombudsman Service (FOS) in making rules on fees for the FOS.
- 4.26 The FOS is funded by a combination of fees, set by different authorities:
- *general levy*: all authorised firms pay a general levy set annually by the FSA, unless they have notified us that they are exempt;
  - *consumer credit jurisdiction (CCJ) fee*: consumer credit licensees pay a CCJ fee for a five-year period, this is set and collected by the Office of Fair Trading;
  - *voluntary jurisdiction (VJ)*: VJ participants pay an annual levy set by the FOS depending on the sectors in which they operate; and



- *case fee*: case fees (currently £500) are paid by all firms, although the first three cases for any respondent in the financial year are free of charge. These are set and collected by the FOS.

4.27 There are references to these various rules in different parts of FEES, and it is not always clear who has responsibility for making them. There are also statements defining the scope of FSA rules which might inadvertently be read as applying to rules set by other bodies. We have already redrafted Annex 1 of FEES 5, after consulting on our proposals through CP10/24<sup>6</sup>, and implemented them through Handbook Notice 105.<sup>7</sup> In CP11/7, we extended this review to the whole manual, taking the opportunity to re-edit it and clarify all the references to the FOS.

4.28 The question on which we consulted was:

*Q4.1: Do you agree with our proposed clarification of references to the ombudsman service in the Fees manual?*

4.29 We received only one response, supporting our proposals, so we are proceeding with them unchanged.

4.30 At the same time, we have also made some minor consequential amendments arising out of the Electronic Money Regulations 2011, clarifying that transitioning small electronic money issues will remain subject to case fees and including electronic money issuers in relevant references to payment institutions.

4.31 The changes mentioned above do not affect the cost-benefit analysis or the compatibility statement, which remain as published in the CP. This instrument is referred to further at paragraphs 2.16 to 2.18 of this Notice.

## **Chapter 9 of CP11/7: Quarterly Consultation (No 28)**

*Money Market Funds Instrument 2011 (FSA 2011/38)*

### **Glossary of definitions**

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

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

4.32 In Chapter 9 of CP11/7 we consulted on making the following changes to the Handbook:

- to integrate the Committee of European Securities Regulators' (CESR) Guidelines on a common definition of European money market funds; and

<sup>6</sup> CP10/24: *Regulatory fees and levies – policy proposals for 2011/12* (October 2010)

<sup>7</sup> FSA Handbook Notice 105 (December 2010), [http://www.fsa.gov.uk/pubs/handbook/hb\\_notice105.pdf](http://www.fsa.gov.uk/pubs/handbook/hb_notice105.pdf)

- to make consequential amendments as a result of the introduction of the UCITS IV Directive.
- 4.33 We received three responses from firms, together with responses from the Depositary and Trustee Association (DATA), the Institutional Money Market Funds Association (IMMFA) and the Investment Management Association (IMA).
- 4.34 The feedback in relation to the proposed consequential amendments and the requirement to disclose the nature of the money market fund in the Key Investor Information Document will be discussed in a separate forthcoming policy statement on the implementation of UCITS IV.

## Money market funds

### *Transposition of CESR Guidelines into FSA rules*

- 4.35 One respondent commented on our decision to transpose the guidelines into rules and not guidance, requesting that we reverse our proposal to implement as rules until the European Securities and Markets Authority have adopted the guidelines as binding standards.
- 4.36 The respondent also commented on our proposal to impose the rules on non-UCITS retail schemes (NURS) and qualified investor schemes, stating that the CESR guidelines do not impose the restrictions on schemes other than UCITS.

### **Our response**

The guidelines are intended to ensure a consistent approach to the operation of money market funds across Europe. At the date of publication, CESR did not have the powers to issue binding standards, however it was agreed that member states would apply them in a manner that would ensure money market funds did not operate outside the restrictions.

We have transposed the guidelines into COLL as rules to ensure the consistent application of the restrictions, as envisaged by the guidelines, is achieved.

In relation to applying the CESR guidelines to all regulated schemes, Box 1, paragraph 2 of the guidelines states:

*“Any collective investment undertaking labelling or marketing itself as a money market fund must comply with the guidelines.”*

The explanatory text goes on to say:

*“CESR’s guidelines apply to harmonised (UCITS) European money market funds and non-UCITS money market funds.”<sup>8</sup>*

<sup>8</sup> Paragraph 1 of the CESR guidelines explanatory text.

## Investment in non-eligible assets

- 4.37 In the consultation, we proposed to withhold the ability of money market funds to invest in non-eligible assets under COLL 5.2.8R(4) for UCITS and COLL 5.6.5R(2) for NURS.
- 4.38 Respondents argued that the guidelines did not impose such a restriction and that it could potentially prevent schemes from holding money market instruments that would otherwise meet the relevant money market funds restrictions.

### Our response

We agree that the original proposal had the unintended consequence of preventing schemes from holding money market instruments that would otherwise satisfy the requirements of a money market fund. However, the intention of the guidelines, and the requirements placed on qualifying money market funds, are to ensure schemes are not exposed to transferable securities. Therefore, we have amended our proposal to allow for exposure to money market instruments only.

## Sale and redemptions

- 4.39 One respondent noted that our proposal did not copy out from the explanatory text of the CESR Guidelines guidance on the payment of redemption proceeds, whereby it is recommended that short-term money market funds and money market funds pay redemption proceeds within three business days of the date of redemption.

### Our response

We have included guidance at COLL 6.2.17G that the CESR Guidelines recommend that for short-term money market funds and money market funds the settlement period in COLL 6.2.16R(5) should expire at the close of the third business day.

## Scheme names

- 4.40 Our original proposal was to introduce rules which would prevent schemes from using terms similar to ‘money market’ in their name. Most respondents felt that this proposal went beyond the intended scope of the guidelines and that we should restrict our rules to CESR’s original wording.

- 4.41 One respondent requested confirmation that a scheme would not need to be renamed during any period in which it breaches the rules. Another respondent requested clarification that funds which abide by the rules need not include the term ‘money market’ in their name.

#### **Our response**

We have amended the requirements, copying out the original CESR Guidelines, so that only schemes using the term ‘money market’ in their title or those being marketed as ‘money market’ funds will have to comply with the requirements.

Where a scheme fails to comply with the investment restrictions in COLL 5.9 the authorised fund manager (AFM) must rectify the breach, subject to the requirements of COLL 6.6.14R. The occurrence of a breach does not automatically change the status of the money market fund.

The rules only cover schemes which use the term ‘money market’ in their title or are marketed as ‘money market’ funds. Schemes may be operated as money market funds within these rules but need not include the term in their name.

### **Cost-benefit analysis**

- 4.42 In our assessment of the potential costs of the introduction of these rules, we noted that depositaries may need to enhance monitoring processes to enable them to ensure AFM’s compliance with COLL 5.9.
- 4.43 One respondent strongly disagreed with this assessment, stating that the depositary has a duty of oversight and must ensure that the AFM has the appropriate procedures and controls in order to comply with COLL.

#### **Our response**

The respondent is correct in its statement of the duties of the depositary; however, our assessment of costs was not intended to express an opinion of the depositaries’ duties.

Some depositaries utilise automated systems to check the compliance of schemes they have responsibility for. Our statement was intended to convey the possibility of development costs for those depositaries who intend to monitor investment limits to a level near equivalent to that undertaken by AFMs as required by COLL.

## Other issues

- 4.44 Several respondents asked for clarification in relation to the update of investor communication following the introduction of the new rules.
- 4.45 Respondents noted that the rules cover regulated collective investment schemes only and that a significant volume of funds invested in ‘money market’ funds (e.g. life funds, etc.) and that investor protection could be undermined.
- 4.46 One respondent recommended that the short-term money market fund rules should include a requirement for money market funds to hold a minimum amount of assets which mature within one day and one week to ensure liquidity.

### Our response

We have included transitional provisions to cover updates to scheme documentation as a result of the new rules.

In relation to other investment products which include the term ‘money market’ in their name, we recognise the discrepancies caused by these rules and we have met with industry bodies to discuss possible amendments to the relevant sector classifications to bring them closer to the CCSR definitions.

We do not think it appropriate to impose tighter restrictions on the definition of short-term money market funds. However, AFMs should, at all times, ensure that schemes are liquid and may wish to consider the available industry guidance in regard to the maturity of money market instruments.

- 4.47 The changes mentioned above do not affect the cost-benefit analysis or the compatibility statement, which remain as published in the CP. This instrument is referred to further at paragraphs 2.32 to 2.34 of this Notice.

## Annex A

### List of new instruments and addenda

(See also descriptions within Annex E)

#### Instruments made or approved by the Board on 23 June 2011

Title of instrument	CP	Modules affected	No. of instrument	Changes effective
Handbook Administration (No 22) Instrument 2011	N/a	BIPRU, <b>SUP</b> , DEPP	FSA 2011/34	1.7.11
Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 3) Instrument 2011	11/7 (Ch 3)	<b>SYSC</b>	FSA 2011/35	1.7.11
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) (No 2) Instrument 2011	11/7 (Ch 4)	Glossary, <b>FEES</b> , DISP	FSA 2011/36; FOS 2011/4	1.7.11
Retail Distribution Review (Holloway Sickness Policies) Instrument 2011	11/1 (Ch 8)	Glossary, TC, <b>COBS</b>	FSA 2011/37	31.12.12
Money Market Funds Instrument 2011	11/7 (Ch 9)	Glossary, COBS, <b>COLL</b>	FSA 2011/38	1.7.11

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

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

## Table of Handbook modules showing amending instruments

1. The first of the tables in this Annex lists the modules which make up the Handbook and the instruments by which they were made or amended, together with the date (in italics) on which each module was first commenced (in whole or in part), the date of each instrument which amended it and the number of the Handbook Notice which described the making or amendment. The subsequent tables list instruments making material which lies outside the Handbook.
2. For detailed information on dates in force, see the legal instruments by which the text was made or amended. The date on which each paragraph of the Handbook (or, where relevant, its latest amendment) came into force appears in the consolidated text of the Handbook in the margin of the text beneath the status letter for the paragraph.
3. An asterisk \* in this table beside the reference code for a module (or the heading of a table, for provisions outside the Handbook) shows that the Board made a change to that module at its last meeting.
4. The three columns on the right-hand side of this table show the FSA instrument number, the date the instrument was made and the number of the Handbook Notice ("HN") in which details of the instrument were first published.
5. This Annex reference only shows instruments made from 1 January 2008 onwards. We can however supply by email lists, for each Handbook module, of all instruments made *before* 31 December 2007. Requests, which should specify the relevant module(s), should be sent by email to [nick.walker@fsa.gov.uk](mailto:nick.walker@fsa.gov.uk) or [mel.purdie@fsa.gov.uk](mailto:mel.purdie@fsa.gov.uk) and copied to [roslyn.anderson@fsa.gov.uk](mailto:roslyn.anderson@fsa.gov.uk)

## Handbook instruments made after 1 January 2008

Ref Code	Sourcebook or manual	No of Inst	
Name of Instrument		Date of Inst	
		<b>HN</b>	

<b>*GLOSSARY</b>			
<i>First brought into force</i>	-	21.6.01	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
Collective Investment Schemes Sourcebook (UCITS Eligible Assets Directive and Other Amendments) Instrument 2008	2008/5	28.2.08	73
Regulated Covered Bonds Sourcebook Instrument 2008	2008/7	6.3.08	74
Regulated Covered Bonds (Related Amendments) Instrument 2008	2008/8	6.3.08	74
General Prudential Sourcebook (Adequacy of Financial Resources) (Amendment) Instrument 2008	2008/12	27.3.08	75
Permitted Links (Amendment No 2) Instrument 2008	2008/16	27.3.08	75
Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations) Instrument 2008	2008/17	27.3.08	75
Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 ( <i>made jointly with FOS as FOS 2008/3</i> )	2008/18	27.3.08	75
Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77
Connected Travel Insurance Instrument 2008	2008/24	22.5.08	77
Market Conduct Sourcebook (Amendment No 9) Instrument 2008	2008/25	22.5.08	77
Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2008 <b>(REVOKED: July 2008)</b>	2008/27	22.5.08	77
Collective Investment Schemes Sourcebook (Property Authorised Investment Funds) Instrument 2008	2008/28	22.5.08	77
Short Selling Instrument 2008	2008/30	12.6.08	78
Disclosure Rules and Transparency Rules Sourcebook (Corporate Governance Rules) Instrument 2008	2008/32	26.6.08	78
Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
Glossary Amendment (Biofuels and Biomass) Instrument 2008	2008/34	24.7.08	79
Disclosure Documents (Amendment) Instrument 2008	2008/35	24.7.08	79
Supervision Manual (Controlled Functions) (Amendment) Instrument 2008	2008/37	24.7.08	79
Short Selling (No 2) Instrument 2008	2008/50	18.9.08	81
Short Selling (No 3) Instrument 2008	2008/51	23.9.08	81
Companies Act 2006 (Consequential Handbook Amendments No 2) Instrument 2008	2008/41	25.9.08	81
Client Assets Sourcebook (Common Platform Provisions) Instrument 2008	2008/45	25.9.08	81
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
Glossary Amendment (Definition of Preference Share) Instrument 2008	2008/56	29.10.08	82
Financial Services Compensation Scheme (Amendment of Tariff Measures and Other Levy Rules) Instrument 2008	2008/57	29.10.08	82
Prudential Categories (Amendment) Instrument 2008	2008/65	4.12.08	83
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008	2008/66	4.12.08	83
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment) Instrument 2008	2008/68	4.12.08	83
Listing Rules (Sponsors) (Amendment) Instrument 2008	2008/70	4.12.08	83
Short Selling (No 5) Instrument 2009	2009/1	14.1.09	84
Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2009	2009/5	22.1.09	84
Supervision Manual (Passporting and Reinsurance) (Amendment) Instrument 2009	2009/9	26.2.09	85
Trading Plan Instrument 2009	2009/12	26.2.09	85
Payment Services Instrument 2009	2009/14	26.3.09	86
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
Supervision Manual (Controllers) (Amendment) Instrument 2009	2009/20	26.3.09	86
Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
Fees (Payment Services) Instrument 2009	2009/23	23.4.09	87
Banking: Conduct of Business Sourcebook Instrument 2009	2009/24	23.4.09	87
Periodic Fees (2009/2010) and Other Fees Instrument 2009	2009/27	28.5.09	88
Fees (Payment Services) (No 2) Instrument 2009	2009/28	28.5.09	88
Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) Instrument 2009	2009/29	28.5.09	88
Recognised Investment Exchanges and Recognised Clearing Houses Sourcebook (Amendments to	2009/30	28.5.09	88



Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Recognition Requirements) Instrument 2009		
	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
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10 103
	Capital Requirements Directive (Large Exposures) Instrument 2010	2010/41	23.9.10 103
	Prudential Requirements (Capital Planning Buffer) Instrument 2010	2010/42	23.9.10 103
	Liquidity Standards (Miscellaneous Amendments) Instrument 2010	2010/43	23.9.10 103
	Financial Services Compensation Scheme (Financial Services Act 2010) (No 2) Instrument 2010	2010/45	23.9.10 103

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Retail Distribution Review (Pure Protection) Instrument 2010	2010/46	23.9.10 103
	Controlled Functions (Amendment) Instrument 2010	2010/48	23.9.10 103
	Disclosure Rules and Transparency Rules Sourcebook (Amendment No 4) Instrument 2010	2010/51	23.9.10 103
	Client Assets Sourcebook (Enhancement) Instrument 2010	2010/52	13.10.10 104
	Public Awareness Objective (Financial Services Act 2010) Instrument 2010	2010/53	10.11.10 104
	Conduct of Business Sourcebook (Abolition of Contracting Out for Defined Contribution Schemes) Instrument 2010	2010/58	10.11.10 104
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10 105
	Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 ( <i>made jointly with FOS as FOS 2010/3</i> )	2010/63	16.12.10 105
	Retail Distribution Review (Training and Competence) Instrument 2011	2011/5	19.1.11 106
	Fees (Electronic Money Application Fees) Instrument 2011	2011/6	9.2.11 107
	Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )	2011/7	9.2.11 107
	Decision Procedure and Penalties Manual and Enforcement Guide (Amendment No 2) Instrument 2011	2011/10	24.2.11 107
	Banking: Conduct of Business Sourcebook (Amendment No 2) Instrument 2011	2011/13	24.2.11 107
	Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11 108
	Controlled Functions (Amendment No 2) Instrument 2011	2011/15	24.3.11 108
	Liquidity Standards (Miscellaneous Amendments No 2) Instrument 2011	2011/18	24.3.11 108
	Pensions (Annuitisation and Income Withdrawals Rules) (Amendment) Instrument 2011	2011/19	24.3.11 108
	Child Trust Funds (Amendment) Instrument 2011	2011/20	24.3.11 108
	Supervision Manual (Auditor's Client Assets Report) (Amendment) Instrument 2011	2011/21	24.3.11 108
	Permitted Links (Amendment No 3) Instrument 2011	2011/24	28.4.11 109
	Periodic Fees (2011/2012) and Other Fees Instrument 2011	2011/28	26.5.11 110
	Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011	2011/30	26.5.11 110
	Listing Rules Sourcebook (Amendment No 7) Instrument 2011	2011/32	26.5.11 110
	Dispute Resolution: Complaints (Amendment No 3) Instrument 2011 ( <i>made jointly with FOS as FOS 2011/3</i> )	2011/33	26.5.11 110
	Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) (No 2) Instrument 2011 ( <i>made jointly with FOS as FOS 2011/4</i> )	2011/36	23.6.11 111
	Retail Distribution Review (Holloway Sickness Policies) Instrument 2011	2011/37	23.6.11 111
	Money Market Funds Instrument 2011	2011/38	23.6.11 111

## HIGH LEVEL STANDARDS

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

*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

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

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

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

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

2010			
Controlled Functions (Amendment No 2) Instrument 2011	2011/15	24.3.11	108

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

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

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

GEN	General Provisions		
<i>First brought into force</i>		-	21.6.01
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008	2008/2	24.1.08	72
Companies Act 2006 (Transitional Provisions) Instrument 2008	2008/9	27.3.08	75
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77
Disclosure Documents (Amendment) Instrument 2008	2008/35	24.7.08	79
FSA Logo Licence (Amendment) Instrument 2008	2008/39	20.8.08	80
Status Disclosure and FSA Logo Instrument 2008	2008/42	25.9.08	81
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
Payment Services Instrument 2009	2009/14	26.3.09	86
Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009	2009/52	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Sale and Rent Back Instrument 2010	2010/1	28.1.10	96
Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103
Public Awareness Objective (Financial Services Act 2010) Instrument 2010	2010/53	10.11.10	104

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10
Electronic Money and Payment Services Instrument 2011 <i>(made jointly with FOS as FOS 2011/1)</i>		2011/7	9.2.11
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment No 2) Instrument 2011		2011/10	24.2.11
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11

*FEES	Fees			
<i>First brought into force</i>		-	1.1.06	-
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08	72
Fees Provisions (2008/2009) Instrument 2008		2008/10	27.3.08	75
Financial Services Compensation Scheme (Amendment of Fees Provisions) Instrument 2008		2008/11	27.3.08	75
Fees Manual (Financial Ombudsman Service Case Fees 2008/2009) Instrument 2008		FOS 2008/2	5.3.08	75
Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 <i>(made jointly with FOS as FOS 2008/3)</i>		2008/18	27.3.08	75
Periodic Fees (2008/2009) and Other Fees Instrument 2008		2008/23	22.5.08	77
Connected Travel Insurance Instrument 2008		2008/24	22.5.08	77
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08	79
Periodic Fees (Solvency 2) Instrument 2008		2008/43	25.9.08	81
Fees (Transaction Reporting) (Amendment) Instrument 2008		2008/49	25.9.08	81
Financial Services Compensation Scheme (Amendment of Fees Provisions (No 2)) Instrument 2008		2008/52	29.9.08	82
Financial Services Compensation Scheme (Amendment of Fees Provisions (No 3)) Instrument 2008		2008/54	7.10.08	82
Handbook Administration (No 11) Instrument 2008		2008/55	29.10.08	82
Financial Services Compensation Scheme (Amendment of Tariff Measures and Other Levy Rules) Instrument 2008		2008/57	29.10.08	82
Financial Services Compensation Scheme (Amendment of Fees Provisions (No 4)) Instrument 2008		2008/63	29.10.08	82
Fees Manual (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009		FOS 2009/2	13.3.09	86
Fees Provisions (2009/2010) Instrument 2009		2009/15	26.3.09	86
Fees (Miscellaneous Amendments) Instrument 2009		2009/16	26.3.09	86
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09	86
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09	87
Fees (Payment Services) Instrument 2009		2009/23	23.4.09	87
Periodic Fees (2009/2010) and Other Fees Instrument 2009		2009/27	28.5.09	88
Fees (Payment Services) (No 2) Instrument 2009		2009/28	28.5.09	88
Fees (Electronic Payments) Instrument 2009		2009/32	25.6.09	89
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 <i>(made jointly with FOS as FOS 2009/3)</i>		2009/36	1.7.09	90
Dormant Bank and Building Society Accounts Instrument 2009		2009/38	23.7.09	90
Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009		2009/47	23.7.09	90
Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 <i>(instrument made by FOS)</i>		FOS 2009/4	16.9.09	92
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009		2009/66	5.11.09	94
Fees (Miscellaneous Amendments) (No 2) Instrument 2009		2009/70	10.12.09	95
Fees (Building Societies) Instrument 2009		2009/71	10.12.09	95
Sale and Rent Back Instrument 2010		2010/1	28.1.10	96
Fees Manual (Financial Ombudsman Service Case Fees 2010/2011) Instrument 2010		FOS 2010/1	10.3.10	98
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10	98
Fees Provisions (2010/2011) Instrument 2010		2010/9	25.3.10	98
Fees Provisions (Amendment No 2) Instrument 2010		2010/10	25.3.10	98
Periodic Fees (2010/2011) and Other Fees Instrument 2010		2010/15	27.5.10	100
Fees (CFEB Levy) Instrument 2010		2010/16	27.5.10	100

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Fees (Special Project Fee for Restructuring) (Amendment) Instrument 2010	2010/20	24.6.10 101
	Financial Services Compensation Scheme (Financial Services Act 2010) Instrument 2010	2010/27	22.7.10 102
	Financial Services Compensation Scheme (Financial Services Act 2010) (No 2) Instrument 2010	2010/45	23.9.10 103
	Financial Services Compensation Scheme (Deposit Tariff Base Amendment) Instrument 2010	2010/54	10.11.10 104
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10 105
	Fees Provisions (Amendment No 3) Instrument 2010	2010/62	16.12.10 105
	Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 ( <i>made jointly with FOS as FOS 2010/3</i> )	2010/63	16.12.10 105
	Retail Distribution Review (Training and Competence) Instrument 2011	2011/5	19.1.11 106
	Fees (Electronic Money Application Fees) Instrument 2011	2011/6	9.2.11 107
	Fees Manual (Financial Ombudsman Service Case Fees 2011/2012) Instrument 2011 ( <i>instrument made by FOS</i> )	FOS 2011/2	16.3.11 108
	Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11 108
	Fees Provisions (2011/2012) Instrument 2011	2011/17	24.3.11 108
	Periodic Fees (2011/2012) and Other Fees Instrument 2011	2011/28	26.5.11 110
	Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) (No 2) Instrument 2011 ( <i>made jointly with FOS as FOS 2011/4</i> )	2011/36	23.6.11 111

## 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
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10 103
	Capital Requirements Directive (Large Exposures) Instrument 2010	2010/41	23.9.10 103
	Prudential Requirements (Capital Planning Buffer) Instrument 2010	2010/42	23.9.10 103
	Capital Requirements Directive (Handbook Amendments No 2) Instrument 2010	2010/66	16.12.10 105
	Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )	2011/7	9.2.11 107

*BIPRU	Prudential sourcebook for Banks, Building Societies and Investment Firms		
	<i>First brought into force (in part)</i>		1.1.07
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Lifetime Mortgages) Instrument 2008	2008/4	28.2.08 73
	Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08 77
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Credit Derivatives Specific Risk) Instrument 2008	2008/58	29.10.08 82
	Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09 87

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

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

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Professional Indemnity Insurance (Limits of Indemnity) Instrument 2009		2009/4	22.1.09 84
Reclassification of Available-For-Sale Debt Instrument 2009		2009/40	23.7.09 90
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09 92
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09 95
Sale and Rent Back Instrument 2010		2010/1	28.1.10 96
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11 108

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

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 Mutuals Reporting) (Amendment) Instrument 2008		2008/15	27.3.08 75
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08 77
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008		2008/66	4.12.08 83
Interim Prudential Sourcebook for Insurers (Other EEA States Insurance Statistics Amendment) Instrument 2009		2009/33	25.6.09 89
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09 92



Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
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
Retail Distribution Review (Pure Protection) Instrument 2010		2010/46	23.9.10 103
Conduct of Business Sourcebook (Recording of Telephone Conversations and Electronic		2010/56	10.11.10 104

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Communications) (No 2) Instrument 2010			
Conduct of Business Sourcebook (Stewardship Code) Instrument 2010		2010/57	10.11.10 104
Conduct of Business Sourcebook (Abolition of Contracting Out for Defined Contribution Schemes) Instrument 2010		2010/58	10.11.10 104
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10 105
Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )		2011/7	9.2.11 107
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11 108
Pensions (Annuitisation and Income Withdrawals Rules) (Amendment) Instrument 2011		2011/19	24.3.11 108
Child Trust Funds (Amendment) Instrument 2011		2011/20	24.3.11 108
Retail Distribution Review (Adviser Charging No 2) Instrument 2011		2011/23	28.4.11 109
Permitted Links (Amendment No 3) Instrument 2011		2011/24	28.4.11 109
Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011		2011/30	26.5.11 110
Retail Distribution Review (Holloway Sickness Policies) Instrument 2011		2011/37	23.6.11 111
Money Market Funds Instrument 2011		2011/38	23.6.11 111

ICOB	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
Retail Distribution Review (Pure Protection) Instrument 2010		2010/46	23.9.10 103
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10 105
Employers' Liability Insurance: Disclosure by Insurers Instrument 2011		2011/12	24.2.11 107

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

BCOB	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		2009/52	24.9.09 92

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Instrument 2009			
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09 95
Banking: Conduct of Business Sourcebook (Amendment No 2) Instrument 2011		2011/13	24.2.11 107
Banking: Conduct of Business Sourcebook (Amendment No 3) Instrument 2011		2011/25	28.4.11 109

CASS	Client Assets		
<i>First brought into force</i>		-	1.1.04 -
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08 76
Client Assets Sourcebook (Common Platform Provisions) Instrument 2008		2008/45	25.9.08 81
Handbook Administration (No 12) Instrument 2009		2009/3	22.1.09 84
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10 98
Client Assets Sourcebook (Amendment No 3) Instrument 2010		2010/32	22.7.10 102
Retail Distribution Review (Pure Protection) Instrument 2010		2010/46	23.9.10 103
Client Assets Sourcebook (Enhancement) Instrument 2010		2010/52	13.10.10 104
Client Assets Sourcebook (Title Transfer) (Amendment) Instrument 2010		2010/59	10.11.10 104
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10 105
Client Assets Reporting (Amendment) Instrument 2011		2011/26	28.4.11 109
Client Assets Reporting (Amendment No 2) Instrument 2011		2011/31	26.5.11 110

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

## 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		2008/40	25.9.08 81

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Provisions) Instrument 2008		
	Status Disclosure and FSA Logo Instrument 2008	2008/42	25.9.08 81
	Supervision Manual (Amendment No 14) Instrument 2008	2008/46	25.9.08 81
	Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08 82
	Prudential Categories (Amendment) Instrument 2008	2008/65	4.12.08 83
	Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09 84
	Supervision Manual (Passporting and Reinsurance) (Amendment) Instrument 2009	2009/9	26.2.09 85
	Supervision Manual (Amendment No 15) Instrument 2009	2009/10	26.2.09 85
	Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09 86
	Supervision Manual (Controllers) (Amendment) Instrument 2009	2009/20	26.3.09 86
	Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09 87
	Integrated Regulatory Reporting (Amendment No 5) Instrument 2009	2009/34	25.4.09 89
	Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 ( <i>made jointly with FOS as FOS 2009/3</i> )	2009/36	1.7.09 90
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09 90
	Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09 90
	Supervision Manual (Controlled Functions) (Amendment No 2) Instrument 2009	2009/42	23.7.09 90
	Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009	2009/48	11.8.09 91
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09 92
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09 92
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009	2009/55	30.9.09 93
	Close Links Reporting Instrument 2009	2009/63	5.11.09 94
	Supervision Manual (Amendment No 16) Instrument 2009	2009/64	5.11.09 94
	Supervision Manual (Retail Mediation Activities Return) (Amendment) Instrument 2009	2009/65	5.11.09 94
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09 95
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09 95
	Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09 95
	Sale and Rent Back Instrument 2010	2010/1	28.1.10 96
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10 98
	Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10 101
	Sale and Rent Back (Regulatory Reporting) Instrument 2010	2010/23	24.6.10 101
	Online Submission and Mandatory Forms (No 2) Instrument 2010	2010/24	24.6.10 101
	Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10 102
	Capital Requirements Directive (Handbook Amendments) Instrument 2010	2010/29	22.7.10 102
	Supervision Manual (Controlled Functions) (Amendment No 3) Instrument 2010	2010/33	22.7.10 102
	Supervision Manual (Payment Services) (Reporting) Instrument 2010	2010/34	22.7.10 102
	Integrated Regulatory Reporting (Amendment No 6) Instrument 2010	2010/35	22.7.10 102
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10 103
	Capital Requirements Directive (Large Exposures) Instrument 2010	2010/41	23.9.10 103
	Liquidity Standards (Miscellaneous Amendments) Instrument 2010	2010/43	23.9.10 103
	Controlled Functions (Amendment) Instrument 2010	2010/48	23.9.10 103
	Integrated Regulatory Reporting (Amendment No 7) Instrument 2010	2010/49	23.9.10 103
	Integrated Regulatory Reporting (Amendment No 8) Instrument 2010	2010/50	23.9.10 103
	Client Assets Sourcebook (Enhancement) Instrument 2010	2010/52	13.10.10 104
	Public Awareness Objective (Financial Services Act 2010) Instrument 2010	2010/53	10.11.10 104
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10 105
	Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010	2010/65	16.12.10 105
	Integrated Regulatory Reporting (Amendment No 9) Instrument 2010	2010/68	16.12.10 105
	Supervision Manual (Retail Mediation Activities Return) (Amendment No 2) Instrument 2010	2010/69	16.12.10 105
	Supervision Manual (Retail Mediation Activities Return) (Amendment No 3) Instrument 2010	2010/70	16.12.10 105
	Change of Control (Aggregation of Holdings) Instrument 2011	2011/2	19.1.11 106
	Integrated Regulatory Reporting (Amendment No 10) Instrument 2011	2011/3	19.1.11 106
	Supervision Manual (Amendment No 17) Instrument 2011	2011/4	19.1.11 106

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Retail Distribution Review (Training and Competence) Instrument 2011	2011/5	19.1.11 106
	Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )	2011/7	9.2.11 107
	Employers' Liability Insurance: Disclosure by Insurers Instrument 2011	2011/12	24.2.11 107
	Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11 108
	Controlled Functions (Amendment No 2) Instrument 2011	2011/15	24.3.11 108
	Supervision Manual (Auditor's Client Assets Report) (Amendment) Instrument 2011	2011/21	24.3.11 108
	Integrated Regulatory Reporting (Amendment No 11) Instrument 2011	2011/22	24.3.11 108
	Client Assets Reporting (Amendment) Instrument 2011	2011/26	28.4.11 109
	Supervision Manual (Core Information) (Amendment) Instrument 2011	2011/27	28.4.11 109
	Client Assets Reporting (Amendment No 2) Instrument 2011	2011/31	26.5.11 110
	Handbook Administration (No 22) Instrument 2011	2011/34	23.6.11 111

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

<b>REDRESS</b>
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*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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Dispute Resolution (Voluntary Jurisdiction and Sale and Rent Back Amendments) Instrument 2009 ( <i>instrument made by FOS</i> )		FOS 2009/6	17.12.09 96
Dispute Resolution: Complaints (Publication of Complaints Data) Instrument 2010		2010/2	28.1.10 96
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10 98
Dispute Resolution: Complaints (Payment Protection Insurance Complaints: Referral to Ombudsman) Instrument 2010		2010/18	27.5.10 100
Sale and Rent Back (Regulatory Reporting) Instrument 2010		2010/23	24.6.10 101
Dispute Resolution: Complaints (Payment Protection Insurance) Instrument 2010		2010/36	22.7.10 103
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10 103
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10 105
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 ( <i>made jointly with FOS as FOS 2010/3</i> )		2010/63	16.12.10 105
Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )		2011/7	9.2.11 107
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11 108
Dispute Resolution: Complaints (Amendment No 3) Instrument 2011		2011/33	26.5.11 110
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) (No 2) Instrument 2011 ( <i>made jointly with FOS as FOS 2011/4</i> )		2011/36	23.6.11 111

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
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10 105
Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) (No 2) Instrument 2010		2010/71	16.12.10 105

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

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

## SPECIALIST SOURCEBOOKS

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

*COLL	Collective Investment Schemes		
<i>First brought into force</i>		-	1.4.04
Collective Investment Schemes Sourcebook (UCITS Eligible Assets Directive and Other Amendments) Instrument 2008		2008/5	28.2.08
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08
Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2008 <b>(REVOKED: July 2008)</b>		2008/27	22.5.08
Collective Investment Schemes Sourcebook (Property Authorised Investment Funds) Instrument 2008		2008/28	22.5.08
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08
Collective Investment Schemes Sourcebook (Immovables Valuation) Instrument 2008		2008/48	25.9.08
Collective Investment Schemes Sourcebook (Simplified Prospectus) (Amendment) Instrument 2008		2008/61	29.10.08
Collective Investment Schemes Sourcebook (Suspension of Dealings) Instrument 2008		2008/69	4.12.08
Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2009		2009/5	22.1.09
Collective Investment Schemes Sourcebook (Amendment No 4) Instrument 2009		2009/11	26.2.09
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09
Collective Investment Schemes Sourcebook (Single Sub-fund Umbrellas) Instrument 2009		2009/44	23.7.09
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09
Collective Investment Schemes Sourcebook (Amendment No 5) Instrument		2009/74	10.12.09
Collective Investment Schemes Sourcebook (Accounting Amendments) Instrument 2010		2010/3	28.1.10
Funds of Alternative Investment Funds Instrument 2010		2010/5	25.2.10
Alternative Finance Investment Bonds Instrument 2010		2010/6	25.2.10
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10
Collective Investment Schemes Sourcebook (Winding Up and Sub-fund Termination and Miscellaneous Amendments) Instrument 2011		2011/11	24.2.11
Money Market Funds Instrument 2011		2011/38	23.6.11

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
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
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08
Companies Act 2006 (Consequential Handbook Amendments No 2) Instrument 2008		2008/41	25.9.08
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09 92
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009		2009/52	24.9.09 92
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10 102
Controlled Functions (Amendment) Instrument 2010		2010/48	23.9.10 103
Public Awareness Objective (Financial Services Act 2010) Instrument 2010		2010/53	10.11.10 104
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11 108
Controlled Functions (Amendment No 2) Instrument 2011		2011/15	24.3.11 108

ELM	Electronic Money		
<i>First brought into force</i>		-	18.4.02 -
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08 72
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08 77
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08 81
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09 86
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009		2009/52	24.9.09 92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09 95
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10 102
Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )		2011/7	9.2.11 107

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

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
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11 108



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

## 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
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
	Listing Rules Sourcebook (Amendment No 7) Instrument 2011	2011/32	26.5.11	110

PR	Prospectus Rules			
	<i>First brought into force</i>	-	1.7.05	-
	Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105

DTR	Disclosure Rules and Transparency Rules			
	<i>First brought into force</i>	-	1.7.05	-
	Disclosure Rules and Transparency Rules Sourcebook (Corporate Governance Rules) Instrument 2008	2008/32	26.6.08	78
	Disclosure Rules and Transparency Rules Sourcebook (Amendment) Instrument 2008	2008/71	4.12.08	83
	Trading Plan Instrument 2009	2009/12	26.2.09	85
	Disclosure and Transparency Rules (Disclosure of Contracts for Differences) Instrument 2009	2009/13	26.2.09	85
	Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
	Disclosure Rules and Transparency Rules Sourcebook (Amendment No 2) Instrument 2010	2010/14	22.4.10	99
	Disclosure Rules and Transparency Rules Sourcebook (Amendment No 3) Instrument 2010	2010/38	22.7.10	102
	UK Corporate Governance Code (Handbook Amendments) Instrument 2010	2010/39	22.7.10	102
	Disclosure Rules and Transparency Rules Sourcebook (Amendment No 4) Instrument 2010	2010/51	23.9.10	103
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105

## Instruments outside the Handbook made after 1 January 2008

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

### Interim Permitted Persons

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

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

### PERG Perimeter Guidance manual

<i>Regulatory Guide brought into force</i>	-	1.7.05	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
Connected Travel Insurance Instrument 2008	2008/24	22.5.08	77
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
Perimeter Guidance (Payment Services Scope) Instrument 2009	2009/19	26.3.09	86
Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90
Perimeter Guidance (Amendment No 2) Instrument 2009	2009/46	23.7.09	90
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Sale and Rent Back Instrument 2010	2010/1	28.1.10	96
Alternative Finance Investment Bonds Instrument 2010	2010/6	25.2.10	97
Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103
Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )	2011/7	9.2.11	107
Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108

*PERG is made and amended by instrument.*

### BSOG Building Societies Regulatory Guide

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

*BSOG is made and amended by instrument*

### RPPD Providers and Distributors Regulatory Guide

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

### \*EG Enforcement Regulatory Guide

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

Decision Procedure and Penalties Manual (Financial Penalties) Instrument 2010	2010/4	25.2.10	97
Enforcement Powers (Financial Services Act 2010) Instrument 2010	2010/26	22.7.10	102
Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )	2011/7	9.2.11	107
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment No 2) Instrument 2011	2011/10	24.2.11	107
Handbook Administration (No 2) Instrument 2011	2011/34	23.6.11	111

*EG is made and amended by instrument*

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

*UNFCOG is made and amended by instrument*

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

## Guidance Notes issued by the FSA

Number	Title	Made	Dates in force	Handbook Notice	
No 1	Frequently asked questions on the code of market conduct	29.11.01	1.12.01-30.6.02	HN 7, HN 12	Expired
No 2	COB Transitional arrangements for pre-N2 firms	27.3.02	10.4.02-30.6.02	HN 10	Expired
No 3	Reproduction of the FSA logo by authorised firms	24.5.02	29.5.02-30.4.03	HN 12	Expired
No 4	Resilience test for insurers	28.6.02	From 28.6.02 <sup>1</sup>	HN 13, HN 22	Expired
No 5	Grandfathered concessions and waivers applications	22.7.02	1.8.02-30.11.02	HN 14	Expired
No 6	Waivers applications: Introduction of a standard form	22.7.02	1.8.02-31.1.03	HN 14	Expired
No 7	Precipice bonds	11.2.03	19.3.03-18.3.04  (including guidance on periodic statements, in force 19.5.03-18.3.04)	HN 19	Expired
No 8	The Credit Union Common Bond	19.6.03	1.7.03-31.12.04	HN 23	Expired <sup>2</sup>
No 9	Guidance for Social Housing Providers	19.4.10	23.4.10	HN 99	Current
No 10	Consumer Redress Schemes	22.7.10	23.7.10	HN 102	Current

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

<sup>2</sup> The text of GN 8 has been incorporated into the Handbook.

## 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	Changes to the prescribed complaints process for firms and the maximum compensation award	Dispute Resolution: Complaints (Amendment No 3) Instrument 2011 [FSA 2011/33; FOS 2011/3]	1.9.11	HN110 <i>May 2011</i> (paras 2.21 – 2.24)
	Changes to strengthen client asset protection	Client Assets Sourcebook (Enhancement) Instrument 2010 [FSA 2010/52]	1.10.11 ( <i>part</i> )	HN104 <i>Nov 2010</i> (paras 2.29 – 2.32)
	New requirements arising out of Electronic Money Regulations	Electronic Money and Payment Services Instrument 2011 [FSA 2011/7]	30.4.12 ( <i>part</i> )	HN107 <i>Feb 2011</i> (paras 2.3 – 2.8)
	Introduction of automatic enrolment for pensions and related amendments to the opt-out process	Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011 [FSA 2011/30]	1.10.12	HN110 <i>May 2011</i> (paras 2.12 – 2.15)
	Amended provisions for advised sales of investments to retail clients	Retail Distribution Review (Adviser Charging) Instrument 2010 [FSA 2010/12]	31.12.12	HN98 <i>Mar 2010</i> (paras 2.29 – 2.34)
	Introduction of ‘consultancy charging’ in group pensions market	Retail Distribution Review (Corporate Pensions) Instrument 2010 [FSA 2010/21]	31.12.12	HN101 <i>June 2010</i> (paras 2.24 – 2.28)
	New and amended commission disclosure requirements	Retail Distribution Review (Pure Protection) Instrument 2010 [FSA 2010/46]	31.12.12	HN103 <i>Sep 2010</i> (paras 2.54 – 2.59)
	Qualification standards etc for retail investment advisers	Retail Distribution Review (Training and Competence) Instrument 2011 [FSA 2011/5]	31.12.12 ( <i>part</i> )	HN106 <i>Jan 2011</i> (paras 2.3 – 2.15)
	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 <i>Mar 2011</i> (paras 2.48 – 2.55)
	Amendments following government’s removal of requirement to annuitise pension savings by age 75	Pensions (Annuitisation and Income Withdrawals Rules) (Amendment) Instrument 2011 [FSA 2011/19]	*	HN108 <i>Mar 2011</i> (paras 2.37 – 2.41)

Module	Change	Instrument	When effective	Described in
SYSC	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 <i>Mar 2011</i> (paras 2.48 – 2.55)
APER	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 <i>Mar 2011</i> (paras 2.48 – 2.55)
FIT	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 <i>Mar 2011</i> (paras 2.48 – 2.55)
TC	Qualification standards etc for retail investment advisers	Retail Distribution Review (Training and Competence) Instrument 2011 [FSA 2011/5]	31.12.12 ( <i>part</i> )	HN106 <i>Jan 2011</i> (paras 2.3 – 2.15)
GEN	New requirements arising out of Electronic Money Regulations	Electronic Money and Payment Services Instrument 2011 [FSA 2011/7]	30.4.12 ( <i>part</i> )	HN107 <i>Feb 2011</i> (paras 2.3 – 2.8)
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(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)	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)
	Minor administrative changes	Handbook Administration (No 18) Instrument 2010 [FSA 2010/19]	31.12.11 ( <i>part</i> )	HN101 <i>June 2010</i> (paras 2.2 – 2.5)
COBS	Extension of current taping rules to cover voice and electronic communications on mobile phones	Conduct of Business Sourcebook (Recording of Telephone Conversations and Electronic Communications) (No 2) Instrument 2010 [FSA 2010/56]	14.11.11	HN104 <i>Nov 2010</i> (paras 2.17 – 2.20)
	Introduction of 'automatic enrolment scheme' for pensions	Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011 [FSA 2011/30]	1.10.12	HN110 <i>May 2011</i> (paras 2.12 – 2.15)

<b>Module</b>	<b>Change</b>	<b>Instrument</b>	<b>When effective</b>	<b>Described in</b>
	Amended provisions for advised sales of investments to retail clients	Retail Distribution Review (Adviser Charging) Instrument 2010 [FSA 2010/12]	31.12.12	HN98 <i>Mar 2010</i> (paras 2.29 – 2.34)
	Introduction of ‘consultancy charging’ in group pensions market	Retail Distribution Review (Corporate Pensions) Instrument 2010 [FSA 2010/21]	31.12.12	HN101 <i>June 2010</i> (paras 2.24 – 2.28)
	New and amended commission disclosure requirements	Retail Distribution Review (Pure Protection) Instrument 2010 [FSA 2010/46]	31.12.12	HN103 <i>Sep 2010</i> (paras 2.54 – 2.59)
	Amendments following government’s removal of requirement to annuitise pension savings by age 75	Pensions (Annuitisation and Income Withdrawals Rules) (Amendment) Instrument 2011 [FSA 2011/19]	*	HN108 <i>Mar 2011</i> (paras 2.37 – 2.41)
	Clarification of and changes to the provisions in relation to adviser charging and ‘restricted advice’	Retail Distribution Review (Adviser Charging No 2) Instrument 2011 [FSA 2011/23]	31.12.12	HN109 <i>Apr 2011</i> (paras 2.5 – 2.7)
ICOB5	New and amended commission disclosure requirements	Retail Distribution Review (Pure Protection) Instrument 2010 [FSA 2010/46]	31.12.12	HN103 <i>Sep 2010</i> (paras 2.54 – 2.59)
CASS	Changes to strengthen client asset protection	Client Assets Sourcebook (Enhancement) Instrument 2010 [FSA 2010/52]	1.10.11 ( <i>part</i> )	HN104 <i>Nov 2010</i> (paras 2.29 – 2.32)
	Amending the procedure for submitting a Client Money and Asset Return (CMAR)	Client Assets Reporting (Amendment No 2) Instrument 2011 [FSA 2011/31]	1.10.11 ( <i>part</i> )	HN110 <i>May 2011</i> (paras 2.17 – 2.20)
SUP	Changes to strengthen client asset protection	Client Assets Sourcebook (Enhancement) Instrument 2010 [FSA 2010/52]	1.10.11 ( <i>part</i> )	HN104 <i>Nov 2010</i> (paras 2.29 – 2.32)
	Amending the procedure for submitting a Client Money and Asset Return (CMAR)	Client Assets Reporting (Amendment No 2) Instrument 2011 [FSA 2011/31]	1.10.11 ( <i>part</i> )	HN110 <i>May 2011</i> (paras 2.17 – 2.20)
	Minor amendments to RMAR (Section A)	Supervision Manual (Retail Mediation Activities Return) (Amendment No 2) Instrument 2010 [FSA 2010/69]	31.12.11	HN105 <i>Dec 2010</i> (paras 2.83 – 2.87)
	Minor amendments to RMAR (Sections D and E)	Supervision Manual (Retail Mediation Activities Return) (Amendment No 3) Instrument 2010 [FSA 2010/70]	31.12.11	HN105 <i>Dec 2010</i> (paras 2.88 – 2.93)
	Qualification standards etc for retail investment advisers	Retail Distribution Review (Training and Competence) Instrument 2011	31.12.12	HN106 <i>Jan 2011</i> (paras 2.3 –

<b>Module</b>	<b>Change</b>	<b>Instrument</b>	<b>When effective</b>	<b>Described in</b>
	Deferred commencement date of various new controlled functions	[FSA 2011/5] Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	2.15) HN108 <i>Mar 2011</i> (paras 2.48 – 2.55)
DISP	Changes to the prescribed complaints process for firms and the maximum compensation award	Dispute Resolution: Complaints (Amendment No 3) Instrument 2011 [FSA 2011/33; FOS 2011/3]	1.7.11; 1.9.11; 1.1.12; 1.7.12	HN110 <i>May 2011</i> (paras 2.21 – 2.24)
CRED	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 <i>Mar 2011</i> (paras 2.48 – 2.55)
ELM	New requirements arising out of Electronic Money Regulations	Electronic Money and Payment Services Instrument 2011 [FSA 2011/7]	30.4.12 ( <i>part</i> )	HN107 <i>Feb 2011</i> (paras 2.3 – 2.8)

- + Part of this instrument comes into force on a date to be notified.
- \* Part of this instrument comes into force when the Finance Act 2011 comes into force.



## Annex E

### What's New?

*listed by effective date within modules*

Module	Change	Instrument	When effective	Described in paragraphs
Glossary	Clarify rule-making responsibilities for fees and minor amendments to provisions for electronic money issuers	Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) (No 2) Instrument 2011 [FSA 2011/36]	1.7.11	2.16 – 2.18
	Introduce rules based on the Committee of European Securities Regulators' (CESR) Guidelines for European money market funds	Money Market Funds Instrument 2011 [FSA 2011/38]	1.7.11	2.32 – 2.34
	Clarify the relevant conditions that apply for exemption from the Retail Distribution Review rules	Retail Distribution Review (Holloway Sickness Policies) Instrument 2011 [FSA 2011/37]	31.12.12	2.20 – 2.25
SYSC	Extend the time period for certain firms to fully comply with the Remuneration Code rule on retained shares or other instruments	Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 3) Instrument 2011 [FSA 2011/35]	1.7.11	2.5 – 2.14
TC	Clarify the relevant conditions that apply for exemption from the Retail Distribution Review rules	Retail Distribution Review (Holloway Sickness Policies) Instrument 2011 [FSA 2011/37]	31.12.12	2.20 – 2.25
FEES	Clarify rule-making responsibilities for fees and minor amendments to provisions for electronic money issuers	Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) (No 2) Instrument 2011 [FSA 2011/36]	1.7.11	2.16 – 2.18
BIPRU	Minor administrative changes	Handbook Administration (No 22) Instrument 2011 [FSA 2011/34]	1.7.11	2.27 – 2.29
COBS	Introduce rules based on the Committee of European Securities Regulators' (CESR) Guidelines for European money market funds	Money Market Funds Instrument 2011 [FSA 2011/38]	1.7.11	2.32 – 2.34
	Clarify the relevant conditions that apply for exemption from the Retail	Retail Distribution Review (Holloway Sickness Policies) Instrument 2011 [FSA 2011/37]	31.12.12	2.20 – 2.25

<b>Module</b>	<b>Change</b>	<b>Instrument</b>	<b>When effective</b>	<b>Described in paragraphs</b>
	Distribution Review rules			
SUP	Minor administrative changes	Handbook Administration (No 22) Instrument 2011 [FSA 2011/34]	1.7.11	2.27 – 2.29
DEPP	Minor administrative changes	Handbook Administration (No 22) Instrument 2011 [FSA 2011/34]	1.7.11	2.27 – 2.29
DISP	Clarify rule-making responsibilities for fees and minor amendments to provisions for electronic money issuers	Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) (No 2) Instrument 2011 [FSA 2011/36]	1.7.11	2.16 – 2.18
COLL	Introduce rules based on the Committee of European Securities Regulators' (CESR) Guidelines for European money market funds	Money Market Funds Instrument 2011 [FSA 2011/38]	1.7.11	2.32 – 2.34
EG	Minor administrative changes	Handbook Administration (No 22) Instrument 2011 [FSA 2011/34]	1.7.11	2.27 – 2.29

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