

Financial Services Authority

Handbook Notice 113

Board meeting 22 September 2011
Notice published 23 September 2011



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

Nick Walker
Handbook Editor
Tel: 020 7066 3176
Email: nick.walker@fsa.gov.uk

Melanie Purdie
Tel: 020 7066 9066
Email: mel.purdie@fsa.gov.uk

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

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

Contents

1	Overview	3
2	Handbook changes made by the Board on 22 September 2011	7
3	Changes outside the Handbook	18
4	Feedback on responses to consultation	19

Annex A: List of instruments made or approved by the Board on 22 September 2011

Annex B: Table of Handbook modules showing amending instruments:

- Handbook modules
- modules outside the Handbook

Annex C: Guidance Notes issued by the FSA

Annex D: Handbook provisions not yet in force

Annex E: What's New?

1

Overview

Legislative changes this month

The Handbook

- 1.1 On 22 September 2011 the FSA Board made changes to the Handbook in 10 instruments which:
- make minor administrative corrections to the Handbook, none of which represents any change in FSA policy (FSA 2011/48);
 - clarify that common platform firms conducting investment services and activities from a branch in another Member State are subject to the Host State's requirements for those investment services and activities for the purpose of article 13(2) of MiFID and the MiFID implementing Directive (FSA 2011/49);
 - amend the list of appropriate qualifications for advisers in the Training and Competence sourcebook and provide a list of accredited bodies which issue annual statements of professional standing to advisers (FSA 2011/50);
 - remove the use of non-EEA rules in calculating group capital requirements (FSA 2011/51);
 - amend the liquidity rules and guidance, including a widening of the qualifying criteria for low frequency liquidity reporting and an extension to the transitional period for former mismatch firms (FSA 2011/52);
 - amend the guidance on the promotion of products or services which are described as 'guaranteed', 'protected' or 'secure' (FSA 2011/53);
 - amend provisions relating to custody liens and title transfer collateral arrangements in the Client Assets sourcebook (FSA 2011/56);

- make a minor rule amendment relating to reporting, and centralise the collection of written reports to the FSA (FSA 2011/57);
- amend various data items and guidance in order to clarify existing reporting requirements (FSA 2011/59); and
- enable corporate trustees of occupational pension schemes to claim on the Financial Services Compensation Scheme should a life insurer fail (FSA 2011/61).

1.2 These instruments are all listed in Annex A. Instruments FSA 2011/54, FSA 2011/55 and FSA 2011/58 have also been made by the Board but will be published at a later date. They will be summarised in the November Handbook Notice.

Changes outside the Handbook

1.3 There are no changes outside the Handbook this month.

Description of changes

1.4 The legislative changes referred to above are listed and briefly described in Chapter 2 of this Notice.

Feedback on responses to consultations

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

- CP11/6 *Use of non-EEA rules in calculating group capital requirements* (March 2011);
- Chapter 7 of CP11/7 *Quarterly consultation (No 28)* (April 2011);
- Chapters 2, 3, 4, 5, 7 and 9 of CP11/11 *Quarterly consultation (No 29)* (June 2011); and
- CP11/15 *Client assets sourcebook:(1) custody liens (2) title transfer collateral arrangements* (July 2011).

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

Annexes to this Notice

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

Making corrections

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

Publication of Handbook material

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

Obligation to publish feedback

- 1.14 This Notice, and the feedback to which paragraph 1.7 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

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

Next Board meeting

- 1.16** There is no scheduled meeting of the Board in October. The next Board meeting is on 2 November 2011. The Handbook Notice will be published on 3 November 2011.

2

Handbook changes made by the Board

Introduction

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

Handbook Administration (No 23) Instrument 2011 (FSA 2011/48)

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

Change to Glossary: ***Changes to definition of "Lloyd's complaint procedures"***

Changes: ***Change to FINMAR 2.2.1R***

.....

Change to ICOBS 2.4.1G

.....
Changes to SUP 16.1.2G and 16.1.3R

.....
Changes to COLL 7.7.15G

.....
Changes to PR 1.2.1UK

Financial Stability and Markets sourcebook (FINMAR)

- 2.3 When we made the new short-selling rules in FINMAR 2 and deleted the short selling provisions from the Market Conduct sourcebook (MAR), it was not our intention to change the substance of the requirements in relation to short selling other than in one small respect, namely a slight reduction in the scope of the application of the disclosure obligation regarding net short positions held in rights issue shares. It has been brought to our attention that the rule in FINMAR 2.2.1R relating to disclosure during a rights issue period has had the effect of making an additional change to our short-selling requirement and is, in addition, inconsistent with the Glossary definition of “disclosure”. This represented an unintentional change from the pre-existing position and has therefore been corrected.

Insurance: Conduct of Business sourcebook (ICOBS)

- 2.4 The original record-keeping requirements in the Senior Management Arrangements, Systems and Control sourcebook (SYSC) were implemented on 1 December 2001 in SYSC 3.2.20R and these continue to apply to insurers. SYSC was amended on the 1 November 2007 by the *Record Keeping, Interprofessional Business and Simplified Prospectuses Instrument 2007* (FSA 2007/34). That instrument introduced new rules and guidance on record keeping within SYSC 9.1.1R to SYSC 9.1.7G for firms, including insurance intermediaries. However, ICOBS 2.4.1G(1) was not amended to reflect the different requirements for those firms.
- 2.5 Firms should have been aware of the requirements of SYSC 3 and 9, where relevant, as these have applied since they were implemented on 1 December 2001 and 1 November 2007, respectively. But, in order to correct the omission we have revised ICOBS 2.4.1G(1) so that it correctly reflects the reference to record keeping for **all** firms.

Other changes

- 2.6 In summary the other amendments made this month are as follows:
- corrections to cross-references (in the Glossary, SUP 16.1.2G and COLL 7.7);
 - deletion of out-of-date material in SUP 16.1.3R; and
 - a change to the Prospectus Rules (PR 1.2.1UK), which sets out the text of section 86 of the Act (Exempt offers to the public), to reflect an amendment which has been made to that section.
- 2.7 These changes come into force on **1 October 2011**.

Training and Competence sourcebook (TC)

Training and Competence Sourcebook (Accredited Bodies and Qualifications Amendments No 2) Instrument 2011 (FSA 2011/50)

- 2.14 Following consultation in Chapter 3 of CP11/11², the Board has made the following changes to the Handbook:

Change to Glossary: **Change to “accredited body”**

Changes: **Change to TC 2.1.7R**
 Changes to TC Appendix 1.1, Appendix 4E

- 2.15 The Training and Competence sourcebook (TC) contains a list of appropriate qualifications. The changes to this instrument:

- add two qualifications to the appropriate qualifications list;
- amend the detail of one qualification already on the appropriate qualifications list;
- add accredited bodies to the Glossary of definitions; and
- amend two TC activities relating to advice given on securities to remove reference to personal pension schemes.

- 2.16 The majority of this instrument comes into force on **1 October 2011**. Feedback on this consultation is set out in Chapter 4 of this Notice.

PRUDENTIAL STANDARDS

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

Prudential Sourcebook for Banks, Building Societies and Investment Firms (Group Risk Consolidation) Instrument 2011 (FSA 2011/51)

- 2.17 Following consultation in CP11/6³, the Board has made the following changes to the Handbook:

Changes: **Deletion of BIPRU 8.7.35R, 8.7.36G and 8.7.38R**
 Addition of BIPRU 8.7.38AR
 Changes to BIPRU 8.8.3R

² CP11/11 *Quarterly consultation (No 29)* (June 2011).

³ CP11/6 *Use of non-EEA rules in calculating group capital requirements* (March 2011).

.....
Changes to SUP 16 Annex 25G

- 2.18** In summary, these changes require UK groups to use the FSA rules for calculating their group capital requirements. These amendments will remove the risk of information asymmetry between the FSA and firms to ensure that UK groups are holding adequate capital.
- 2.19** These rule changes have been made to discontinue the use of non-EEA rules in calculating group capital requirements and prevent the FSA being subjected to infraction proceedings by the European Commission for non-compliance with the Capital Requirements Directive.
- 2.20** This instrument comes into force on **31 December 2011** and feedback on this consultation will be provided in a separate policy statement published by the FSA.

Liquidity Standards (Miscellaneous Amendments No 3) Instrument 2011 (FSA 2011/52)

- 2.21** Following consultation in Chapter 4 of CP11/11⁴, the Board has approved the following changes to the Handbook:

Changes to Glossary: *Changes to “DLG by default” and “low frequency liquidity reporting firm”*

Changes: *Changes to BIPRU 12.6.15R and 12.6.17G
 Changes to BIPRU TP 30*

.....
Changes to SUP 16.12.5R, 16.12.11R, 16.12.15R and 16.12.22A

- 2.22** In summary, these changes:
- amend the reporting requirements for the completion of FSA052 and associated guidance;
 - refine the Glossary definition of ‘DLG by default’ to clarify that where only ILAS (individual liquidity adequacy standards) BIPRU firms are within a reporting group, the DLG by default reporting requirements do not apply;
 - correct and amend the simplified ILAS approach;
 - extend the transitional arrangements for mismatch firms until 31 December 2012 to enable the FSA to issue these firms with individual liquidity guidance; and

⁴ CP11/11 *Quarterly consultation (No 29)* (June 2011).

Banking: Conduct of Business sourcebook (BCOBS)

Financial Promotions Guidance (Amendment) Instrument 2011 (FSA 2011/53)

- 2.28 For the changes made to BCOBS by this instrument, see paragraphs 2.31 to 2.33 of this Notice.

Client Assets sourcebook (CASS)

Client Assets Sourcebook (Collateral Transfer and Liens Amendment) Instrument 2011 (FSA 2011/56)

- 2.29 Following consultation in CP11/15⁶, the Board has made the following changes to the Handbook:

Changes:

- Changes to CASS 6.1.6R and 6.1.6AR*
- Changes to CASS 6.3.3G, 6.3.5R and 6.3.6R*
- Changes to CASS 7.2.3R and 7.2.3AR*
- Changes to CASS TP 1*

Custody liens

- 2.30 In PS10/16⁷ we introduced a prohibition against inappropriate general liens in custody agreements. We have subsequently been alerted to issues with the technical application of these rules and, therefore, proposed in CP11/15 to amend the existing rules, taking into account these issues.
- 2.31 In the meantime, the changes in this instrument have been made to extend the current transitional provisions for the rules prohibiting general liens in custody agreements for six months from 1 October 2011 to March 2012 and to provide interim relief from the prohibition on general liens for all agreements currently subject to these rules for the same period and to re-introduce guidance in CASS 6.3.3G(4) requiring firms to consider any liens when entering into custody agreements.
- 2.32 The substantive changes to the rules on custody liens will be addressed in a separate policy statement after the consultation for those changes closes on 28 October 2011. (Changes to the CASS rules to provide for the taking of certain liens or rights over omnibus client accounts and changes in the rules in relation to liens or rights over assets held in overseas jurisdictions.)

⁶ CP11/15 *Client assets sourcebook:(1) custody liens (2) title transfer collateral arrangements* (July 2011).

⁷ PS10/16 *Client Assets Sourcebook (Enhancements) Instrument 2011: Feedback on CP10/9 and made rules* (October 2010).

Title transfer collateral arrangements (TTCA)

- 2.33 The changes made by the Board in this instrument in respect of TTCAs extend the restriction on the application of TTCA and associated provisions to include rolling spot forex contracts that are offered to retail clients in the form of both futures and CFDs. As previously indicated, we will periodically review the wider application of these restrictions on other products and businesses.
- 2.34 This instrument comes into force on **1 October 2011**. Feedback on this consultation is provided in Chapter 4 of this Notice.

REGULATORY PROCESSES**Supervision manual (SUP)***Handbook Administration (No 23) Instrument 2011 (FSA 2011/48)*

- 2.35 For changes made to SUP by this instrument, see paragraphs 2.2 to 2.7 of this Notice.

Prudential Sourcebook for Banks, Building Societies and Investment Firms (Group Risk Consolidation) Instrument 2011 (FSA 2011/51)

- 2.36 For changes made to SUP by this instrument, see paragraphs 2.19 to 2.22 of this Notice.

Liquidity Standards (Miscellaneous Amendments No 3) Instrument 2011 (FSA 2011/52)

- 2.37 For changes made to SUP by this instrument, see paragraphs 2.23 to 2.25 of this Notice.

Supervision Manual (Amendment No 18) Instrument 2011 (FSA 2011/57)

- 2.38 Following consultation in Chapter 9 of CP11/11⁸, the Board has made the following changes to the Handbook:

Changes: **Changes to SUP 16.3.8R, 16.3.9R and 16.3.10G**

⁸ CP11/11 *Quarterly consultation (No 29)* (June 2011).

- 2.39 In summary, these changes:
- introduce a central delivery address for consistent processing (i.e. recording receipt) through GABRIEL by the data monitoring team;
 - remove the requirement for firms to submit their written reports to their usual supervisory contact, to avoid inconsistent processing and inaccurate record keeping; and
 - centralise collection to enable a late returns process to be implemented, resulting in improved supervision of firms regulatory reporting requirements.
- 2.40 This instrument comes into force on **1 October 2011**. Feedback on this consultation is set out in Chapter 4 of this Notice.

Integrated Regulatory Reporting (Amendment No 12) Instrument 2011 (FSA 2011/59)

- 2.41 Following consultation in Chapter 7 of CP11/7⁹, the Board has made the following changes:

Changes:

- Changes to SUP 16.12.5R***
- Changes to SUP 16 Annex 24R***
- Changes to SUP 16 Annex 25G***

- 2.42 This instrument clarifies various reporting requirements in response to queries from firms. It makes changes to the following aspects of the regulatory reporting rules as follows:
- in SUP 16.12.5, against the rows for Securitisation (non-trading book) and Securitisation (trading book) a reference to note 2 is added in the relevant columns to clarify that FSA046 and FSA058 are required to be submitted on a UK Consolidation Group basis in addition to on an entity basis;
 - in SUP 16 Annex 24R, a new column is added to the PII table on FSA031 and FSA032 (capital adequacy for exempt CAD firms) which requires firms to submit the currency in which the indemnity limits of the PII policy are denominated (relevant guidance is provided in SUP 16 Annex 25G); and
 - computational validation rules are added to SUP 16 Annex 25G for data item FSA004 (Credit Risk).

⁹ CP11/7 *Quarterly consultation (No 28)* (April 2011).

- 2.43 This instrument comes into force on **1 October 2011**. There was no feedback on these proposed changes during the consultation period. We are also taking this opportunity to correct some minor errors in the reporting requirements, none of which represents any change in policy.

REDRESS

Compensation sourcebook (COMP)

Compensation Sourcebook (Occupational Pension Scheme Trustees) Instrument 2011 (FSA 2011/61)

- 2.44 Further to consultation in Chapter 7 of CP11/11¹⁰, the Board has made the following changes to the Handbook:

Changes: ***Changes to COMP 4.2.2R***
 Changes to COMP TP 1.1

- 2.45 In summary, these changes ensure that, should a life insurer fail, the Financial Services Compensation Scheme (FSCS) can protect consumers who are members of occupational pension schemes, regardless of the scheme structure which the employer has chosen to adopt. The instrument enables corporate trustees of occupational pension schemes to make claims to the FSCS in relation to a life insurance policy of an insurer in the same group, where the sponsoring employer is a 'large' employer.
- 2.46 This instrument comes into force on **1 October 2011**. Feedback on this consultation is set out in Chapter 4 of this Notice.

SPECIALIST SOURCEBOOKS

Collective Investment Schemes (COLL)

Handbook Administration (No 23) Instrument 2011 (FSA 2011/48)

- 2.47 For changes made to COLL by this instrument, see paragraphs 2.2 to 2.7 of this Notice.

¹⁰ CP11/11 *Quarterly consultation (No 29)* (June 2011).

LISTING, PROSPECTUS AND DISCLOSURE

Prospectus Rules (PR)

Handbook Administration (No 23) Instrument 2011 (FSA 2011/48)

- 2.48** For changes made to PR by this instrument, see paragraphs 2.2 to 2.7 of this Notice.

3

Changes outside the Handbook

- 3.1 No changes have been made by the Board this month to material outside the Handbook.

4

Feedback on responses to consultation

- 4.1 This chapter provides feedback on the following consultation:
- Chapter 7 of CP11/7 *Quarterly consultation (No 28)* (April 2011);
 - Chapters 2, 3, 4, 5, 7 and 9 of CP11/11 *Quarterly consultation (No 29)* (June 2011); and
 - CP11/15 *Client assets sourcebook:(1) custody liens (2) title transfer collateral arrangements* (July 2011).

Chapter 7 of CP11/7, Quarterly consultation (No 28)

Integrated Regulatory Reporting (Amendment No 12) Instrument 2011 (FSA 2011/59)

Supervision manual (SUP)

- 4.2 In Chapter 7 of CP11/7, we proposed some revisions to the rules and guidance on regulatory reporting in Chapter 16 of SUP. These amendments cover:
- SUP 16.12.5R;
 - SUP 16 Annex 24R (Reporting forms); and
 - SUP 16 Annex 25G (Guidance on completing the forms).
- 4.3 The consultation covered some clarification to reporting rules, and changes to guidance, validations and data items. These changes are relevant to:
- firms subject to the Capital Requirements Directive (CRD); and

- exempt Capital Adequacy Directive (CAD) firms subject to chapters 9 and 13 of IPRU(INV) or IPRU(INV)⁹ and IPR(INV)¹³.

4.4 We received no responses to the proposals so the amendments have been made exactly as proposed. The changes are listed and described in paragraphs 2.48 to 2.51 of this Notice.

Chapter 2 of CP11/11, Quarterly consultation (No 29)

Senior Management Arrangements, Systems and Controls (Amendment No 3) Instrument 2011 (FSA 2011/49)

Senior Management Arrangements, Systems and Controls sourcebook (SYSC)

- 4.5 In Chapter 2 of CP11/11 we consulted on a new rule to Chapter 6.1 (Compliance, internal audit and financial crime) of SYSC which would apply to a common platform firm¹¹ conducting investment services and activities from a branch in another EEA State.
- 4.6 We explained that when we consulted on our proposals to implement the Markets in Financial Instruments Directive (MiFID) in PS06/13¹², subsequently confirmed in PS07/23¹³, it was our clear policy intention that the common platform requirements in Chapters 4 to 10 of SYSC should apply to a common platform firm in relation to passported activities carried on from a branch in another Member State. While it was clear that the high level over-arching rule SYSC 4.1.1R and the common platform generally applied in this way to EEA branches of UK common platform firms conducting investment services and activities, the reference to the ‘regulatory system’ in SYSC 6.1.1R appeared to cut back the application of the compliance requirements so they only applied in relation to compliance with UK rules and did not extend to compliance with host state requirements.
- 4.7 The new rule would eliminate this potential uncertainty making it clear that such branches are subject to the host state’s requirements for those investment services and activities for the purposes of article 13(2) of MiFID.

11 A common platform firm is a firm that is a BIPRU firm (ie a firm covered by the Prudential sourcebook for Banks, Building Societies and Investment Firms (BIPRU) — a building society, bank, full scope BIPRU investment firm, BIPRU limited licence firm or BIPRU limited activity firm), an exempt Capital Adequacy Directive (CAD) firm, a UK MiFID investment firm which falls within the definition of ‘local firm’ in Article 3.1P of the CAD or a dormant account fund operator (see the Glossary to the FSA Handbook). <http://fsahandbook.info/FSA/html/handbook/Glossary/C>

12 PS06/13 *Organisational systems and controls – Common platform for firms. Feedback on CP06/09* (October 2006).

13 PS07/23 *Integrated Regulatory Reporting (IRR): Changes to reporting requirements affecting most firms – feedback to CP07/17* (December 2007).

4.8 We received two responses. We asked:

Q1: Do you agree with our proposed new rule to make it clear that EEA branches of UK common platform firms are subject both to UK and to their host state's requirements for any investment services or activities they conduct?

4.9 Both respondents agreed with our proposal.

4.10 The changes made by this instrument are listed and described in paragraphs 2.11 to 2.13 of this Notice.

Chapter 3 of CP11/11, Quarterly consultation (No 29)

Training and Competence Sourcebook (Accredited Bodies and Qualifications Amendments No 2) 2011 (FSA 2011/50)

Glossary of definitions

Training and Competence sourcebook (TC)

- 4.11 In Chapter 2 of PS11/1¹⁴ and Chapter 3 of PS10/18¹⁵ we confirmed there would be an enhanced role under our Retail Distribution Review (RDR) for bodies we accredit, where they meet our criteria, and that we would publish an appropriate qualifications list in our Training and Competence sourcebook (TC). We also said that we would consult for one month each time we proposed that a new qualification should be added or removed from the appropriate qualification list.
- 4.12 We consulted in Chapter 3 of CP11/11 on the following proposals:
- extending the list of appropriate qualifications for a number of activities;
 - continuing to list regulatory modules separately within our appropriate qualifications list in order to provide a degree of certainty that the module correctly forms a part of the stated qualification; and
 - adding the names of bodies who have applied for accredited status where we have assessed them as meeting our criteria.
- 4.13 In addition to the above we also proposed making a change to the following activities in TC Appendix 1 to exclude 'personal pension schemes':

¹⁴ PS11/1 *Distribution of retail investments: Delivering the RDR – professionalism* (January 2011).

¹⁵ PS10/18 *Feedback to CP10/12 Competence and ethics and final rules* (December 2010).

- advising in securities that are not stakeholder pension schemes or broker funds; and
- advising on and dealing in securities that are not stakeholder pension schemes or broker funds.

Appropriate qualifications

- 4.14** We first published a list of appropriate transitional qualifications in December 2009 following the raise of professional standards from QCF level 3 to QCF level 4. The Financial Services Skills Council (FSSC) then developed, consulted on and published the modernised exam standards which allowed new RDR-compliant qualifications to be developed. We continue to receive new qualifications to be included in the appropriate qualifications list.
- 4.15** We proposed adding certain legacy qualifications from the previous list maintained by the Financial Services Skills Council to TC. This sourcebook contains qualification requirements for individuals carrying out certain retail activities.
- 4.16** For the TC activity of advising on (but not dealing in) securities (which are not stakeholder pension schemes, personal pension schemes or broker funds) we proposed:
- adding the Chartered Insurance Institute’s Financial Planning Certificate (to be removed from list on 31 December 2012);
 - adding the Chartered Insurance Institute’s G70 paper of the Advanced Financial Planning Certificate, with a key of “C” (to be removed from list on 31 December 2012); and
 - amending the entry for the Chartered Insurance Institute’s Advanced Financial Planning Certificate to remove reference to the G70 paper.
- 4.17** All eleven responses agreed with our proposals. We will go ahead and amend the appropriate qualifications list as proposed.
- 4.18** We also consulted on the need to separately list regulatory modules on the appropriate qualifications list, and if we are going to remove all regulatory modules, if we should do so now, or as we review the underlying examination standards.
- 4.19** We received eleven responses, of which ten agreed that the regulatory modules do not need to be listed on the appropriate qualifications list separately. However, one respondent felt that not listing the regulatory modules separately could be difficult for qualification providers if firms needed to contact them to check details. They also felt that listing the modules separately provides a degree of certainty that the module correctly forms a part of the stated qualification. We felt these were both valid points, and so we will not be making any changes to the Handbook

immediately; instead we will review how we list regulatory modules on a case by case basis, when we review the associated exam standards¹⁶ for each TC activity.

Accredited Bodies

4.20 In CP11/11 we consulted on the addition of six Accredited Bodies to the Glossary of Definitions that meet our requirements. Those accredited bodies are:

- CFA Society of the UK;
- The Chartered Institute for Securities and Investment;
- The Chartered Institute of Bankers in Scotland;
- The Chartered Insurance Institute;
- The Institute of Financial Planning; and
- The Institute of Financial Services.

4.21 None of the respondents objected. In response to feedback The Institute of Financial Services has been changed to The ifs School of Finance. The Board agreed with the recommendation to designate these bodies as accredited bodies.

Removing 'personal pension schemes' from two TC activities

4.22 Finally we consulted on changing the following activities in TC Appendix 1 to exclude 'personal pension schemes':

- advising on securities that are not stakeholder pension schemes or broker funds; and
- advising on and dealing in securities that are not stakeholder pension schemes or broker funds.

4.23 The reason for this proposal is that although the term 'personal pension schemes' is listed in our Glossary in the definition of a 'security', it also appears in our Glossary in the definition of a 'packaged product'. It is right that personal pension scheme continues to be included as a term within the definition of a security, but, for the purpose of being competent to advise on a personal pension scheme, it is the reference in the definition of packaged products that is relevant.

4.24 The four respondents who commented on this proposal agreed that personal pensions should be removed from the examination standards for securities. However, the respondents felt that it must be made clear that if individuals are advising on personal pensions schemes, they need to attain an appropriate

¹⁶ Exam standards set out the learning outcomes and indicative content we expect appropriate qualifications to cover as a minimum.

qualification listed under the TC activity of advising on packaged products (changing to retail investment products post end 2012).

- 4.25 The further 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 2.15 to 2.17 of this Notice.

Chapter 4 of CP11/11, Quarterly Consultation (No 29)

Liquidity Standards (Miscellaneous Amendments No 3) Instrument 2011(FSA 2011/52)

Glossary of definitions

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

Supervision manual (SUP)

- 4.26 In CP11/11 we consulted on rule amendments to Chapter 12 of the Prudential sourcebook for Banks, Building Societies, and Investment Firms (BIPRU), Chapter 16.12 of the Supervision manual (SUP) and certain glossary definitions.
- 4.27 The proposals comprised:
- an amendment to the reporting requirements for the completion of FSA052 (SUP 16.12) and associated guidance (SUP 16 Annex 25G);
 - an amendment to the Glossary definition of ‘DLG by default’;
 - corrections and amendments to the simplified individual liquidity adequacy standards (ILAS) approach (BIPRU 12.6);
 - an extension to the transitional arrangements for mismatch firms that managed liquidity risk using Chapter LM IPRU(BANK) as at 30 November 2009 (BIPRU TP 30); and
 - an amendment to the Glossary definition of ‘low frequency liquidity reporting firm’.
- 4.28 The amendments to the SUP 16.12 rules in relation to the completion of FSA052 and the associated guidance make it clear the data item should be completed in three respective currencies (sterling (GBP), US dollar (USD) and euro (EUR)). This amendment should correct current inconsistency in reporting practices.
- 4.29 The amendment to the definition of ‘DLG by default’ means that where there are only ILAS BIPRU firms within the reporting group the DLG by default reporting requirements do not apply.

- 4.30 The corrections and amendments to the simplified ILAS approach means the formula captures the non-defined/open maturity columns from FSA048 and that the wholesale credit pipeline risk is captured.
- 4.31 The changes to SUP TP 30 extend the transitional requirements for former mismatch firms until 31 December 2012. This allows us time to issue all of these firms with individual liquidity guidance (ILG).
- 4.32 The amendment to the definition of ‘low frequency liquidity reporting firm’ will mean that firms with balance sheet assets of less than £5bn will be low frequency liquidity reporting firms and will submit the liquidity data items on a monthly rather than weekly basis.

Responses

- 4.33 We received four responses to the consultation, all of which broadly supported the proposals.

Cost benefit analysis and compatibility statement

- 4.34 In CP11/11, we set out the outcomes of our cost benefit analysis (CBA) and our consideration of the proposals in the context of our statutory objectives and principles of good regulation. The CBA and compatibility statement for the proposal remain unchanged from those published in CP11/11.
- 4.35 The changes made by this instrument are listed and described at paragraphs 2.22 to 2.24 of this Notice.

Chapter 5 of CP11/11, Quarterly consultation (No 29)

Financial Promotions Guidance (Amendment) Instrument 2011 (FSA 2011/53)

Conduct of Business Sourcebook (COBS) and Banking: Conduct of Business Sourcebook (BCOBS)

- 4.36 In CP11/11 we consulted on introducing guidance in COBS 4 and BCOBS 2 to make it clearer for firms who market products, including structured products, to understand how the ‘fair, clear and not misleading’ rule applies in respect of products or services which are described as ‘guaranteed’, ‘protected’ or ‘secure’.

4.37 We asked:

Q1: Do you agree that the proposed guidance on use of the terms 'guaranteed', 'protected' or 'secure' is appropriate?

4.38 Most respondents supported the proposal, so we have not altered the amendments proposed. Some respondents took the view that this guidance did not go far enough and suggested that the FSA provide more detailed guidance or consult on a rule.

Our response

We have not proposed a rule as introducing a rule would be super-equivalent to the relevant conduct of business requirements of the Markets in Financial Instruments Directive (MiFID) (in so far as the instrument covers subject matter that is within the scope of harmonisation by the MiFID).

4.39 The changes made by this instrument are listed and described in paragraphs 2.30 to 2.32 of this Notice.

Chapter 7 of CP11/11, Quarterly consultation (No 29)

Compensation Sourcebook (Occupational Pension Scheme Trustees) Instrument 2011 (FSA 2011/61)

Compensation sourcebook (COMP)

4.40 In CP11/11 we consulted on an amendment to enable corporate trustees of occupational pension schemes to make claims to the Financial Services Compensation Scheme (FSCS) in relation to a life insurance policy of an insurer in the same group, where the sponsoring employer is a 'large' employer. We also consulted on an amendment to clarify our rules to confirm that, if a firm that is not a life insurer fails, group-affiliated corporate trustees of occupational pension schemes where the sponsoring employer is 'large' are not eligible to make claims to the FSCS.

4.41 Extending the categories of persons who can make claims to the FSCS means that, should a life insurer fail, firms could face higher costs due to increased FSCS levies. We estimated that the value of the additional benefits protected by the FSCS,

expressed as a percentage of the insurer's total liabilities to life insurance policyholders, could range from 0.1% to as much as 10%. This range was an over-estimate and reflected the different values of policies held by trustees. In the past there have been few instances of life insurers failing.

Responses to individual questions

4.42 We asked:

Q1: Do you agree that a corporate trustee of an occupational pension scheme should be eligible to make claims to the FSCS in relation to a life insurance policy where the trustee is in the same group as the life insurer that issued the policy and the sponsoring employer is a large employer (as is the current position for non-group affiliated trustees)?

4.43 We received seven responses, six supported the change and one had no comment on the proposals. One of the respondents supported the change in principle, but was concerned that the uncertainty about the potential cost made it difficult to assess the potential size of any compensation levy. Another asked if the FSA had considered in its cost benefit analysis (CBA) how the change would impact on the cost of levies for life insurers who issued policies to trustees who would be brought into FSCS protection.

Our response

In carrying out the CBA we found that life insurers do not routinely record the size of the sponsoring employer of occupational pension schemes. For this reason, and because of the wide variation in the number of members in a scheme and the value of their policies, we consulted on a range of figures to illustrate the possible impact.

Should a life insurer fail, the amount of compensation costs the FSCS can levy the life and pensions provision sub-class in any year is limited to £690m. But the actual FSCS compensation costs will vary, depending on the value of the protected business written by that insurer for eligible claimants. Therefore, it is not possible to assess in advance of a particular failure the potential size of any compensation levy. However, life insurance claims will become payable over a period of years so any levies required to meet compensation costs could also be phased.

The impact of a compensation levy on individual insurers will depend

on the level of business written. The tariff base for 75% of the levy is calculated by reference to relevant net premium income, ie. premiums relating to protected contracts of insurance. The proposed change has no impact on this part of the levy as protected contracts of insurance include contracts with claimants who are not eligible to make claims to FSCS. However, the tariff base for 25% of the levy is based on technical provisions for protected contracts of insurance with eligible claimants. The proposed change will, therefore, mean that insurers where the corporate trustee of the occupational pension scheme is in the same group as the life insurer and the sponsoring employer is large may need to contribute a proportionately higher amount. However, this reflects the increase in protection.

- 4.44 In the light of the responses we have received, we are making the changes as consulted on. The instrument does not differ significantly from the consultative draft. The rules making the changes will take effect from 1 October 2011.

Cost benefit analysis and compatibility statement

- 4.45 The cost benefit issues raised by respondents have been considered and do not materially influence the outcome of the CBA. The CBA and compatibility statement presented in CP11/11 still hold. The full list of changes made by this instrument is set out at paragraphs 2.53 to 2.55 of this Notice.

Chapter 9 of CP11/11, Quarterly consultation (No 29)

Supervision Manual (Amendment No 18) Instrument 2011 (FSA 2011/57)

Supervision manual (SUP)

- 4.46 In Chapter 9 of CP11/11, we consulted on proposals to simplify the way firms submit written reports under Chapter 16 of SUP to the FSA.
- 4.47 We proposed:
- to remove the rule stating that a written report must be ‘given to or addressed for the attention of the firm’s usual supervisory contact’;
 - to require all such written reports to be delivered to the central reporting team; and
 - to remove the reference in the rule to the Early Reporting System.

- 4.48 We received four responses; three of which were supportive of our proposals.
- 4.49 One respondent suggested that all reports should be submitted through the FSA's electronic reporting system, Gathering Better Regulatory Information Electronically (GABRIEL), as the process differs for each type of report.
- 4.50 One respondent asked for clarification on whether our proposals apply to just routine written reports, such as annual close links and controllers reports, or also to ad hoc written reports.
- 4.51 One respondent asked how they will be alerted to the implementation of the new reporting provisions.
- 4.52 One respondent was concerned that our proposals would lead to misunderstandings and mistakes from both the firms and FSA alike. It was felt that the proposals were inappropriate for PRA-scope firms as it ran counter to the PRA approach document of May 2011, paragraph 73 which states 'Firms will be expected to have wide data sets, beyond what is regularly submitted, available for PRA supervisors to call upon at short notice, if judged necessary for the assessment of risk or as a "spot check"'. There was concern that a supervisor may request a written report to be sent to them directly, which may confuse the firm.
- 4.53 The respondent was also concerned that the central reporting team would misfile reports, or delay them in some way, and therefore erroneously starting the process of charging the firm a fee, and hold up the supervisory process. The respondent considers the supervisor to be the best person to enforce the reporting deadline.

Our response

Whilst our proposals focus on making changes to SUP 16.3.9R to SUP 16.3.10G; our proposal should be taken into context with an earlier rule (SUP 16.3.6R) which states 'a periodic report required to be submitted under this chapter, or under any other rule, must be submitted in writing in accordance with SUP 16.3.7R to SUP 16.3.10G'. Therefore, our intention when referring to 'written reports' was in context with the earlier mention of 'periodic reports' required to be submitted under this chapter, which we hope clarifies the misunderstandings raised by two respondents.

Many of these periodic reports do not have a prescribed format, and therefore these would be difficult to collect via our electronic reporting system, GABRIEL, due to the free-format nature of the information provided.

We are currently in the process of introducing the scheduling of certain periodic reports to GABRIEL. Therefore, we intend to collect these reports centrally to enable us to record receipt of them on GABRIEL. This will

benefit firms so that they can see when they are due, when they have been received by the FSA and also utilise the functionality available in GABRIEL by sending firms automated reminder emails. Upon receipt of the periodic report by the central reporting team, the report will be logged and passed to the relevant supervisor using existing agreed processes and timescales.

The central reporting team has been established for a number of years and already receives a high volume of reports from both small and large firms. Our proposals are intended to focus on firms who currently send this information to their usual supervisory contact to allow for centralised collection and consistent processing of the regulatory data received.

Collecting and controlling the receipt of regulatory data centrally also allows our supervisory colleagues to focus on the analysis of data and effective supervision of firms, whilst the central reporting team can cost-effectively monitor the high volumes of regulatory data received by the FSA.

Cost benefit analysis and compatibility statement

- 4.54 In CP11/11, we set out the outcomes of our cost benefit analysis (CBA) and our consideration of the proposals in the context of our statutory objectives and principles of good regulation. The CBA and compatibility statement for the proposal remain unchanged from those published in CP11/11.
- 4.55 The changes made by this instrument are listed and described in paragraphs 2.45 to 2.47 of this Notice.

CP11/15 Client assets sourcebook: (1) Custody liens and (2) title transfer collateral arrangements

Client Assets Sourcebook (Collateral Transfer and Liens Amendment) Instrument 2011 (FSA 2011/56)

Client assets sourcebook (CASS)

- 4.56 We published CP11/15 containing proposals to make changes to the CASS sourcebook regarding custody liens and title transfer collateral arrangements (TTCA).
- 4.57 In this Handbook Notice, we address those proposals contained in CP11/15 with a one-month consultation period:
- **custody liens:** providing interim relief in respect of the prohibition on general liens over custody assets for six months to expire on

31 March 2012 and re-introducing guidance requiring firms to consider any liens when entering into custody agreements; and

- **title transfer collateral arrangements:** extending the prohibition on using title transfer collateral arrangements to include rolling spot forex contracts offered to retail clients in the form of both futures and contracts for differences (CFDs).

- 4.58** Further changes relating to custody liens consulted on in CP11/15 (changes to the CASS rules to provide for the taking of certain liens or rights over omnibus client accounts and changes in the rules in relation to liens or rights over assets held in overseas jurisdictions) have a longer consultation period closing on 28 October 2011, and are not addressed by this Handbook Notice, they will be addressed in a separate policy statement.
- 4.59** The policy objectives behind the introduction of these changes are as follows:
- custody liens – to allow time for appropriate consultation on substantive changes to our rules on custody liens (interim relief) and to put in place an interim measure to reinforce the intention of protecting client assets (re-introduction of guidance); and
 - title transfer collateral arrangements – to strengthen protection for retail clients entering into certain types of CFD business, and to reduce risks to our statutory objective of consumer protection.
- 4.60** We received eight responses to the consultation, of which one was from a law firm representing eight firms. All responses addressed our proposals on custody liens. One also addressed our proposals in respect of TTCA. One respondent commented that their firm did not wish to conduct TTCA business with retail clients but did not address the TTCA policy proposals.
- 4.61** We set out our response to the consultation responses received in respect of our proposals on custody liens (interim relief and re-introduction of guidance) and TTCA (rolling spot forex contracts).
- 4.62** We asked:
- Q1: Do you agree with our proposal to switch off CASS 6.3.5R for all agreements subject to this rule for six months from 1 October 2011 expiring on 31 March 2012?*
- 4.63** The responses to this proposal were broadly supportive. Respondents were in overall agreement with the proposals. Some respondents said that firms would need a longer period to repaper existing agreements once the new rules are made

following the second part of the consultation. A law firm writing on behalf of eight authorised firms raised issues regarding the provision of interim relief from the current rule. The firms in question believe that further clarification is necessary in relation to the provisions for interim relief and proposed that the FSA undertake two actions. They proposed that:

- prior to providing interim relief from the rules (i.e. prior to making the instrument which is the subject of this Handbook Notice), the FSA issue a statement that we do not intend to take action against firms in breach of this rule if it would be in compliance with the proposed new rules; and
- we designate CASS 6.3.5R as a rule to which section 150(1) of the Financial Services and Markets Act (FSMA) does not apply. Section 150 of FSMA sets out the right of a private person who suffers loss as the result of a contravention of FSA rules to bring an action for damages.

- 4.64** Otherwise, the firms represented were in agreement with the principle of the proposals.
- 4.65** Another respondent questioned the way in which we intend to provide interim relief, asking for clarification whether the policy intention of this change means there is no restriction or prohibition on liens during the time we provide interim relief from CASS 6.3.5R.
- 4.66** One respondent, while expressing overall support for the policy objectives of our proposals in CP11/15, also expressed some concerns. The respondent felt it important to bolster protection available to clients under our rules in the light of us providing interim relief while we re-consult. They felt that further measures should be considered beyond the reinstatement of the guidance provision in order to mitigate the risks. This respondent also felt that firms should inform clients of the impact of any general liens on their assets.

Our response

We will take into account concerns about time needed for firms to re-paper agreements when issuing the policy statement after the second part of the consultation in CP11/15 closes (on 28 October), and consider at that time appropriate transitional periods for the new rules. This does not impact the changes addressed in this Handbook Notice.

In response to concerns about the FSA taking action in respect of breaches of CASS 6.3.5R incurred in the period between 1 March 2011 and 1 October 2011 and the policy intention behind these changes, we understand that firms who have entered into new agreements may have granted liens over omnibus accounts. For the reasons set out in

CP11/15 we have acted to provide interim relief from the prohibition but recognise that the grant of such liens at that time was a technical breach of the rules.

However, we do not expect firms to update these agreements until the new rules are brought into force (the final rules being subject to consultation responses to the second part of the consultation in CP11/15). However, we would, be concerned if agreements entered into during this period contained wide ranging general liens of a type which would have been inconsistent with the guidance in CASS 6.3.3G(4) which has now been re-introduced as part of the interim relief.

In respect of section 150 of FSMA, we do not consider that it would be appropriate to turn-off this section in the way requested. If a firm has entered into an inappropriate lien that has caused a client loss and given rise to a valid claim under this section then we would not wish to jeopardise such a claim. Our policy position regarding inappropriate general liens has not changed; such liens should not be granted over safe custody assets. The changes proposed in CP11/15 are technical changes to ensure the rules achieve the policy objective.

- 4.67** In order to clarify our policy objective of providing interim relief, we are also referencing CASS 6.3.6R in the extended transitional provisions, although we did not mention the rule explicitly in CP11/15. This adjustment is reflected in the instrument, which remains largely the same as the consultative draft.
- 4.68** As a response to this feedback regarding the sufficiency of reintroducing guidance during the period of consultation, and the suggestion that firms inform clients of the impact of general liens on their assets, we note that we are constrained by the consultation process from introducing further changes at this time. In the meantime, we refer firms to our guidance that they should consider the terms of their custody agreements, and note that we remain alert to the possibility of inappropriate agreements.
- 4.69** We feel we have addressed the issues raised in consultation, and since the respondents were in general agreement with the proposal to provide interim relief, we will therefore proceed to make the changes as consulted. This will allow us to consider more substantial changes as outlined in CP11/15.
- 4.70** We asked:

Q7: Do you agree with our proposal to prohibit the use of TTCA with rolling spot forex contracts offered to retail clients in the form both of futures and CFDs?

- 4.71 One respondent gave their general support for this proposal and another commented without agreeing or disagreeing with the proposal.

Our response

As we set out in the MiFID implementing PS07/2¹⁷, our intention was that TTCA should not be used for retail clients: 'we take this opportunity to reiterate our earlier comments that we would be concerned if firms tried to use the flexibility in the recitals to avoid providing client money protection to retail clients. This would appear inconsistent with a firm's obligation to act honestly, fairly and professionally'.

We still believe the arguments put forward in PS07/2, CP10/15 Chapter 8 and CP11/15 remain applicable, and are pleased that there has been no opposition to these proposals. Therefore, we will proceed to make the changes as proposed.

Cost benefit analysis

Custody liens

- 4.72 We asked:

Q8: *What are your views on the benefits and costs of our proposed policy measures relating to custody liens?*

- 4.73 One respondent considered that it would have been more appropriate to consider the rules in place before the publication of PS10/16 as a 'starting point' when considering the costs and benefits.

Title transfer collateral

- 4.74 We asked:

Q9: *What are your views on the benefits and costs of our proposed policy measures relating to title transfer collateral arrangements and rolling spot forex contracts?*

- 4.75 There were no comments in respect of this question.

¹⁷ PS07/2 *Implementing the Markets in Financial Instruments Directive (MiFID) – Feedback on CP06/14, CP06/19 and CP06/20* (January 2007).

Our response

We will consider as appropriate these and any further comments on the cost benefit analysis (CBA) in relation to custody liens received before publishing the policy statement that will follow the close of the second part of the consultation (28 October 2011).

An analysis of the benefits and estimates of the costs of the prohibition on liens were provided in CP10/09, using as a baseline the rules prior to the changes proposed in CP10/09. At the time we stated that the main benefit of the prohibition on general liens in custodian contracts was likely to be that client assets would no longer be exposed to the risk of a custodian or sub-custodian failing. The main costs included one-off legal costs to firms of amending contracts with their network of custodians, although not all firms were considered to be affected in practice.

In CP11/15 we then consulted on the issues summarised in paragraph 4.56. In the CBA in CP11/15 we took the baseline to be the rules on liens set out in PS10/16. If we took the same baseline for both CP10/09 and CP11/15 the relevant costs would have been double counted. To the extent that firms have not already incurred the costs of the rules introduced in PS10/16, they will incur these costs once the transitional period extended by CP11/15 ends, and subject to consultation responses, the new rules have been implemented.

To the extent that we provide interim relief from the rules published in PS10/16 to allow for certain liens in relation to omnibus accounts, we noted in our CBA that this is likely to reduce the overall costs to firms estimated in CP10/09, except if firms need to re-paper twice as a result of the change. Survey evidence collected for the CBA work for CP11/15 suggests the number of firms that have re-papered contracts following PS10/15 is likely to be negligible.

- 4.76** The cost benefit analysis therefore remains unchanged from that published in CP10/15, as does the compatibility statement. The changes now made by this instrument are listed and described in paragraphs 2.35 to 2.41 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 22 September 2011

Title of instrument	CP	Modules affected	No. of instrument	Changes effective
Handbook Administration (No 23) Instrument 2011	N/a	Glossary, FINMAR, ICOBS, SUP , COLL, PR	FSA 2011/48	1.10.11
Senior Management Arrangements, Systems and Controls (Amendment No 3) Instrument 2011	11/11 (Ch 2)	SYSC	FSA 2011/49	1.10.11
Training and Competence Sourcebook (Accredited Bodies and Qualifications Amendment No 2) Instrument 2011	11/11 (Ch 3)	Glossary, TC	FSA 2011/50	1.10.11 (<i>part</i>)
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Group Risk Consolidation) Instrument 2011	11/6	BIPRU , SUP	FSA 2011/51	31.12.11
Liquidity Standards (Miscellaneous Amendments No 3) Instrument 2011	11/11 (Ch 4)	Glossary, BIPRU , SUP	FSA 2011/52	1.11.11
Financial Promotions Guidance (Amendment) Instrument 2011	11/11 (Ch 5)	COBS , BCOBS	FSA 2011/53	22.3.12
<i>To follow</i>			FSA 2011/54	
<i>To follow</i>			FSA 2011/55	
Client Assets Sourcebook (Collateral Transfer and Liens Amendment) Instrument 2011	11/15	CASS	FSA 2011/56	1.10.11
Supervision Manual (Amendment No 18) Instrument 2011	11/11 (Ch 9)	SUP	FSA 2011/57	1.10.11
<i>To follow</i>			FSA 2011/58	
Integrated Regulatory Reporting (Amendment No 12) Instrument 2011	11/7 (Ch 7)	SUP	FSA 2011/59	1.10.11
<i>To follow</i>			FSA 2011/60	
Compensation Sourcebook (Occupational Pension Scheme Trustees) Instrument 2011	11/11 (Ch 7)	COMP	FSA 2011/61	1.10.11

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 or mel.purdie@fsa.gov.uk and copied to roslyn.anderson@fsa.gov.uk

Handbook instruments made after 1 January 2008

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

*GLOSSARY			
<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 (REVOKED: July 2008)	2008/27	22.5.08	77
Collective Investment Schemes Sourcebook (Property Authorised Investment Funds) Instrument 2008	2008/28	22.5.08	77
Short Selling Instrument 2008	2008/30	12.6.08	78
Disclosure Rules and Transparency Rules Sourcebook (Corporate Governance Rules) Instrument 2008	2008/32	26.6.08	78
Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
Glossary Amendment (Biofuels and Biomass) Instrument 2008	2008/34	24.7.08	79
Disclosure Documents (Amendment) Instrument 2008	2008/35	24.7.08	79
Supervision Manual (Controlled Functions) (Amendment) Instrument 2008	2008/37	24.7.08	79
Short Selling (No 2) Instrument 2008	2008/50	18.9.08	81
Short Selling (No 3) Instrument 2008	2008/51	23.9.08	81
Companies Act 2006 (Consequential Handbook Amendments No 2) Instrument 2008	2008/41	25.9.08	81
Client Assets Sourcebook (Common Platform Provisions) Instrument 2008	2008/45	25.9.08	81
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
Glossary Amendment (Definition of Preference Share) Instrument 2008	2008/56	29.10.08	82
Financial Services Compensation Scheme (Amendment of Tariff Measures and Other Levy Rules) Instrument 2008	2008/57	29.10.08	82
Prudential Categories (Amendment) Instrument 2008	2008/65	4.12.08	83
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008	2008/66	4.12.08	83
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment) Instrument 2008	2008/68	4.12.08	83
Listing Rules (Sponsors) (Amendment) Instrument 2008	2008/70	4.12.08	83
Short Selling (No 5) Instrument 2009	2009/1	14.1.09	84
Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2009	2009/5	22.1.09	84
Supervision Manual (Passporting and Reinsurance) (Amendment) Instrument 2009	2009/9	26.2.09	85
Trading Plan Instrument 2009	2009/12	26.2.09	85
Payment Services Instrument 2009	2009/14	26.3.09	86
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
Supervision Manual (Controllers) (Amendment) Instrument 2009	2009/20	26.3.09	86
Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
Fees (Payment Services) Instrument 2009	2009/23	23.4.09	87
Banking: Conduct of Business Sourcebook Instrument 2009	2009/24	23.4.09	87
Periodic Fees (2009/2010) and Other Fees Instrument 2009	2009/27	28.5.09	88
Fees (Payment Services) (No 2) Instrument 2009	2009/28	28.5.09	88
Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) Instrument 2009	2009/29	28.5.09	88
Recognised Investment Exchanges and Recognised Clearing Houses Sourcebook (Amendments to	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
	UCITS IV Directive Instrument 2011	2011/39	28.7.11 112
	Glossary Amendment (Definition of Holloway Sickness Policy) Instrument 2011	2011/40	28.7.11 112
	Consumer Redress Schemes Instrument 2011 (<i>made jointly with FOS as FOS 2011/5</i>)	2011/46	28.7.11 112
	Retail Distribution Review (Platforms) Instrument 2011	2011/47	28.7.11 112
	Handbook Administration (No 23) Instrument 2011	2011/48	1.10.11 113
	Training and Competence Sourcebook (Accredited Bodies and Qualifications Amendments No 2) Instrument 2011	2011/50	1.10.11 113
	Liquidity Standards (Miscellaneous Amendments No 3) Instrument 2011	2011/52	1.11.11 113

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

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

*SYSC	Senior Management Arrangements, Systems and Controls			
<i>First brought into force</i>		-	1.12.01	-
Conduct of Business Sourcebook (Recording of Telephone Conversations and Electronic Communications) Instrument 2008		2008/6	28.2.08	73
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08	79
Supervision Manual (Controlled Functions) (Amendment) Instrument 2008		2008/37	24.7.08	79
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08	81
Senior Management Arrangements, Systems and Controls (Amendment No 2) Instrument 2009		2009/7	26.2.09	85
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09	86
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09	87
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)		2009/36	1.7.09	90
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09	90
Dormant Bank and Building Society Accounts Instrument 2009		2009/38	23.7.09	90
Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009		2009/48	11.8.09	91
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009		2009/55	30.9.09	93
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009		2009/68	27.11.09	95
Prudential Requirements (Stress Testing) Instrument 2009		2009/72	10.12.09	95
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10	102
UK Corporate Governance Code (Handbook Amendments) Instrument 2010		2010/39	22.7.10	102
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10	103
Liquidity Standards (Miscellaneous Amendments) Instrument 2010		2010/43	23.9.10	103
Controlled Functions (Amendment) Instrument 2010		2010/48	23.9.10	103
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10	105
Senior Management Arrangements, Systems and Controls (Reverse Stress Testing) (Amendment) Instrument 2010		2010/64	16.12.10	105
Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010		2010/65	16.12.10	105
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)		2011/7	9.2.11	107
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11	108
Controlled Functions (Amendment No 2) Instrument 2011		2011/15	24.3.11	108
Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 3) Instrument 2011		2011/35	23.6.11	111
UCITS IV Directive Instrument 2011		2011/39	28.7.11	112
Capital Requirements Directive (Handbook Amendments No 3) Instrument 2011		2011/43	28.7.11	112
Senior Management Arrangements, Systems and Controls (Amendment No 3) Instrument 2011		2011/49	1.10.11	113

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

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

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

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

*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
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10
Handbook Administration (No 23) Instrument 2011		2011/48	1.10.11

*TC	Training and Competence		
<i>First brought into force</i>		-	1.12.01
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)		2009/36	1.7.09
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10
Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010		2010/65	16.12.10
Retail Distribution Review (Training and Competence) Instrument 2011		2011/5	19.1.11
Training and Competence Sourcebook (Qualifications Amendments) Instrument 2011		2011/16	24.3.11
Retail Distribution Review (Holloway Sickness Policies) Instrument 2011		2011/37	23.6.11
Training and Competence Sourcebook (Accredited Bodies and Qualifications Amendments No 2) Instrument 2011		2011/50	1.10.11

GEN	General Provisions		
<i>First brought into force</i>		-	21.6.01
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008		2008/2	24.1.08
Companies Act 2006 (Transitional Provisions) Instrument 2008		2008/9	27.3.08
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08
Disclosure Documents (Amendment) Instrument 2008		2008/35	24.7.08
FSA Logo Licence (Amendment) Instrument 2008		2008/39	20.8.08

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
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
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
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment No 2) Instrument 2011		2011/10	24.2.11 107
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11 108
UCITS IV Directive Instrument 2011		2011/39	28.7.11 112

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		FOS	16.9.09 92

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
<i>(instrument made by FOS)</i>		2009/4	
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09 92
Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009		2009/66	5.11.09 94
Fees (Miscellaneous Amendments) (No 2) Instrument 2009		2009/70	10.12.09 95
Fees (Building Societies) Instrument 2009		2009/71	10.12.09 95
Sale and Rent Back Instrument 2010		2010/1	28.1.10 96
Fees Manual (Financial Ombudsman Service Case Fees 2010/2011) Instrument 2010		FOS 2010/1	10.3.10 98
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10 98
Fees Provisions (2010/2011) Instrument 2010		2010/9	25.3.10 98
Fees Provisions (Amendment No 2) Instrument 2010		2010/10	25.3.10 98
Periodic Fees (2010/2011) and Other Fees Instrument 2010		2010/15	27.5.10 100
Fees (CFEB Levy) Instrument 2010		2010/16	27.5.10 100
Fees (Special Project Fee for Restructuring) (Amendment) Instrument 2010		2010/20	24.6.10 101
Financial Services Compensation Scheme (Financial Services Act 2010) Instrument 2010		2010/27	22.7.10 102
Financial Services Compensation Scheme (Financial Services Act 2010) (No 2) Instrument 2010		2010/45	23.9.10 103
Financial Services Compensation Scheme (Deposit Tariff Base Amendment) Instrument 2010		2010/54	10.11.10 104
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10 105
Fees Provisions (Amendment No 3) Instrument 2010		2010/62	16.12.10 105
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 <i>(made jointly with FOS as FOS 2010/3)</i>		2010/63	16.12.10 105
Retail Distribution Review (Training and Competence) Instrument 2011		2011/5	19.1.11 106
Fees (Electronic Money Application Fees) Instrument 2011		2011/6	9.2.11 107
Fees Manual (Financial Ombudsman Service Case Fees 2011/2012) Instrument 2011 <i>(instrument made by FOS)</i>		FOS 2011/2	16.3.11 108
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11 108
Fees Provisions (2011/2012) Instrument 2011		2011/17	24.3.11 108
Periodic Fees (2011/2012) and Other Fees Instrument 2011		2011/28	26.5.11 110
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) (No 2) Instrument 2011 <i>(made jointly with FOS as FOS 2011/4)</i>		2011/36	23.6.11 111
Financial Services Compensation Scheme (Payment of Levies) (Amendment) Instrument 2011		2011/41	28.7.11 112

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10 103
	Capital Requirements Directive (Large Exposures) Instrument 2010	2010/41	23.9.10 103
	Prudential Requirements (Capital Planning Buffer) Instrument 2010	2010/42	23.9.10 103
	Capital Requirements Directive (Handbook Amendments No 2) Instrument 2010	2010/66	16.12.10 105
	Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11 107
	UCITS IV Directive Instrument 2011	2011/39	28.7.11 112
	Venture Capital Investments Instrument 2011	2011/42	28.7.11 112

*BIPRU	Prudential sourcebook for Banks, Building Societies and Investment Firms		
	<i>First brought into force (in part)</i>		1.1.07
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Lifetime Mortgages) Instrument 2008	2008/4	28.2.08 73
	Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08 77
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Credit Derivatives Specific Risk) Instrument 2008	2008/58	29.10.08 82
	Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09 87
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09 92
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009	2009/55	30.9.09 93
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Capital Floors) Instrument 2009	2009/58	5.11.09 94
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Large Exposures Transitional Provisions) (Amendment) Instrument 2009	2009/59	5.11.09 94
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09 95
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09 95
	Prudential Requirements (Stress Testing) Instrument 2009	2009/72	10.12.09 95
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Short-Term Trade Finance Transactions) Instrument 2009	2009/73	10.12.09 95
	Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10 102
	Capital Requirements Directive (Handbook Amendments) Instrument 2010	2010/29	22.7.10 102
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Amendment) Instrument 2010	2010/30	22.7.10 102
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10 103
	Capital Requirements Directive (Large Exposures) Instrument 2010	2010/41	23.9.10 103
	Prudential Requirements (Capital Planning Buffer) Instrument 2010	2010/42	23.9.10 103
	Liquidity Standards (Miscellaneous Amendments) Instrument 2010	2010/43	23.9.10 103
	Capital Requirements Directive (Handbook Amendments No 2) Instrument 2010	2010/66	16.12.10 105
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Remuneration Disclosures) Instrument 2010	2010/73	16.12.10 105
	Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11 107
	Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11 108
	Liquidity Standards (Miscellaneous Amendments No 2) Instrument 2011	2011/18	24.3.11 108
	Handbook Administration (No 22) Instrument 2011	2011/34	23.6.11 111
	Venture Capital Investments Instrument 2011	2011/42	28.7.11 112
	Capital Requirements Directive (Handbook Amendments No 3) Instrument 2011	2011/43	28.7.11 112
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Group Risk Consolidation) Instrument 2011	2011/51	31.12.11 113
	Liquidity Standards (Miscellaneous Amendments No 3) Instrument 2011	2011/52	1.11.11 113

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

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 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
	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
	UCITS IV Directive Instrument 2011	2011/39	28.7.11 112

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

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

IPRU	Interim Prudential sourcebook: Friendly Societies		
------	---	--	--

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

(FSOC)			
<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
Prudential Requirements for Insurers (Amendment No 4) Instrument 2009	2009/60	5.11.09	94

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

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

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	HN
	Disclosure Documents (Amendment) Instrument 2008	2008/35	24.7.08	79
	Conduct of Business Sourcebook (Amendment) Instrument 2008	2008/36	24.7.08	79
	Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
	Self-Invested Personal Pensions (Contracting Out) Instrument 2008	2008/44	25.9.08	81
	Client Assets Sourcebook (Common Platform Provisions) Instrument 2008	2008/45	25.9.08	81
	Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
	Conduct of Business Sourcebook (Record Keeping for Inducements) Instrument 2008	2008/59	29.10.08	82
	Conduct of Business Sourcebook (Product Information for Variation of Personal Pension Schemes) Instrument 2008	2008/67	4.12.08	83
	Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84
	Payment Services Instrument 2009	2009/14	26.3.09	86
	Financial Services Compensation Scheme (Limits Amendment) Instrument 2009	2009/25	23.4.09	87
	With-Profits Funds: Payments of Compensation and Redress Instrument 2009	2009/41	23.7.09	90
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
	Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009	2009/52	24.9.09	92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
	Retail Distribution Review (Adviser Charging) Instrument 2010	2010/12	25.3.10	98
	Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10	101
	Retail Distribution Review (Corporate Pensions) Instrument 2010	2010/21	24.6.10	101
	Financial Promotions (Amendment) Instrument 2010	2010/31	22.7.10	102
	Retail Distribution Review (Pure Protection) Instrument 2010	2010/46	23.9.10	103
	Conduct of Business Sourcebook (Recording of Telephone Conversations and Electronic Communications) (No 2) Instrument 2010	2010/56	10.11.10	104
	Conduct of Business Sourcebook (Stewardship Code) Instrument 2010	2010/57	10.11.10	104
	Conduct of Business Sourcebook (Abolition of Contracting Out for Defined Contribution Schemes) Instrument 2010	2010/58	10.11.10	104
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
	Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11	107
	Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108
	Pensions (Annuitisation and Income Withdrawals Rules) (Amendment) Instrument 2011	2011/19	24.3.11	108
	Child Trust Funds (Amendment) Instrument 2011	2011/20	24.3.11	108
	Retail Distribution Review (Adviser Charging No 2) Instrument 2011	2011/23	28.4.11	109
	Permitted Links (Amendment No 3) Instrument 2011	2011/24	28.4.11	109
	Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011	2011/30	26.5.11	110
	Retail Distribution Review (Holloway Sickness Policies) Instrument 2011	2011/37	23.6.11	111
	Money Market Funds Instrument 2011	2011/38	23.6.11	111
	UCITS IV Directive Instrument 2011	2011/39	28.7.11	112
	Retail Distribution Review (Platforms) Instrument 2011	2011/47	28.7.11	112
	Financial Promotions Guidance (Amendment) Instrument 2011	2011/53	22.3.12	113

*ICOB5	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

Ref Code	Sourcebook or manual	No of Inst	Date of Inst	HN
Name of Instrument				
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10	105
Employers' Liability Insurance: Disclosure by Insurers Instrument 2011		2011/12	24.2.11	107
Handbook Administration (No 23) Instrument 2011		2011/48	1.10.11	113

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

*BCOBS	Banking: Conduct of Business			
<i>First brought into force</i>		-	1.11.09	
Banking: Conduct of Business Sourcebook Instrument 2009		2009/24	23.4.09	87
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009		2009/52	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Banking: Conduct of Business Sourcebook (Amendment No 2) Instrument 2011		2011/13	24.2.11	107
Banking: Conduct of Business Sourcebook (Amendment No 3) Instrument 2011		2011/25	28.4.11	109
Financial Promotions Guidance (Amendment) Instrument 2011		2011/53	22.3.12	113

*CASS	Client Assets			
<i>First brought into force</i>		-	1.1.04	-
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08	76
Client Assets Sourcebook (Common Platform Provisions) Instrument 2008		2008/45	25.9.08	81
Handbook Administration (No 12) Instrument 2009		2009/3	22.1.09	84
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10	98
Client Assets Sourcebook (Amendment No 3) Instrument 2010		2010/32	22.7.10	102
Retail Distribution Review (Pure Protection) Instrument 2010		2010/46	23.9.10	103
Client Assets Sourcebook (Enhancement) Instrument 2010		2010/52	13.10.10	104
Client Assets Sourcebook (Title Transfer) (Amendment) Instrument 2010		2010/59	10.11.10	104
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10	105
Client Assets Reporting (Amendment) Instrument 2011		2011/26	28.4.11	109
Client Assets Reporting (Amendment No 2) Instrument 2011		2011/31	26.5.11	110
Client Assets Sourcebook (Collateral Transfer and Liens Amendment) Instrument 2011		2011/56	1.10.11	113

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

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
			HN	
	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 Provisions) Instrument 2008	2008/40	25.9.08	81
	Status Disclosure and FSA Logo Instrument 2008	2008/42	25.9.08	81
	Supervision Manual (Amendment No 14) Instrument 2008	2008/46	25.9.08	81
	Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
	Prudential Categories (Amendment) Instrument 2008	2008/65	4.12.08	83
	Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84
	Supervision Manual (Passporting and Reinsurance) (Amendment) Instrument 2009	2009/9	26.2.09	85
	Supervision Manual (Amendment No 15) Instrument 2009	2009/10	26.2.09	85
	Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
	Supervision Manual (Controllers) (Amendment) Instrument 2009	2009/20	26.3.09	86
	Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
	Integrated Regulatory Reporting (Amendment No 5) Instrument 2009	2009/34	25.4.09	89
	Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)	2009/36	1.7.09	90
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
	Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90
	Supervision Manual (Controlled Functions) (Amendment No 2) Instrument 2009	2009/42	23.7.09	90
	Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009	2009/48	11.8.09	91
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009	2009/55	30.9.09	93
	Close Links Reporting Instrument 2009	2009/63	5.11.09	94
	Supervision Manual (Amendment No 16) Instrument 2009	2009/64	5.11.09	94
	Supervision Manual (Retail Mediation Activities Return) (Amendment) Instrument 2009	2009/65	5.11.09	94
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09 95
	Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09 95
	Sale and Rent Back Instrument 2010	2010/1	28.1.10 96
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10 98
	Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10 101
	Sale and Rent Back (Regulatory Reporting) Instrument 2010	2010/23	24.6.10 101
	Online Submission and Mandatory Forms (No 2) Instrument 2010	2010/24	24.6.10 101
	Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10 102
	Capital Requirements Directive (Handbook Amendments) Instrument 2010	2010/29	22.7.10 102
	Supervision Manual (Controlled Functions) (Amendment No 3) Instrument 2010	2010/33	22.7.10 102
	Supervision Manual (Payment Services) (Reporting) Instrument 2010	2010/34	22.7.10 102
	Integrated Regulatory Reporting (Amendment No 6) Instrument 2010	2010/35	22.7.10 102
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10 103
	Capital Requirements Directive (Large Exposures) Instrument 2010	2010/41	23.9.10 103
	Liquidity Standards (Miscellaneous Amendments) Instrument 2010	2010/43	23.9.10 103
	Controlled Functions (Amendment) Instrument 2010	2010/48	23.9.10 103
	Integrated Regulatory Reporting (Amendment No 7) Instrument 2010	2010/49	23.9.10 103
	Integrated Regulatory Reporting (Amendment No 8) Instrument 2010	2010/50	23.9.10 103
	Client Assets Sourcebook (Enhancement) Instrument 2010	2010/52	13.10.10 104
	Public Awareness Objective (Financial Services Act 2010) Instrument 2010	2010/53	10.11.10 104
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10 105
	Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010	2010/65	16.12.10 105
	Integrated Regulatory Reporting (Amendment No 9) Instrument 2010	2010/68	16.12.10 105
	Supervision Manual (Retail Mediation Activities Return) (Amendment No 2) Instrument 2010	2010/69	16.12.10 105
	Supervision Manual (Retail Mediation Activities Return) (Amendment No 3) Instrument 2010	2010/70	16.12.10 105
	Change of Control (Aggregation of Holdings) Instrument 2011	2011/2	19.1.11 106
	Integrated Regulatory Reporting (Amendment No 10) Instrument 2011	2011/3	19.1.11 106
	Supervision Manual (Amendment No 17) Instrument 2011	2011/4	19.1.11 106
	Retail Distribution Review (Training and Competence) Instrument 2011	2011/5	19.1.11 106
	Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)	2011/7	9.2.11 107
	Employers' Liability Insurance: Disclosure by Insurers Instrument 2011	2011/12	24.2.11 107
	Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11 108
	Controlled Functions (Amendment No 2) Instrument 2011	2011/15	24.3.11 108
	Supervision Manual (Auditor's Client Assets Report) (Amendment) Instrument 2011	2011/21	24.3.11 108
	Integrated Regulatory Reporting (Amendment No 11) Instrument 2011	2011/22	24.3.11 108
	Client Assets Reporting (Amendment) Instrument 2011	2011/26	28.4.11 109
	Supervision Manual (Core Information) (Amendment) Instrument 2011	2011/27	28.4.11 109
	Client Assets Reporting (Amendment No 2) Instrument 2011	2011/31	26.5.11 110
	Handbook Administration (No 22) Instrument 2011	2011/34	23.6.11 111
	UCITS IV Directive Instrument 2011	2011/39	28.7.11 112
	Liquidity Reporting (Miscellaneous Amendments) Instrument 2011	2011/45	28.7.11 112
	Handbook Administration (No 23) Instrument 2011	2011/48	1.10.11 113
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Group Risk Consolidation) Instrument 2011	2011/51	31.12.11 113
	Liquidity Standards (Miscellaneous Amendments No 3) Instrument 2011	2011/52	1.11.11 113
	Supervision Manual (Amendment No 18) Instrument 2011	2011/57	1.10.11 113
	Integrated Regulatory Reporting (Amendment No 12) Instrument 2011	2011/59	1.10.11 113

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	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
	UCITS IV Directive Instrument 2011	2011/39	28.7.11 112
	Consumer Redress Schemes Instrument 2011 (<i>made jointly with FOS as FOS 2011/5</i>)	2011/46	28.7.11 112

REDRESS

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
		HN	
<i>(made jointly with FOS as FOS 2011/4)</i>			
UCITS IV Directive Instrument 2011		2011/39	28.7.11 112
Consumer Redress Schemes Instrument 2011 <i>(made jointly with FOS as FOS 2011/5)</i>		2011/46	28.7.11 112

*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
UCITS IV Directive Instrument 2011		2011/39	28.7.11 112
Consumer Redress Schemes Instrument 2011 <i>(made jointly with FOS as FOS 2011/5)</i>		2011/46	28.7.11 112
Compensation Sourcebook (Occupational Pension Scheme Trustees) Instrument 2011		2011/61	1.10.11 113

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

SPECIALIST SOURCEBOOKS

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

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

*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 (REVOKED: July 2008)		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
UCITS IV Directive Instrument 2011		2011/39	28.7.11
Retail Distribution Review (Platforms) Instrument 2011		2011/47	28.7.11
Handbook Administration (No 23) Instrument 2011		2011/48	1.10.11

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
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009		2009/52	24.9.09
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10
Controlled Functions (Amendment) Instrument 2010		2010/48	23.9.10
Public Awareness Objective (Financial Services Act 2010) Instrument 2010		2010/53	10.11.10
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11

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

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
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
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009		2009/52	24.9.09
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10
Electronic Money and Payment Services Instrument 2011 (<i>made jointly with FOS as FOS 2011/1</i>)		2011/7	9.2.11

PROF	Professional Firms		
<i>First brought into force</i>		-	1.12.01
Handbook Administration (No 8) Instrument 2008		2008/1	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
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10
Public Awareness Objective (Financial Services Act 2010) Instrument 2010		2010/53	10.11.10
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10

RCB	Regulated Covered Bonds		
<i>First brought into force</i>		-	6.3.08
Regulated Covered Bonds Sourcebook Instrument 2008		2008/07	6.3.08
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment) Instrument 2008		2008/68	4.12.08
Regulated Covered Bonds Sourcebook (Amendment) Instrument 2008		2008/72	2.12.08
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09
Decision Procedure and Penalties Manual (Financial Penalties) Instrument 2010		2010/4	25.2.10
UCITS IV Directive Instrument 2011		2011/39	28.7.11

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
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09
Recognised Investment Exchanges and Recognised Clearing Houses Sourcebook (Amendments to Recognition Requirements) Instrument 2009		2009/30	28.5.09
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11

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

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
			HN	
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
Handbook Administration (No 23) Instrument 2011		2011/51	1.10.11	113

DTR	Disclosure Rules and Transparency Rules			
<i>First brought into force</i>		-	1.7.05	-
Disclosure Rules and Transparency Rules Sourcebook (Corporate Governance Rules) Instrument 2008		2008/32	26.6.08	78
Disclosure Rules and Transparency Rules Sourcebook (Amendment) Instrument 2008		2008/71	4.12.08	83
Trading Plan Instrument 2009		2009/12	26.2.09	85
Disclosure and Transparency Rules (Disclosure of Contracts for Differences) Instrument 2009		2009/13	26.2.09	85
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09	87
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09	90
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Disclosure Rules and Transparency Rules Sourcebook (Amendment No 2) Instrument 2010		2010/14	22.4.10	99
Disclosure Rules and Transparency Rules Sourcebook (Amendment No 3) Instrument 2010		2010/38	22.7.10	102
UK Corporate Governance Code (Handbook Amendments) Instrument 2010		2010/39	22.7.10	102
Disclosure Rules and Transparency Rules Sourcebook (Amendment No 4) Instrument 2010		2010/51	23.9.10	103
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10	105
UCITS IV Directive Instrument 2011		2011/39	28.7.11	112

Instruments outside the Handbook made after 1 January 2008

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

Interim Permitted Persons

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

Unauthorised Mutual Societies

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

PERG Perimeter Guidance manual

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

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

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
Consumer Redress Schemes Instrument 2011 (<i>made jointly with FOS as FOS 2011/5</i>)	2011/46	28.7.11	112

EG is made and amended by instrument

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

UNFCOG is made and amended by instrument

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

Guidance Notes issued by the FSA

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

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

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

Handbook provisions not yet in force

This Table lists previous instruments containing Handbook provisions which have yet to come into force, as a reminder to firms. This table should be read in conjunction with Annex E (“What’s New”).

Listed by effective date within modules

Module	Change	Instrument	When effective	Described in
Glossary	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)
	Clarify the relevant conditions that apply for exemption from the Retail Distribution Review rules	Retail Distribution Review (Holloway Sickness Policies) Instrument 2011 [FSA 2011/37]	31.12.12	HN111 <i>Jun 2011</i> (paras 2.20 – 2.25)
	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 <i>Mar 2011</i> (paras 2.48 – 2.55)
	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 <i>Mar 2011</i> (paras 2.48 – 2.55)

Module	Change	Instrument	When effective	Described in
	Change rules and introduce new obligations for firms using platforms	Retail Distribution Review (Platforms) Instrument 2011 [FSA 2011/47]	31.12.12	HN112 Jul 2011 (paras 2.28 – 2.30)
SYSC	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 Mar 2011 (paras 2.48 – 2.55)
APER	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 Mar 2011 (paras 2.48 – 2.55)
FIT	Qualification standards etc for retail investment advisers	Retail Distribution Review (Training and Competence) Instrument 2011 [FSA 2011/5]	31.12.12 (part)	HN106 Jan 2011 (paras 2.3 – 2.15)
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
	New requirements arising out of Electronic Money Regulations	Electronic Money and Payment Services Instrument 2011 [FSA 2011/7]	30.4.12 (part)	HN107 Feb 2011 (paras 2.3 – 2.8)
GEN	Minor changes following review of prudential requirements	Prudential Requirements for Insurers (Amendment No 4) Instrument 2009 [FSA 2009/60]	31.12.11 (part)	HN94 Nov 2009 (paras 2.21 – 2.23)
FEES	Limiting the ability of the FSCS to raise exit levies from firms to the year of exit from the scheme	Financial Services Compensation Scheme (Payment of Levies) (Amendment) Instrument 2011 [FSA 2011/41]	1.10.11	HN112 Jul 2011 (paras 2.11 – 2.13)
INSPRU	Minor changes following review of prudential requirements	Prudential Requirements for Insurers (Amendment No 4) Instrument 2009 [FSA 2009/60]	31.12.11 (part)	HN94 Nov 2009 (paras 2.21 – 2.23)
IPRU(FSOC)	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 (part)	HN94 Nov 2009 (paras 2.30 – 2.33)
IPRU(INV)	Minor administrative changes	Handbook Administration (No 16) Instrument 2009 [FSA 2009/69]	31.12.11 (part)	HN95 Dec 2009 (paras 2.7 – 2.9)
	Minor administrative changes	Handbook Administration (No 18) Instrument 2010 [FSA 2010/19]	31.12.11 (part)	HN101 June 2010 (paras 2.2 – 2.5)
	Extension of current taping	Conduct of Business Sourcebook	14.11.11	HN104 Nov

Module	Change	Instrument	When effective	Described in
	rules to cover voice and electronic communications on mobile phones	(Recording of Telephone Conversations and Electronic Communications) (No 2) Instrument 2010 [FSA 2010/56]		2010 (paras 2.17 – 2.20)
	Deferring the implementation of new capital rules and connected reporting rules for personal investment firms	Capital Resources Requirements for Personal Investment Firms (Amendment) Instrument 2011 [FSA 2011/44]	31.12.13 (part)	HN112 Jul 2011 (paras 2.23 – 2.26)
COBS	Introduction of ‘automatic enrolment scheme’ for pensions	Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011 [FSA 2011/30]	1.10.12	HN110 May 2011 (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 Mar 2010 (paras 2.29 – 2.34)
	Introduction of ‘consultancy charging’ in group pensions market	Retail Distribution Review (Corporate Pensions) Instrument 2010 [FSA 2010/21]	31.12.12	HN101 June 2010 (paras 2.24 – 2.28)
	New and amended commission disclosure requirements	Retail Distribution Review (Pure Protection) Instrument 2010 [FSA 2010/46]	31.12.12	HN103 Sep 2010 (paras 2.54 – 2.59)
	Clarification of and changes to the provisions in relation to adviser charging and ‘restricted advice’	Retail Distribution Review (Adviser Charging No 2) Instrument 2011 [FSA 2011/23]	31.12.12	HN109 Apr 2011 (paras 2.5 – 2.7)
	Clarify the relevant conditions that apply for exemption from the Retail Distribution Review rules	Retail Distribution Review (Holloway Sickness Policies) Instrument 2011 [FSA 2011/37]	31.12.12	HN111 Jun 2011 (paras 2.20 – 2.25)
	New and amended commission disclosure requirements	Retail Distribution Review (Pure Protection) Instrument 2010 [FSA 2010/46]	31.12.12	HN103 Sep 2010 (paras 2.54 – 2.59)
	Change rules and introduce new obligations for firms using platforms	Retail Distribution Review (Platforms) Instrument 2011 [FSA 2011/47]	31.12.12	HN112 Jul 2010 (paras 2.28 – 2.30)
ICOBS	Changes to strengthen client asset protection	Client Assets Sourcebook (Enhancement) Instrument 2010 [FSA 2010/52]	1.10.11 (part)	HN104 Nov 2010 (paras 2.29 – 2.32)
CASS	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 (part)	HN110 May 2011 (paras 2.17 – 2.20)
	Changes to strengthen client asset protection	Client Assets Sourcebook (Enhancement) Instrument 2010	1.10.11 (part)	HN104 Nov 2010 (paras

Module	Change	Instrument	When effective	Described in
		[FSA 2010/52]		2.29 – 2.32)
SUP	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 [FSA 2011/5]	31.12.12	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)
	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]	1.1.12; 1.7.12 (<i>part</i>)	HN110 <i>May 2011</i> (paras 2.21 – 2.24)
	Clarify the liquidity reporting requirements for firms	Liquidity Reporting (Miscellaneous Amendments) Instrument 2011 [FSA 2011/45]	1.11.11	HN112 <i>Jul 2011</i> (paras 2.32 – 2.35)
DISP	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)
COLL	Change rules and introduce new obligations for firms using platforms	Retail Distribution Review (Platforms) Instrument 2011 [FSA 2011/47]	31.12.12	HN112 <i>Jul 2011</i> (paras 2.28 – 2.30)
CRED	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.

Annex E

What's New?

listed by effective date within modules

Module	Change	Instrument	When effective	Described in paragraphs
Glossary	Minor administrative changes	Handbook Administration (No 23) Instrument 2011 [FSA 2011/48]	1.10.11	2.2 – 2.7
	Introduces accredited bodies and new legacy qualifications for certain retail activities	Training and Competence Sourcebook (Accredited Bodies and Qualifications Amendment No 2) Instrument 2011 [FSA 2011/50]	1.10.11 (part)	2.15 – 2.17
	Amendments to liquidity rules and guidance for low frequency liquidity reporting	Liquidity Standards (Miscellaneous Amendments No 3) Instrument 2011 [FSA 2011/52]	1.11.11	2.23 – 2.25
SYSC	Implementation of changes for common platform firms	Senior Management Arrangements, Systems and Controls (Amendment No 3) Instrument 2011 [FSA 2011/49]	1.10.11	2.11 – 2.13
FINMAR	Minor administrative changes	Handbook Administration (No 23) Instrument 2011 [FSA 2011/48]	1.10.11	2.2 – 2.7
TC	Introduces accredited bodies and new legacy qualifications for certain retail activities	Training and Competence Sourcebook (Accredited Bodies and Qualifications Amendment No 2) Instrument 2011 [FSA 2011/50]	1.10.11 (part)	2.15 – 2.17
BIPRU	Amendments to liquidity rules and guidance for low frequency liquidity reporting	Liquidity Standards (Miscellaneous Amendments No 3) Instrument 2011 [FSA 2011/52]	1.11.11	2.23 – 2.25
	Introduce the use of FSA rules for calculating group capital requirements	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Group Risk Consolidation) Instrument 2011 [FSA 2011/51]	31.12.11	2.19 -2.22
COBS	Introduces guidance to ensure that terms used in financial promotions are fair, clear and not misleading	Financial Promotions Guidance (Amendment) Instrument 2011 [FSA 2011/53]	22.3.12	2.31 -2.33
ICOBS	Minor administrative changes	Handbook Administration (No 23) Instrument 2011 [FSA 2011/48]	1.10.11	2.2 – 2.7
BCOBS	Introduces guidance to ensure that terms used in financial promotions are fair, clear and not misleading	Financial Promotions Guidance (Amendment) Instrument 2011 [FSA 2011/53]	22.3.12	2.31 -2.33

Module	Change	Instrument	When effective	Described in paragraphs
CASS	Implementation of changes to custody liens and title transfer collateral arrangements	Client Assets Sourcebook (Collateral Transfer and Liens Amendment) Instrument 2011 [FSA 2011/56]	1.10.11	2.36 -2.41
SUP	Minor administrative changes	Handbook Administration (No 23) Instrument 2011 [FSA 2011/48]	1.10.11	2.2 – 2.7
	Implementation of changes to the submission method and collection of written reports	Supervision Manual (Amendment No 18) Instrument 2011 [FSA 2011/57]	1.10.11	2.45 -2.47
	Introduces amendments to reporting requirements	Integrated Regulatory Reporting (Amendment No 12) Instrument 2011 [FSA 2011/59]	1.10.11	2.48 – 2.50
	Amendments to liquidity rules and guidance for low frequency liquidity reporting	Liquidity Standards (Miscellaneous Amendments No 3) Instrument 2011 [FSA 2011/52]	1.11.11	2.23 – 2.25
	Introduce the use of FSA rules for calculating group capital requirements	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Group Risk Consolidation) Instrument 2011 [FSA 2011/51]	31.12.11	2.19 -2.22
COMP	Introduces changes to protect consumers should a life insurance fail	Compensation Sourcebook (Occupational Pension Scheme Trustees) Instrument 2011 [FSA 2011/51]	1.10.11	2.52 – 2.54
COLL	Minor administrative changes	Handbook Administration (No 23) Instrument 2011 [FSA 2011/48]	1.10.11	2.2 – 2.7
PR	Minor administrative changes	Handbook Administration (No 23) Instrument 2011 [FSA 2011/48]	1.10.11	2.2 – 2.7

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

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