

Financial Services Authority

Handbook Notice 98

Board Meeting: 25 March 2010
Notice published: 26 March 2010

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Annex A List of instruments made or approved by the Board on 25 March 2010

Annex B Table of Handbook modules showing amending instruments:

- Handbook modules
- modules outside the Handbook

Annex C Guidance Notes issued by the FSA

Annex D Handbook provisions not yet in force

Annex E What's New?

Handbook Notice 98

This Handbook Notice introduces the Handbook and other material made by the Board under its legislative powers on 25 March 2010. It also contains information about other publications relating to the Handbook and, if appropriate, lists minor corrections made to previous instruments made by the Board.

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

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

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

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

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

1 Overview

Legislative changes

The Handbook

- 1.1 On 25 March 2010, the FSA Board made changes to the Handbook in five instruments which:
 - make minor administrative corrections to the Handbook, none of which represents any change in FSA policy (FSA 2010/8);
 - set the levies and fees for the FSA for 2010/2011 and make minor changes to the standing rules governing their application and calculation (FSA 2010/9 and FSA 2010/10);
 - provide guidance for building societies, in a new sourcebook, to make transparent how societies can comply with the requirements of the Senior Management Arrangements, Systems and Controls sourcebook (SYSC) by aligning their business models and risk management capabilities (FSA 2010/11); and
 - introduce new rules for advised sales of investments to retail clients, including a new independence standard, new charging rules designed to remove provider influence by banning commission, and disclosure requirements to give customers a clearer picture of the charges for advice (FSA 2010/12).
- 1.2 The Board has also approved the making, by the Board of the Financial Ombudsman Service, of an instrument which amends the case fees and fee tariffs within the Fees manual in respect of FOS case fees (FOS 2010/1).
- 1.3 These instruments are listed in Annex A.

Changes outside the Handbook

- 1.4 Changes have also been made to the Building Societies Regulatory Guide (BSOG) consequent upon the introduction of the new specialist sourcebook for building societies (FSA 2010/11).

Description of changes

- 1.5 The legislative changes referred to above are listed and briefly described in Chapters 2 and 3 of this Notice.
- 1.6 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.

Feedback on responses to consultations

- 1.7 Chapters 2 and 3 contain brief references to the consultative stages of the new legislative material made by the Board this month. The material referred to in those chapters was consulted on in the following documents:
- CP09/17 *A Specialist Sourcebook for Building Societies: Enhanced supervisory guidance on financial and credit risk management* (June 2009);
 - CP09/18 *Distribution of retail investments: Delivering the RDR* (June 2009);
 - CP09/26 *Regulatory fees and levies: policy proposals 2010/11* (November 2009);
 - CP10/5 *Regulatory fees and levies – Rates proposals 2010/11 and feedback on Part 1 of CP09/26* (February 2010).
- 1.8 Feedback on responses to the consultations on FSA fees and levies is set out in Chapter 4 of this Notice. Feedback on responses to the other consultations is being published separately.

Annexes to this Notice

- 1.9 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.

- 1.10 Annex B has been amended by removing from it instruments made before 1 January 2008, in order to save space. However, we can supply by email lists for each Handbook module of all instruments made before 31 December 2007. Requests should be sent to nick.walker@fsa.gov.uk (copied to roslyn.anderson@fsa.gov.uk). Instruments made after 1 January 2008 continue to be shown in Annex B.

Publication of Handbook material

- 1.11 This Notice is published on the FSA website and is available in hardcopy.
- 1.12 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.
- 1.13 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.
- 1.14 The consolidated text of the Handbook can be found on the FSA's website at <http://fsahandbook.info/FSA/html/handbook.jsp>.
- 1.15 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

- 1.16 This Notice, and the feedback to which paragraph 1.8 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

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

2 Handbook changes made by the Board

Introduction

- 2.1 This chapter briefly describes Handbook changes made on 25 March 2010 by the Board. Where relevant, it also refers to the development stages of that material, enabling readers to look back at developmental documents if they wish.

GLOSSARY

Handbook Administration (No 17) Instrument 2010 (FSA 2010/8)

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

Changes to Glossary: *Change to definition of “clearing house”*

Changes: *Changes to COND 1.2.3G*

Reinstatement of FEES 6.5.15R

Changes to FEES Sch 4

Changes to GENPRU 1.2.87G

Changes to CASS 3.2.4G

Change to CASS 5.1.1R

Changes to CASS 5.2.3R

Changes to CASS 5.4.1G

Changes to CASS 5.5.18R

Changes to CASS 5.8.1R

Changes to CASS 6.1.1AG

Change to CASS 6.2.3R

Changes to CASS 6.4.1G

Changes to CASS 6.5.4G and 6.5.14G

Changes to headings for CASS 7.1.7BR and 7.1.7CG
Changes to CASS 7.1.9G and 7.1.16G
Changes to CASS 7.4.6G, 7.4.12G, 7.4.18G and 7.4.32G
Changes to CASS 7.6.3G and 7.6.7R
Changes to CASS 7A.3.9G
Changes to CASS 8.1.3G and 8.1.5R

Changes to SUP 3.1.2R
Changes to SUP 3.10.2R and 3.10.5R
Changes to SUP 16.12.13R, 16.12.17R, 16.12.21R, 16.12.24R and 16.12.27R
Changes to SUP 16 Annex 18AR
Changes to SUP 16 Annex 18BG
Changes to SUP 16 Annex 25G
Changes to SUP 16 Annex 26G

Change to DISP 1 Annex 1R

Changes to COMP 16.3.3R, 16.3.4R, 16.3.5G, 16.3.6R, 16.3.10R and 16.3.11G
Changes to COMP 17.2.8R

Changes to COLL 5.6.7R

Changes to LR 13.2.4R and 13.2.6R
Changes to LR 13.8.1R
Changes to LR Appendix 3

Reinstatement of FEES 6.5.15R

- 2.3 In Chapter 7 of CP09/3¹ we consulted on amending the rules relating to the Financial Services Compensation Scheme (FSCS) tariff measure for levy purposes that apply to firms in the deposit takers sub-class. PS09/11² confirmed these rule changes and our final policy position.
- 2.4 In CP09/3 and PS09/11 we proposed the deletion of FEES 6.5.15R with effect from 31 December 2010. The deleted rule permitted firms to exclude the amount of deposits held by persons identifiable as not eligible claimants from the tariff base. CP09/3 does not explain why this provision was deleted from the rules, but it was clearly an error. The facility would not be required upon the introduction of the single customer view for accounts within the single customer view, but it was overlooked that it was still needed for accounts excluded from the single customer view.
- 2.5 This instrument reintroduces this facility with effect from 31 December 2010. In practice, this facility will only be of relevance where a firm has excluded accounts from the single customer view. This is because all accounts within the single customer view will be held by eligible claimants. The change made by this

1 CP09/3 *Financial Services Compensation Scheme reform* (January 2009)

2 PS09/11 *Banking and Compensation Reform: Feedback on CP08/23, CP09/3, CP09/11 and CP09/16* (July 2009)

instrument satisfies the policy aims as set out in CP09/3 and PS09/11, represents no change to existing policy and does not create any additional costs for firms.

Changes to COMP 16.3

- 2.6 In Chapter 8 of CP09/3³ we consulted on introducing prescribed disclosure requirements for deposit takers in order to raise consumer awareness of the Financial Services Compensation Scheme (FSCS). PS09/11⁴ confirmed these rule changes and our final policy position. The new requirements took effect from 1 January 2010.
- 2.7 COMP 16.3.3R relates to incoming EEA firms that accept deposits through UK branches and have not obtained top-up cover through the FSCS. Currently, COMP 16.3.3R requires incoming EEA firms to disclose certain prescribed information to ‘protected’ deposit holders about ‘protected deposits’ in the firm’s Home State compensation scheme. However, the term ‘protected deposit’ relates only to a deposit protected by the FSCS in the UK. If an incoming firm has not topped up into the FSCS, depositors with such firms are ineligible to claim from the FSCS.
- 2.8 This instrument makes similar changes to the explanation of the compensation available from the Home State’s compensation scheme contained in COMP 16.3.4R, COMP 16.3.5G and COMP 16.3.10R.
- 2.9 The references to ‘protected deposit’ in COMP 16.3.3R, COMP 16.3.4R, COMP 16.3.5G and COMP 16.3.10R are unclear and inconsistent with Chapter 8 of CP09/3, which explained that the proposal was to require EEA firms with branches in the UK to make “appropriate standardised disclosures to their customers. This disclosure will include the name of the firm’s home state, the name and contact details of the home state compensation scheme, the protection given by it to depositors and any significant conditions compensation payment is subject to (such as set-off)”. PS09/11 confirmed that all respondents to CP09/3 agreed that the disclosure requirements should apply to EEA branches.
- 2.10 The deletion of the word ‘protected’ from these rules, which is now being made by this instrument, restores clarity to the disclosure requirements and gives effect to the purpose and intention of the policy that was consulted on last year.
- 2.11 Conversely, COMP 16.3.6R(2) and COMP 16.3.11G currently refer only to ‘protected deposits’ i.e. deposits that are protected by the FSCS in the UK. However, CP09/3 proposed that disclosure requirements should apply equally to EEA firms with branches in the UK and all respondents agreed to this proposal. This instrument clarifies that the rules and guidance apply equally to deposits protected by the Financial Services Compensation Scheme and those protected by an incoming EEA firm’s Home State compensation scheme. It restores the original policy intention that was consulted on last year.

3 CP09/3 *Financial Services Compensation Scheme reform* (January 2009)

4 PS09/11 *Banking and Compensation Reform: Feedback on CP08/23, CP09/3, CP09/11 and CP09/16* (July 2009)

Other changes

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

- change to the definition of ‘clearing house’ to better reflect the range of transactions that a clearing house might clear;
- change to COND 1.2.3G to correct an inaccurate cross-reference;
- correction to FEES Sch 4;
- minor corrections and improved cross-references within CASS and SUP, and removal of out-of-date terms;
- changes to SUP 16 Annex 18AR, 16 Annex 18BG and 16 Annex 25G in order to clarify and more correctly represent our policy intentions;
- correction within SUP 16 Annex 26G of an error in the *Supervision Manual (Integrated Regulatory Reporting of Liquidity for Banks, Building Societies and Investment Firms) Instrument 2009 (FSA 2009/56)*;
- change to the heading of a table within DISP 1 Annex 1R to make clear that the ‘redress paid’ figure (in column E) should include all redress paid in the period, rather than just the redress paid in respect of complaints closed in the period. This accords with the requirements of DISP 1.10.2R;
- changes to the table in COMP 17.2.8R (Minimum information firms must include in each single customer view) in order to make clear that certain fields in this form may be left blank where firms do not hold the relevant information, and to clarify other fields; the form has also been amended to provide an alternative format for contact details, in order to provide flexibility for firms in the way this information is maintained;
- change to COLL 5.6.7R(10) in order to de-italicise ‘*clearing house*’ to avoid potential ambiguity in the application of this provision in the light of the separate change to the definition of ‘*clearing house*’ made by this instrument;
- changes to the Listing Rules to:
 - update references to a sponsor’s ‘Conflicts Declaration’ (which was previously referred to as a ‘Confirmation of Independence’);
 - reflect changes in terminology in section 551 (Power of directors to allot shares etc: authorisation by company) of the Companies Act 2006;
 - update the list of approved Regulatory Information Services;
- correct a cross-reference in GENPRU 1.2.87.

2.13 These changes come into force on **6 April 2010** with the exception of the reinstatement of FEES 6.5.15R and the change to COMP 17.2.8R which come into force on **31 December 2010** to coincide with the commencement of the *Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009 (FSA 2009/47)*.

Building Societies Sourcebook Instrument 2010 (FSA 2010/11)

- 2.14 For the changes made to the Glossary by this instrument, see paragraphs 2.39 to 2.43 of this Notice.

Retail Distribution Review (Adviser Charging) Instrument 2010 (FSA 2010/12)

- 2.15 For the changes made to the Glossary by this instrument, see paragraphs 2.29 to 2.34 of this Notice.

HIGH LEVEL STANDARDS

Threshold Conditions (COND)

Handbook Administration (No 17) Instrument 2010 (FSA 2010/8)

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

Fees manual (FEES)

Fees Provisions (2010/2011) Instrument 2010 (FSA 2010/9)

- 2.17 Following consultation in CP10/5⁵ the Board has made the following changes to FEES:

Changes:

Change to FEES 3 Annex 5R

Changes to FEES 4 Annex 5R

Changes to FEES 4 Annex 6R

Changes to FEES 6 Annex 1R

- 2.18 This instrument sets the following levies and fees for 2010/2011:
- document vetting and approval fees in relation to listing and prospectus rules;
 - the first instalment of periodic fees for Designated Professional Bodies;
 - the first instalment of periodic fees for UK Recognised Investment Exchanges and Recognised Clearing Houses; and
 - the management expenses levy limit for the Financial Services Compensation Scheme.
- 2.19 The levies and fees set are unchanged from those consulted on. The changes come into force on **1 April 2010** and feedback on this consultation is set out in Chapter 4 of this Notice.

⁵ CP10/5 *Regulatory fees and levies – Rates proposals 2010/11 and feedback on Part 1 of CP09/26* (February 2010)

Fees Provisions (Amendment No 2) Instrument 2010 (FSA 2010/10)

2.20 Following consultation in CP09/26⁶ the Board has made the following changes:

Changes:

Change to FEES 4.1.3G

Change to FEES 4.3.2G

Changes to FEES 4 Annex 1R

Changes to FEES 4 Annex 7R

Addition of FEES 4 Annex 12G

2.21 The main changes made by this instrument:

- amend the rules in FEES 4 Annex 7R to clarify the date on which market capitalisation is valued to calculate the fees paid by issuers;
- provide guidance to clarify the way that life insurance firms should treat assets transferred under a Part VII transfer when calculating their tariff data in fee block A.4.

2.22 The changes have been made as consulted on, but the guidance has been redrafted to provide greater clarity.

2.23 The changes made by this instrument come into force on **1 April 2010**. Feedback on this consultation is set out in Chapter 4 of this Notice.

Fees Manual (Financial Ombudsman Service Case Fees 2010/2011) Instrument 2010 (FOS 2010/1)

2.24 This instrument makes the following changes to FEES:

Changes:

Changes to FEES 5 Annex 1R

2.25 Under the Act, the FSA and the Financial Ombudsman Service (FOS) are given shared powers to make the rules in FEES 5. Some rules are made by the FSA, some by the FSA and the FOS, and some by the FOS alone. Rules made by the FOS are subject to approval by the FSA.

2.26 The FSA has now approved the making by the FOS of this instrument. The instrument maintains the case fee at £500 for 2010/2011, but makes small adjustments for the tariff rates for two of the industry classes in relation to voluntary jurisdiction fees, in line with the figures consulted on at the start of 2010. These changes come into force on **1 April 2010**.

PRUDENTIAL STANDARDS

General Prudential sourcebook (GENPRU)

Handbook Administration (No 17) Instrument 2010 (FSA 2010/8)

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

Interim Prudential sourcebook for Building Societies (IPRU(BSOC))

Building Societies Sourcebook Instrument 2010 (FSA 2010/11)

- 2.28 For the changes made by this instrument to IPRU(BSOC), see paragraphs 2.39 to 2.43 of this Notice. This instrument also revokes the provisions of IPRU(BSOC) with effect from 1 October 2010.

BUSINESS STANDARDS

Conduct of Business sourcebook (COBS)

Retail Distribution Review (Adviser Charging) Instrument 2010 (FSA 2010/12)

- 2.29 Following consultation in CP09/18,⁷ the Board has made the following changes to the Handbook:

| | |
|-----------------------------|---|
| Changes to Glossary: | <i>Addition of definitions of “adviser charge”, “independent advice”, “restricted advice” and “retail investment product”</i> <i>Changes to definitions of “combined initial disclosure document” and “services and costs disclosure document”</i> |
| Changes: | <i>Changes to COBS 2.2-1R</i> <i>Changes to COBS 2.3.1R</i> <i>Addition of COBS 2.3.6AG</i> <i>Changes to COBS 2.3.9G</i> <i>Addition of COBS 2.3.11AG</i> <i>Changes to COBS 2.3.12E</i> <i>Addition of COBS 2.3.12AG</i> <i>Changes to COBS 2.3.14G, 23.15G and 2.3.16G</i> <i>Addition of COBS 2.3.16AG</i> |

⁷ CP09/18 *Distribution of retail investments: Delivering the RDR* (June 2009)

Addition of COBS 6.1A (COBS 6.1A.1R, 6.1A.2R, 6.1A.3R, 6.1A.4R, 6.1A.5G, 6.1A.6G, 6.1A.7G, 6.1A.8G, 6.1A.9R, 6.1A.10G, 6.1A.11R, 6.1A.12G, 6.1A.13G, 6.1A.14R, 6.1A.15G, 6.1A.16G, 6.1A.17R, 6.1A.18G, 6.1A.19G, 6.1A.20G, 6.1A.21G, 6.1A.22R, 6.1A.23R, 6.1A.24R, 6.1A.25G, 6.1A.26G and 6.1A.27R)

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

Deletion of COBS 6.2

Addition of COBS 6.2A (COBS 6.2A.1R, 6.2A.2R, 6.2A.3R, 6.2A.4G, 6.2A.5R, 6.2A.6R, 6.2A.7R, 6.2A.8G, 6.2A.9R, 6.2A.10G, 6.2A.11G, 6.2A.12G, 6.2A.13G, 6.2A.14G, 6.2A.15G, 6.2A.16G, 6.2A.17G, 6.2A.18G, 6.2A.19G, 6.2A.20G, 6.2A.21G and 6.2A.22G)

Addition of COBS 6.3.1AR and 6.3.1BG

Changes to COBS 6.3.3G and 6.3.14G

Deletion of COBS 6.3.17G

Changes to COBS 6.3.20G and 6.3.21R

Deletion of COBS 6.3.22G

Changes to COBS 6.4.1R, 6.4.3R, 6.4.5R, 6.4.7R and 6.4.9G

Deletion and replacement of COBS 6 Annex 1G

Changes to COBS 6 Annex 2

Addition of COBS 9.6.6AG

Changes to COBS 9.6.8R and 9.6.17R

Changes to COBS 9 Annex 1R

Changes to COBS 18.1.2G

Changes to COBS 18.2.1R

Changes to COBS 18.3.1R

Changes to COBS 18.4.1R

Changes to COBS Sch 1

2.30 The Retail Distribution Review (RDR) was launched in June 2006 to address fundamental and long-standing problems in the market for retail distribution of investment products. This instrument contains the final rules for the FSA's project streams other than that on professionalism. It also does not cover platforms, which are the subject of a further review, being dealt with as part of the RDR project.

2.31 This instrument contains rules to:

- (i) introduce a new definition of 'independence', relating to a wider range of products than packaged products, with other services being described as 'restricted';

- (ii) tackle the potential for adviser remuneration to bias advice by removing provider influence and introducing Adviser Charging (consisting of charges set by the intermediary instead of commission set by the provider);
 - (iii) require disclosure of the adviser firm's status and charges.
- 2.32 The instrument also contains rules for product providers willing to facilitate collection of adviser charges through the product, and for vertically integrated firms, which will be required to disclose product and advice charges in a similar way to adviser firms. No changes are proposed at this stage for non-advised services, but we will keep these under review.
- 2.33 The proposals in the instrument are intended to improve the way advice is provided to retail customers, by removing provider influence and by giving customers a clear picture of the charges for advice. They complement proposals to improve the professionalism of adviser firms, which are being dealt with separately.
- 2.34 This instrument comes into force on **31 December 2012**. Feedback on the consultation in CP09/18 is being published in a separate Policy Statement.

Client Assets sourcebook (CASS)

Handbook Administration (No 17) Instrument 2010 (FSA 2010/8)

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

REGULATORY PROCESSES

Supervision manual (SUP)

Handbook Administration (No 17) Instrument 2010 (FSA 2010/8)

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

REDRESS

Dispute Resolution: Complaints sourcebook (DISP)

Handbook Administration (No 17) Instrument 2010 (FSA 2010/8)

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

Compensation sourcebook (COMP)

Handbook Administration (No 17) Instrument 2010 (FSA 2010/8)

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

SPECIALIST SOURCEBOOKS

Building Societies sourcebook (BSOCS)

- 2.39 Following consultation in CP09/17⁸ the Board has made the following changes to the Handbook:

| | |
|-----------------------------|--|
| Changes to Glossary: | Addition of new definitions of “BSOCS”, “SDL”, “society” and “1986 Act” Changes to definitions of “contingency funding plan”, “designated money market fund”, “early repayment charge”, “PD”, “qualifying money market fund”, “Society”, “subsidiary undertaking” and “trading book” |
| Changes: | Deletion of IPRU(BSOC) X 2.1R Deletion of IPRU(BSOC) 4.1.1G, 4.1.1AG, 4.1.2G, 4.1.3G and 4.1.4G Deletion of IPRU(BSOC) 4.2.1G, 4.2.2G, 4.2.3G, 4.2.5G, 4.2.8G and 4.2.9G Deletion of IPRU(BSOC) 4.3.1G, 4.3.2G, 4.3.3G, 4.3.4G, 4.3.5G, 4.3.6G, 4.3.7G, 4.3.8(1)G, 4.3.8(2)G and 4.3.8(4)G Deletion of IPRU(BSOC) 4.4.1G, 4.4.2G, 4.4.3G, 4.4.4G, 4.4.5G, 4.4.6G and 4.4.7G Deletion of IPRU(BSOC) 4.5.1G, 4.5.2G, 4.5.3G, 4.5.4G, 4.5.5G, 4.5.6G, 4.5.7G and 4.5.8G Deletion of IPRU(BSOC) 4.7.1G, 4.7.2G, 4.7.3G, 4.7.4G, 4.7.5G, 4.7.6G, 4.7.7G and 4.7.8G Deletion of IPRU(BSOC) 4.8.1G, 4.8.2G, 4.8.3G, 4.8.4G, 4.8.5G, 4.8.5AG, 4.8.6G, 4.8.7G and 4.8.8G Deletion of IPRU(BSOC) 4.9.7G Deletion of IPRU(BSOC) 4.10.1G and 4.10.2G Deletion of IPRU(BSOC) 4A.1.1G Deletion of IPRU(BSOC) 4A.2.1G, 4A.2.2G and 4A.2.3G Deletion of IPRU(BSOC) 4A.3.1G, 4A.3.2G, 4A.3.3G, 4A.3.4G and 4A.3.5G Deletion of IPRU(BSOC) 4A.4.1G, 4A.4.2G, 4A.4.3G, |

8 CP09/17 A Specialist Sourcebook for Building Societies: Enhanced supervisory guidance on financial and credit risk management (June 2009)

4A.4.4G, 4A.4.5G, 4A.4.6G, 4A.4.7G and 4A.4.8G
Deletion of IPRU(BSOC) 4A.5.1G, 4A.5.2G, 4A.5.3G,
4A.5.4G and 4A.5.5G
Deletion of IPRU(BSOC) 4A.6.1G and 4A.6.2G
Deletion of IPRU(BSOC) 4A.7G
Deletion of IPRU(BSOC) 5.3.1G, 5.3.2G and 5.3.5G
Deletion of IPRU(BSOC) 5.6.1G, 5.6.2G, 5.6.3G,
5.6.4G and 5.6.5G
Deletion of IPRU(BSOC) 5.8.2G
Deletion of IPRU(BSOC) 5A.1G
Deletion of IPRU(BSOC) 5B.1.1G
Deletion of IPRU(BSOC) 5B.2.1G, 5B.2.2G, 5B.2.3G,
5B.2.4G, 5B.2.5G, 5B.2.6G, 5B.2.7G, 5B.2.8G and
5B.2.9G

Addition of new sourcebook BSOCS, as follows:

BSOCS 1.1 (comprising BSOCS 1.1.1R, 1.1.2G, 1.1.3G
and 1.1.4G)

BSOCS 1.2 (comprising BSOCS 1.2.1G, 1.2.2G and
1.2.3G)

BSOCS 1.3 (comprising BSOCS 1.3.1G, 1.3.2G and
1.3.3G)

BSOCS 1.4 (comprising BSOCS 1.4.1G, 1.4.2G and
1.4.3G)

BSOCS 1.5 (comprising BSOCS 1.5.1G)

BSOCS 1.6 (comprising BSOCS 1.6.1G, 1.6.2G and
1.6.3G)

BSOCS 1.7 (comprising BSOCS 1.7.1G, 1.7.2G,
1.7.3G, 1.7.4G, 1.7.5G and 1.7.6G)

BSOCS 1.8 (comprising BSOCS 1.8.1G, 1.8.2G,
1.8.3G, 1.8.4G, 1.8.5G, 1.8.6G, 1.8.7G and 1.8.8G)

BSOCS 1.9 (comprising BSOCS 1.9.1G, 1.9.2G,
1.9.3G, 1.9.4G, 1.9.5G and 1.9.6G)

BSOCS 1.10 (comprising BSOCS 1.10.1G, 1.10.2G
and 1.10.3G)

BSOCS 1.11 (comprising BSOCS 1.11.1G)

BSOCS 1.12 (comprising BSOCS 1.12.1G and
1.12.2G)

BSOCS 1.13 (comprising BSOCS 1.13.1G and
1.13.2G)

BSOCS 1.14 (comprising BSOCS 1.14.1G and
1.14.2G)

BSOCS 1.15 (comprising BSOCS 1.15.1G, 1.15.2G
and 1.15.3G)

BSOCS 1.16 (comprising BSOCS 1.16.1G, 1.16.2G,
1.16.3G, 1.16.4G and 1.16.5G)

BSOCS 2.1 (comprising BSOCS 2.1.1G)

BSOCS 2.2 (comprising BSOCS 2.2.1G, 2.2.2G, 2.2.3G, 2.2.4G, 2.2.5G, 2.2.6G, 2.2.7G, 2.2.8G, 2.2.9G, 2.2.10G, 2.2.11G, 2.2.12G, 2.2.13G, 2.2.14G, 2.2.15G, 2.2.16G, 2.2.17G, 2.2.18G, 2.2.19G and 2.2.20G)

BSOCS 2.3 (comprising BSOCS 2.3.1G, 2.3.2G and 2.3.3G)

BSOCS 2.4 (comprising BSOCS 2.4.1G, 2.4.2G, 2.4.3G, 2.4.4G, 2.4.5G, 2.4.6G, 2.4.7G, 2.4.8G, 2.4.9G, 2.4.10G and 2.4.11G)

BSOCS 2.5 (comprising BSOCS 2.5.1G and 2.5.2G)

BSOCS 2.6 (comprising BSOCS 2.6.1G, 2.6.2G and 2.6.3G)

BSOCS 3.1 (comprising BSOCS 3.1.1G, 3.1.2G and 3.1.3G)

BSOCS 3.2 (comprising BSOCS 3.2.1G, 3.2.2G, 3.2.3G, 3.2.4G, 3.2.5G, 3.2.6G, 3.2.7G, 3.2.8G and 3.2.9G)

BSOCS 3.3 (comprising BSOCS 3.3.1G, 3.3.2G, 3.3.3G, 3.3.4G, 3.3.5G, 3.3.6G, 3.3.7G, 3.3.8G, 3.3.9G, 3.3.10G, 3.3.11G and 3.3.12G)

BSOCS 4.1 (comprising BSOCS 4.1.1G, 4.1.2G, 4.1.3G and 4.1.4G)

BSOCS 4.2 (comprising BSOCS 4.2.1G, 4.2.2G and 4.2.3G)

BSOCS 4.3 (comprising BSOCS 4.3.1G and 4.3.2G)

BSOCS 4.4 (comprising BSOCS 4.4.1G and 4.4.2G)

BSOCS 4.5 (comprising BSOCS 4.5.1G)

BSOCS 5.1 (comprising BSOCS 5.1.1G, 5.1.2G, 5.1.3G and 5.1.4G)

BSOCS 5.2 (comprising BSOCS 5.2.1G, 5.2.2G, 5.2.3G, 5.2.4G, 5.2.5G and 5.2.6G)

BSOCS 5.3 (comprising BSOCS 5.3.1G)

BSOCS 5.4 (comprising BSOCS 5.4.1G, 5.4.2G, 5.4.3G and 5.4.4G)

BSOCS 5.5 (comprising BSOCS 5.5.1G, 5.5.2G, 5.5.3G, 5.5.4G, 5.5.5G, 5.5.6G, 5.5.7G and 5.5.8G)

BSOCS 5.6 (comprising BSOCS 5.6.1G, 5.6.2G, 5.6.3G, 5.6.4G, 5.6.5G, 5.6.6G, 5.6.7G, 5.6.8G, 5.6.9G and 5.6.10G)

BSOCS 5.7 (comprising BSOCS 5.7.1G, 5.7.2G and 5.7.3G)

BSOCS 6.1 (comprising BSOCS 6.1.1G and 6.1.2G)

BSOCS TP (1.1, 1.2 and 1.3)

BSOCS Schs 1, 2, 3, 4, 5 and 6

Addition of BSOG 1.2.3AG, 1.2.7G, 1.2.8G, 1.2.9G, 1.2.10G, 1.2.11G and 1.2.12G

- 2.40 This new sourcebook builds on and expands existing Handbook guidance as part of the FSA's enhanced supervisory approach to judging whether building societies' business models are appropriate to their resources, and systems and controls.
- 2.41 The new guidance is structured as five approaches to treasury management and three approaches to lending, which indicate how societies might comply with the FSA's high-level systems and controls rules. Societies can select their desired approaches to treasury management and lending, and then self-assess their controls and business models against these approaches. This is designed to direct the attention of both societies and supervisors to key areas of potential mis-alignment, thus quickening the task of ensuring that societies have business models and risk management capabilities that are aligned.
- 2.42 When the new liquidity regime for banks and building societies is implemented later in 2010, some of the existing provisions of IPRU(BSOC) will be deleted. The whole of IPRU(BSOC) will be deleted with effect from **1 October 2010**. New transitional provisions in BSOCs allow certain societies to be able to continue to comply with IPRU(BSOC) until that date.
- 2.43 The new sourcebook, together with changes to the Glossary and BSOG, come into force on **1 April 2010**, but the deletion of some parts of IPRU(BSOC) – subject to certain transitional provisions – comes into force on **1 June 2010**. Feedback on this consultation is being published in a separate Policy Statement.

Collective Investment Schemes (COLL)

Handbook Administration (No 17) Instrument 2010 (FSA 2010/8)

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

LISTING, PROSPECTUS AND DISCLOSURE

Listing Rules sourcebook (LR)

Handbook Administration (No 17) Instrument 2010 (FSA 2010/8)

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

3 Changes outside the Handbook

- 3.1 The Board has also made changes to the following material outside the Handbook.

Building Societies Regulatory Guide (BSOG)

Building Societies Sourcebook Instrument 2010 (FSA 2010/11)

- 3.2 The changes made by this instrument to BSOG are listed and described at paragraphs 2.39 to 2.43 of this Notice.

4 Feedback on responses to consultation

4.1 This chapter contains feedback on responses to the following consultations:

- CP09/26 *Regulatory fees and levies: policy proposals 2010/11* (November 2009); and
- CP10/5 *Regulatory fees and levies – Rates proposals 2010/11 and feedback on Part 1 of CP09/26* (February 2010).

Fees Provisions (2010/2011) Instrument 2010 (FSA 2010/9)

Fees Provisions (Amendment No 2) Instrument 2010 (FSA 2010/10)

Fees manual (FEES)

4.2 This chapter presents feedback on four proposals for fees policy and one for the Financial Services Compensation Scheme on which we have consulted:

Proposals consulted on through CP09/26: Regulatory fees and levies: policy proposals for 2010/11, Chapters 6 and 7 (November 2009)

- UK Listing Authority (UKLA) (Chapter 6) – amending the rules in FEES 4 Annex 7R to clarify the date on which market capitalisation is valued to calculate the fees paid by issuers; and
- Guidance to clarify the way life insurance firms should treat assets transferred under a Part VII⁹ transfer when calculating their tariff data in fee-block A.4 (Chapter 7).

⁹ Control of Business Transfers – section 104 of the Financial Services and Markets Act 2000 (FSMA). No insurance business transfer scheme or banking business transfer scheme is to have effect unless an order has been made in relation to it under section 111(1)

Proposals consulted on through CP10/5: Rates proposals 2010/11 and feedback statement on Part 1 of CP09/26, Chapters 11, 12 and 18 (February 2010)

- UK Listing Authority (UKLA) – Reducing the vetting fees for equity prospectuses from £4,400 to £3,520;
- periodic fees for other bodies – Recognised Investment Exchanges (RIEs), Recognised Clearing Houses and the Law Society for England and Wales – these firms pay their periodic fees in two instalments (April and September). Consultation on the April 2010 instalment ended 12 March 2010; and
- Financial Services Compensation Scheme (FSCS) – setting the management expenses levy limit (MELL) for 2010/11.

UK Listing Authority (UKLA) – Valuation date for market capitalisation

- 4.3 In CP09/26 (Chapter 6) we proposed amending the periodic fee rules relating to the Listing Rules to clarify the date on which market capitalisation is valued to calculate the fees paid by issuers.
- 4.4 Each year, in our Consolidated Policy Statement on fees we state that annual fees for issuers are tiered according to their size which we measure by market capitalisation data as at 30 November. We have been using 30 November as the valuation date since the fees regime came into effect in December 2001. However this date is not set out in the relevant fee rules (FEES 4 Annex 7R).
- 4.5 The question we consulted on for this proposal in CP09/26 was:
- Q6: Do you agree with our proposal to amend the rules in FEES 4 Annex 7R to clarify that the valuation date for market capitalisation is on the last working day of November in the previous financial year?

Consultation responses and feedback

- 4.6 Six respondents commented on this proposal, of which the majority agreed fully with it. We have therefore implemented the proposal as set out in CP09/26, Chapter 6.

Treatment of transferred life insurance contracts in calculating tariff data for fee-block A.4

- 4.7 In CP09/26 (Chapter 7) we responded to a number of life insurance firms, which had asked us to clarify how they should treat assets transferred from other life insurance firms when calculating their tariff data in fee-block A.4 (insurers – life).
- 4.8 Their tariff base is derived from Adjusted Gross Premium Income (AGPI) and Mathematical Reserves. The definition of AGPI in FEES 4, Annex 1, Part 2 includes ‘new regular premium business’ and ‘new single premium business’. Firms wanted to know whether business transferred under Part VII of FSMA 2000 (Control of

Business Transfers) would constitute new business for fees purposes. Part VII enables insurers to transfer portfolios of liabilities and assets between each other. The process requires court approval, to ensure that the interests of all parties are safeguarded.

AGPI

- 4.9 In this context, the relevant business includes contracts of life insurance. These represent new business to the receiving firm, although they will be existing business for the transferor firm. We concluded that the definition of AGPI was intended to capture business that was new to the industry as a whole rather than to the firm receiving the contracts, and so business transferred under Part VII of FSMA should be excluded from the calculation so long as it is not new to the industry.
- 4.10 The transferor would have paid a fee on the contracts when they were originally set up and a fee should not be paid twice on the same business. There would have been no change to the terms and conditions of the policyholders since payment of the reinsurance premium puts the receiving firm on risk, although the gross liability remains with the original firm until the policies are transferred. Similarly, where there is no reinsurance, we do not require insurance firms to report it either as new business or premium income when they submit the appropriate regulatory returns to us but only as a business transfer-in (Form 46 – summary of new business and Form 47 – analysis of new business).
- 4.11 Provided the court agrees that the contracts should remain unchanged, the policyholders' terms and conditions will remain intact and the contracts cannot reasonably be described as 'new'. If, however, the court directs that new contracts of insurance should be taken out between the policyholders and the transferee, then these are no longer identical to the business on which the original fee was charged. They are new to the industry and should be included in the calculation of AGPI.
- 4.12 Our interpretation applies only to contracts set up before the fee paying year to which the calculations relate. If the transferring firm created the contracts in the current year, they are new to the industry and must be included in the AGPI calculation by the transferee.

Mathematical reserves

- 4.13 Following another query, we also advised that there would be no case for excluding the new business from a firm's mathematical reserves. These should cover all of a firm's business, so transfers under Part VII would as a matter of course increase reserves and must be reported.
- 4.14 Since there seemed to be uncertainty among firms, we proposed to insert Guidance on Part VII transfers into the Handbook. The question on which we consulted was therefore:

Q12: Do you agree that our proposed Guidance clarifies the way life insurance firms should treat assets transferred under Part VII in the calculation of their tariff data in fee-block A.4?

Consultation responses and feedback

- 4.15 Only three firms engaged in insurance responded to this question. All were supportive and a major insurance group commented, ‘we support the rationale behind the clarification.’ We are therefore proceeding as proposed, although we have made some amendments to the draft Handbook text to improve its clarity. We have put the Guidance into a new Annex 12G in FEES 4.

UK Listing Authority (UKLA) – revised vetting fees for equity prospectuses

- 4.16 In CP10/5 (Chapter 12), we proposed reducing one of the fees charged for vetting an equity prospectus where it is made up of three separate documents in a process known as ‘shelf registration’. This proposal arose from the Rights Issue Review Group’s report ‘*A Report to the Chancellor of the Exchequer: by the Rights Issue Review Group*’ which was published on 24 November 2008. The report made a number of recommendations and considered whether there could be greater use of shelf registration for equity share issues. Following that review, we proposed reducing the fee for vetting equity registration documents from £4,400 to £3,520 in order to align our fee tariffs for equity shelf registration, and make the issuer’s choice of which prospectus format to use more neutral.
- 4.17 The question on which we consulted was:

Q.12 Do you agree with the proposed changes to FEES 3 Annex 5, Part 2, Category 2 to reduce the fee for vetting equity registration documents to £3,520?

Consultation response and feedback

- 4.18 No responses were received. We have therefore implemented this proposal as set out in CP10/5.

Periodic fees for other bodies – Recognised Investment Exchanges, Recognised Clearing Houses and the Law Society for England and Wales

- 4.19 In CP10/5 (Chapter 11), we set out our proposed 2010/11 periodic fees for fee payers other than authorised firms, which include:
- Recognised Investment Exchanges (RIEs) and Recognised Clearing Houses (RCHs) (which we refer to in the remainder of this section as UK Recognised Bodies); and
 - Designated Professional Bodies (DPBs).

4.20 Periodic fees for UK Recognised Bodies and DPBs are set at an individual entity level. Where their previous year's fee was £50,000 or more they pay 50% of the previous year fee in April 2010 and the balance of the forthcoming year fee from June 2010. All UK Recognised Bodies and the Law Society for England and Wales (as a DPB) pay their fees in two instalments in this way. As part of our annual fees cycle, we finalise the first instalment of periodic fees payable by these bodies in March so that we can collect this revenue at the start of our financial year. Consultation on the April instalment ended 12 March 2010. Consultation on the second instalment and the full fees for 2010/11 ends on 12 April 2010.

4.21 The question we consulted was:

Q3: Do you have any comments on the proposed 2010/11 FSA fee rates for fee-payers other than authorised firms?

4.22 In relation to the April instalment for periodic fees for UK Recognised Bodies and the Law Society of England and Wales, no responses were received. We have implemented these proposals as set out in CP10/5, Chapter 11.

4.23 In relation to the full 2010/11 periodic fees for UK Recognised Bodies four respondents commented by 12 March. We have taken note of the responses received so far and will include these with any further responses we receive up to 12 April 2010. When we are setting the final full 2010/11 periodic fee in May we will take account of all responses received and feedback to the industry in the June consolidated policy statement.

Operators of Multilateral Trading Facilities (MTFs)

4.24 For the financial year 2009/10, the periodic fee rules for MTFs required them to make payment by 30 April 2009 of their full fee. This is inconsistent with the time of payment for other fee-payers in the B fee-block. Therefore, we have extended the consultation period for MTFs until 12 April 2010 in order to align these fee rules with other firms in the B fee-block. When we are setting the 2010/11 periodic fees in May we will take account of the responses received up to 12 April and feedback to the industry in the June consolidated policy statement.

4.25 Periodic fees in relation to MTFs will be payable on 1 July 2010.

FSCS Management Expenses Levy Limit 2010/11

4.26 In CP10/5 we proposed setting the FSCS Management Expenses Levy Limit (MELL) at £1bn for 2010/11 and set out a breakdown of this figure. The FSCS uses the management expenses levy to meet its day-to-day running costs. It is separate from the compensation levy, which is not consulted on. The MELL for 2010/11 includes a reserve contingency of £653.3m reflecting the uncertainties in the current financial climate.

4.27 The question we consulted on was:

Q18: Do you have any comments on the proposed 2010/11 management expenses levy limit figure?

Consultation response and feedback

4.28 We received five responses in total to the FSCS proposals. Two of the respondents raised concerns in respect of the costs allocated to the change programme and outsourcing which they felt should be classed as specific costs rather than base costs.¹⁰ Another respondent expressed concern about a significant rise in its base and specific costs levy, something it attributed to being in the same class as PPI firms. One firm was fully supportive of our proposal to keep the MELL at £1bn.

Our response:

4.29 Having considered the responses received, we have decided to set the limit on the FSCS management expenses for 2010/11 at £1bn, unchanged from the proposal consulted on. We consider that the programme changes have the potential to benefit all classes and are, therefore, appropriately classified as base costs. Outsourcing costs are classed as specific costs and are therefore allocated to the class in which they are incurred. The FSCS has confirmed that its actual management expenses budget for 2010/11 is £350.4m.¹¹ The FSCS will use the reserve contingency only in the case of unexpected events that are not already covered by its management expense budget. The need to use the reserve will be kept under review by the FSCS. Any move to raise this will be preceded by discussion with relevant parties.

Compatibility Statement

4.30 The instruments now made by the Board are described at paragraphs 2.17 to 2.23 of this Notice. They do not differ materially from those proposed in Chapter 6 and 7 of CP09/26 or those proposed in Chapters 11, 12 and 18 of CP10/5. Therefore, the compatibility statements we published in those consultation papers are not altered.

¹⁰ Base costs are relevant to all FSCS fee paying firms, in contrast to specific costs which relate to a particular class of firms

¹¹ http://www.fscs.org.uk/uploaded_files/Publications/Plan_and_Budget/Plan_and_Budget_2010-11.pdf

Annex A

List of new instruments and addenda

(See also descriptions within Annex E)

Instruments made or approved by the Board on 25 March 2010

| Title of instrument | CP | Modules affected | No. of instrument | Changes effective |
|---|-------|---|-------------------|-------------------------------|
| Handbook Administration (No 17) Instrument 2010 | n/a | Glossary , COND, FEES, GENPRU, CASS, SUP, DISP, COMP, COLL, LR | FSA 2010/8 | 6.4.10; 31.12.10 |
| Fees Provisions (2010/2011) Instrument 2010 | 10/5 | FEES | FSA 2010/9 | 1.4.10 |
| Fees Provisions (Amendment No 2) Instrument 2010 | 09/26 | FEES | FSA 2010/10 | 1.4.10 |
| Building Societies Sourcebook Instrument 2010 | 09/17 | Glossary, IPRU(BSOC), BSOCS , BSOG | FSA 2010/11 | 1.4.10; 1.6.10; 1.10.10 |
| Retail Distribution Review (Adviser Charging) Instrument 2010 | 09/18 | Glossary, COBS | FSA 2010/12 | 31.12.12 |
| Fees Manual (Financial Ombudsman Service Case Fees 2010/2011) Instrument 2010 | - | FEES | FOS 2010/1 | 1.4.10 |

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

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

Table of Handbook modules showing amending instruments

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

Handbook instruments made after 1 January 2008

| Ref Code | Sourcebook or manual | No of Inst | |
|--------------------|----------------------|--------------|----|
| Name of Instrument | | 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 Recognition Requirements) Instrument 2009 | 2009/30 | 28.5.09 | 88 |

| Ref Code | Sourcebook or manual | | |
|--|----------------------|---------------|--------------|
| Name of Instrument | | No of Inst | Date of Inst |
| | | | HN |
| Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>) | | 2009/36 | 1.7.09 90 |
| Handbook Administration (No 14) Instrument 2009 | | 2009/37 | 23.7.09 90 |
| Dormant Bank and Building Society Accounts Instrument 2009 | | 2009/38 | 23.7.09 90 |
| Supervision Manual (Controlled Functions) (Amendment No 2) Instrument 2009 | | 2009/42 | 23.7.09 90 |
| Collective Investment Schemes Sourcebook (Single Sub-fund Umbrellas) Instrument 2009 | | 2009/44 | 23.7.09 90 |
| Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009 | | 2009/47 | 23.7.09 90 |
| Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009 | | 2009/48 | 11.8.09 91 |
| Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 (<i>instrument made by FOS</i>) | | FOS 2009/4 | 16.9.09 92 |
| Handbook Administration (No 15) Instrument 2009 | | 2009/49 | 24.9.09 92 |
| Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009 | | 2009/50 | 24.9.09 92 |
| Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009 | | 2009/52 | 24.9.09 92 |
| Listing Rules Sourcebook (Amendment No 3) Instrument 2009 | | 2009/54 | 24.9.09 92 |
| Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009 | | 2009/55 | 30.9.09 93 |
| Supervision Manual (Integrated Regulatory Reporting of Liquidity for Banks, Building Societies and Investment Firms) Instrument 2009 | | 2009/56 | 30.9.09 93 |
| Payment Services (Gibraltar-based Firms) Instrument 2009 (<i>instrument made jointly with FOS as FOS 2009/5</i>) | | 2009/57 | 5.11.09 94 |
| Approved Reinsurance to Close Instrument 2009 | | 2009/61 | 5.11.09 94 |
| Capital Resources and Professional Indemnity Insurance Requirements for Personal Investment Firms Instrument 2009 | | 2009/62 | 5.11.09 94 |
| Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009 | | 2009/66 | 5.11.09 94 |
| Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009 | | 2009/67 | 27.11.09 95 |
| Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009 | | 2009/68 | 27.11.09 95 |
| Handbook Administration (No 16) Instrument 2009 | | 2009/69 | 10.12.09 95 |
| Prudential Requirements (Stress Testing) Instrument 2009 | | 2009/72 | 10.12.09 95 |
| Sale and Rent Back Instrument 2010 | | 2010/1 | 28.1.10 96 |
| Dispute Resolution: Complaints (Publication of Complaints Data) Instrument 2010 | | 2010/2 | 28.1.10 96 |
| Collective Investment Schemes Sourcebook (Accounting Amendments) Instrument 2010 | | 2010/3 | 28.1.10 96 |
| Funds of Alternative Investment Funds Instrument 2010 | | 2010/5 | 25.2.10 97 |
| Alternative Finance Investment Bonds Instrument 2010 | | 2010/6 | 25.2.10 97 |
| Listing Rules Sourcebook (Amendment No 4) Instrument 2010 | | 2010/7 | 25.2.10 97 |
| Handbook Administration (No 17) Instrument 2010 | | 2010/8 | 25.3.10 98 |
| Building Societies Sourcebook Instrument 2010 | | 2010/11 | 25.3.10 98 |
| Retail Distribution Review (Adviser Charging) Instrument 2010 | | 2010/12 | 25.3.10 98 |

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 |

| 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 | | 2008/6 | 28.2.08 73 |

| Ref Code | Sourcebook or manual | | | |
|---------------------------------|---|------------|--------------|----|
| Name of Instrument | | No of Inst | Date of Inst | |
| | | | HN | |
| Communications) Instrument 2008 | | | | |
| | 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 |

| *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 |

| APER | Statements of Principle and Code of Practice for Approved Persons | | | |
|---------------------------------|--|---------|---------|----|
| <i>First brought into force</i> | | | | |
| | | - | 1.12.01 | - |
| | Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 | 2008/40 | 25.9.08 | 81 |
| | Supervision Manual (Controlled Functions) (Amendment No 2) Instrument 2009 | 2009/42 | 23.7.09 | 90 |

| FIT | The Fit and Proper test for Approved Persons | | | |
|---------------------------------|--|---------|---------|----|
| <i>First brought into force</i> | | | | |
| | | - | 3.9.01 | - |
| | Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 | 2008/40 | 25.9.08 | 81 |
| | Handbook Administration (No 12) Instrument 2009 | 2009/3 | 22.1.09 | 84 |
| | Handbook Administration (No 13) Instrument 2009 | 2009/22 | 23.4.09 | 87 |

| GEN | General Provisions | | | |
|---------------------------------|--|---------|----------|----|
| <i>First brought into force</i> | | | | |
| | | - | 21.6.01 | - |
| | Handbook Administration (No 8) Instrument 2008 | 2008/1 | 24.1.08 | 72 |
| | Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008 | 2008/2 | 24.1.08 | 72 |
| | Companies Act 2006 (Transitional Provisions) Instrument 2008 | 2008/9 | 27.3.08 | 75 |
| | Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008 | 2008/22 | 22.5.08 | 77 |
| | Disclosure Documents (Amendment) Instrument 2008 | 2008/35 | 24.7.08 | 79 |
| | FSA Logo Licence (Amendment) Instrument 2008 | 2008/39 | 20.8.08 | 80 |
| | Status Disclosure and FSA Logo Instrument 2008 | 2008/42 | 25.9.08 | 81 |
| | Handbook Administration (No 11) Instrument 2008 | 2008/55 | 29.10.08 | 82 |

| Ref Code | Sourcebook or manual | | |
|--|----------------------|------------|--------------|
| Name of Instrument | | No of Inst | Date of Inst |
| | | | HN |
| Payment Services Instrument 2009 | | 2009/14 | 26.3.09 86 |
| Handbook Administration (No 14) Instrument 2009 | | 2009/37 | 23.7.09 90 |
| Handbook Administration (No 15) Instrument 2009 | | 2009/49 | 24.9.09 92 |
| Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009 | | 2009/50 | 24.9.09 92 |
| Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009 | | 2009/52 | 24.9.09 92 |
| Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009 | | 2009/67 | 27.11.09 95 |
| Handbook Administration (No 16) Instrument 2009 | | 2009/69 | 10.12.09 95 |
| Sale and Rent Back Instrument 2010 | | 2010/1 | 28.1.10 96 |

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

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

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 |

| 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 |

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

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

| | | | | |
|--|--|---------|----------|----|
| Prudential Requirements (Stress Testing) Instrument 2009 | | 2009/72 | 10.12.09 | 95 |
|--|--|---------|----------|----|

| MIPRU | Prudential sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries | No of Inst | Date of Inst | HN |
|-------|---|------------|--------------|----|
| | <i>First brought into force</i> | | 1.1.07 | |
| | Prudential Sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries (Use of Intermediaries) Instrument 2008 | 2008/14 | 27.3.08 | 75 |
| | Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008 | 2008/22 | 22.5.08 | 77 |
| | Connected Travel Insurance Instrument 2008 | 2008/24 | 22.5.08 | 77 |
| | Handbook Administration (No 10) Instrument 2008 | 2008/33 | 24.7.08 | 79 |
| | Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 | 2008/40 | 25.9.08 | 81 |
| | Professional Indemnity Insurance (Limits of Indemnity) Instrument 2009 | 2009/4 | 22.1.09 | 84 |
| | Reclassification of Available-For-Sale Debt Instrument 2009 | 2009/40 | 23.7.09 | 90 |
| | Handbook Administration (No 15) Instrument 2009 | 2009/49 | 24.9.09 | 92 |
| | Handbook Administration (No 16) Instrument 2009 | 2009/69 | 10.12.09 | 95 |
| | Sale and Rent Back Instrument 2010 | 2010/1 | 28.1.10 | 96 |

| UPRU | Prudential sourcebook for UCITS Firms | No of Inst | Date of Inst | HN |
|------|---|------------|--------------|----|
| | <i>First brought into force</i> | | 1.1.07 | |
| | Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations) Instrument 2008 | 2008/17 | 27.3.08 | 75 |
| | Handbook Administration (No 13) Instrument 2009 | 2009/22 | 23.4.09 | 87 |

| IPRU (BANK) | Interim Prudential sourcebook: Banks | No of Inst | Date of Inst | HN |
|-------------|---|------------|--------------|----|
| | <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 | No of Inst | Date of Inst | HN |
|--------------|---|------------|--------------|----|
| | <i>First brought into force</i> | - | 1.12.01 | - |
| | Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 | 2008/40 | 25.9.08 | 81 |
| | Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009 | 2009/68 | 27.11.09 | 95 |
| | Building Societies Sourcebook Instrument 2010 | 2010/11 | 25.3.10 | 98 |

| IPRU (FSOC) | Interim Prudential sourcebook: Friendly Societies | No of Inst | Date of Inst | HN |
|-------------|---|------------|--------------|----|
| | <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 |

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

| 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 |
| | Interim Prudential sourcebook for Insurers (Marine Mutuels Reporting) (Amendment) Instrument 2008 | 2008/15 | 27.3.08 |
| | Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008 | 2008/22 | 22.5.08 |
| | Prudential Requirements for Insurers (Amendment No 3) Instrument 2008 | 2008/66 | 4.12.08 |
| | Interim Prudential Sourcebook for Insurers (Other EEA States Insurance Statistics Amendment) Instrument 2009 | 2009/33 | 25.6.09 |
| | Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009 | 2009/50 | 24.9.09 |
| | Prudential Requirements for Insurers (Amendment No 4) Instrument 2009 | 2009/60 | 5.11.09 |

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

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 |
| | Conduct of Business Sourcebook (Recording of Telephone Conversations and Electronic Communications) Instrument 2008 | 2008/6 | 28.2.08 |
| | Permitted Links (Amendment No 2) Instrument 2008 | 2008/16 | 27.3.08 |
| | Handbook Administration (No 9) Instrument 2008 | 2008/19 | 24.4.08 |
| | Handbook Administration (No 10) Instrument 2008 | 2008/33 | 24.7.08 |
| | Disclosure Documents (Amendment) Instrument 2008 | 2008/35 | 24.7.08 |
| | Conduct of Business Sourcebook (Amendment) Instrument 2008 | 2008/36 | 24.7.08 |
| | Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 | 2008/40 | 25.9.08 |
| | Self-Invested Personal Pensions (Contracting Out) Instrument 2008 | 2008/44 | 25.9.08 |
| | Client Assets Sourcebook (Common Platform Provisions) Instrument 2008 | 2008/45 | 25.9.08 |
| | Handbook Administration (No 11) Instrument 2008 | 2008/55 | 29.10.08 |
| | Conduct of Business Sourcebook (Record Keeping for Inducements) Instrument 2008 | 2008/59 | 29.10.08 |
| | Conduct of Business Sourcebook (Product Information for Variation of Personal Pension Schemes) Instrument 2008 | 2008/67 | 4.12.08 |
| | Handbook Administration (No 12) Instrument 2009 | 2009/3 | 22.1.09 |
| | Payment Services Instrument 2009 | 2009/14 | 26.3.09 |
| | Financial Services Compensation Scheme (Limits Amendment) Instrument 2009 | 2009/25 | 23.4.09 |
| | With-Profits Funds: Payments of Compensation and Redress Instrument 2009 | 2009/41 | 23.7.09 |

| 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 |
| 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 |

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

| 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 |

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

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

| MAR | Market Conduct | | |
|--|----------------|---------|-------------|
| <i>Chapters 1 to 3 first brought into force</i> | | - | 1.12.01 - |
| <i>Chapter 4 first brought into force</i> | | - | 20.9.01 - |
| Market Conduct Sourcebook (Amendment No 9) Instrument 2008 | | 2008/25 | 22.5.08 77 |
| Short Selling Instrument 2008 | | 2008/30 | 12.6.08 78 |
| Short Selling (No 2) Instrument 2008 | | 2008/51 | 18.9.08 81 |
| Short Selling (No 4) Instrument 2008 | | 2008/60 | 29.10.08 82 |

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

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

REGULATORY PROCESSES

| *SUP | Supervision | | |
|--|-------------|---------|-------------|
| <i>Chapter 9 first brought into force</i> | | - | 21.6.01 - |
| <i>Chapters 6, 7, 8 and 10 first brought into force</i> | | - | 3.9.01 - |
| <i>Rest of SUP first brought into force</i> | | - | 1.12.01 - |
| Handbook Administration (No 8) Instrument 2008 | | 2008/1 | 24.1.08 72 |
| Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008 | | 2008/2 | 24.1.08 72 |
| Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations) Instrument 2008 | | 2008/17 | 27.3.08 75 |
| Handbook Administration (No 9) Instrument 2008 | | 2008/19 | 24.4.08 76 |
| Integrated Regulatory Reporting (Amendment No 4) Instrument 2008 | | 2008/20 | 24.4.08 76 |
| Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008 | | 2008/22 | 22.5.08 77 |
| Connected Travel Insurance Instrument 2008 | | 2008/24 | 22.5.08 77 |
| Supervision Manual (Controlled Functions) (Amendment) Instrument 2008 | | 2008/37 | 24.7.08 79 |
| Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 | | 2008/40 | 25.9.08 81 |
| Status Disclosure and FSA Logo Instrument 2008 | | 2008/42 | 25.9.08 81 |
| Supervision Manual (Amendment No 14) Instrument 2008 | | 2008/46 | 25.9.08 81 |
| Handbook Administration (No 11) Instrument 2008 | | 2008/55 | 29.10.08 82 |
| Prudential Categories (Amendment) Instrument 2008 | | 2008/65 | 4.12.08 83 |
| Handbook Administration (No 12) Instrument 2009 | | 2009/3 | 22.1.09 84 |
| Supervision Manual (Passporting and Reinsurance) (Amendment) Instrument 2009 | | 2009/9 | 26.2.09 85 |
| Supervision Manual (Amendment No 15) Instrument 2009 | | 2009/10 | 26.2.09 85 |
| Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009 | | 2009/18 | 26.3.09 86 |
| Supervision Manual (Controllers) (Amendment) Instrument 2009 | | 2009/20 | 26.3.09 86 |
| Handbook Administration (No 13) Instrument 2009 | | 2009/22 | 23.4.09 87 |
| Integrated Regulatory Reporting (Amendment No 5) Instrument 2009 | | 2009/34 | 25.4.09 89 |
| Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>) | | 2009/36 | 1.7.09 90 |
| Handbook Administration (No 14) Instrument 2009 | | 2009/37 | 23.7.09 90 |
| Dormant Bank and Building Society Accounts Instrument 2009 | | 2009/38 | 23.7.09 90 |
| Supervision Manual (Controlled Functions) (Amendment No 2) Instrument 2009 | | 2009/42 | 23.7.09 90 |
| Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009 | | 2009/48 | 11.8.09 91 |
| Handbook Administration (No 15) Instrument 2009 | | 2009/49 | 24.9.09 92 |
| Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009 | | 2009/50 | 24.9.09 92 |
| Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009 | | 2009/55 | 30.9.09 93 |
| Close Links Reporting Instrument 2009 | | 2009/63 | 5.11.09 94 |
| Supervision Manual (Amendment No 16) Instrument 2009 | | 2009/64 | 5.11.09 94 |

| Ref Code | Sourcebook or manual | | |
|--------------------|---|------------|--------------|
| Name of Instrument | | No of Inst | Date of Inst |
| | | | HN |
| | Supervision Manual (Retail Mediation Activities Return) (Amendment) Instrument 2009 | 2009/65 | 5.11.09 94 |
| | Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009 | 2009/67 | 27.11.09 95 |
| | Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009 | 2009/68 | 27.11.09 95 |
| | Handbook Administration (No 16) Instrument 2009 | 2009/69 | 10.12.09 95 |
| | Sale and Rent Back Instrument 2010 | 2010/1 | 28.1.10 96 |
| | Handbook Administration (No 17) Instrument 2010 | 2010/8 | 25.3.10 98 |

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

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 |

| *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 | 2008/38 | 24.7.08 79 |

| Ref Code | Sourcebook or manual | No of Inst | Date of Inst | HN |
|--|----------------------|------------|--------------|----|
| Name of Instrument | | | | |
| 2008 | | | | |
| 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 |

| COAF | Complaints against the FSA | No of Inst | Date of Inst | HN |
|--|----------------------------|------------|--------------|----|
| <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 | No of Inst | Date of Inst | HN |
|---|--------------------|------------|--------------|----|
| <i>First brought into force</i> | | | | |
| | | - | 1.4.10 | - |
| Building Societies Sourcebook Instrument 2010 | | 2010/11 | 25.3.10 | 98 |

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

| Ref Code | Sourcebook or manual | | |
|--------------------|--|------------|--------------|
| Name of Instrument | | No of Inst | Date of Inst |
| | | | HN |
| | Collective Investment Schemes Sourcebook (Single Sub-fund Umbrellas) Instrument 2009 | 2009/44 | 23.7.09 90 |
| | Handbook Administration (No 15) Instrument 2009 | 2009/49 | 24.9.09 92 |
| | Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009 | 2009/50 | 24.9.09 92 |
| | Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009 | 2009/67 | 27.11.09 95 |
| | Collective Investment Schemes Sourcebook (Amendment No 5) Instrument | 2009/74 | 10.12.09 95 |
| | Collective Investment Schemes Sourcebook (Accounting Amendments) Instrument 2010 | 2010/3 | 28.1.10 96 |
| | Funds of Alternative Investment Funds Instrument 2010 | 2010/5 | 25.2.10 97 |
| | Alternative Finance Investment Bonds Instrument 2010 | 2010/6 | 25.2.10 97 |
| | Handbook Administration (No 17) Instrument 2010 | 2010/8 | 25.3.10 98 |

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

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

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

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

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

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

LISTING, PROSPECTUS AND DISCLOSURE

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

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

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

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

| | | | |
|---|---------|---------|----|
| Unauthorised mutuals registration fees rules brought into force | - | 17.1.02 | - |
| Periodic Fees (Unauthorised Mutual Societies Registration)(2008/2009) Instrument 2008 | 2008/29 | 22.5.08 | 77 |
| Periodic Fees (Unauthorised Mutual Societies Registration)(2009/2010) Instrument 2009 | 2009/31 | 28.5.09 | 88 |

PERG Perimeter Guidance manual

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

PERG is made and amended by instrument.

*BSOG Building Societies Regulatory Guide

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

BSOG is made and amended by instrument

RPPD Providers and Distributors Regulatory Guide

| | | | |
|-------------------------------------|---|---------|---|
| Regulatory Guide brought into force | - | 16.7.07 | - |
|-------------------------------------|---|---------|---|

RPPD is made and amended by instrument

EG Enforcement Regulatory Guide

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

EG is made and amended by instrument

UNFCOG Unfair Contract Terms Regulatory Guide

| | | | |
|--|---------|----------|----|
| Regulatory Guide brought into force | - | 28.8.07 | - |
| Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009 | 2009/67 | 27.11.09 | 95 |

UNFCOG is made and amended by instrument

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 |

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 | New tariff measures for calculating FSCS compensation and specific cost levies | Financial Services Compensation Scheme (Amendment of Tariff Measures and Other Levy Rules) Instrument 2008 [FSA 2008/57] | 1.4.10 | HN82 <i>Oct 2008</i> (paras 2.19 – 2.22) |
| | Amendments following restructure of Listing Regime | Listing Rules Sourcebook (Amendment No 3) Instrument 2009 [FSA 2009/54] | 6.4.10 | HN92 <i>Sep 2009</i> (paras 2.58 – 2.63) |
| | New requirements to publish complaints data summary | Dispute Resolution: Complaints (Publication of Complaints Data) Instrument 2010 [FSA 2010/2] | 6.4.10 | HN96 <i>Jan 2010</i> (paras 2.18 – 2.21) |
| | Changes to implement final part of Listing Review | Listing Rules Sourcebook (Amendment No 4) Instrument 2010 [FSA 2010/7] | 6.4.10 | HN97 <i>Feb 2010</i> (paras 2.25 – 2.29) |
| | Introduction of full regulatory regime for sale and rent back activities | Sale and Rent Back Instrument 2010 [FSA 2010/1] | 30.6.10 | HN96 <i>Jan 2010</i> (paras 2.8 – 2.13) |
| | New chapter in SYSC and other changes to require firms to test their business models to failure | Prudential (Stress Testing) Instrument 2009 [FSA 2009/72] | 14.12.10 (<i>part</i>) | HN95 <i>Dec 2009</i> (paras 2.13 – 2.14) |
| | Changes to FSCS provisions enabling faster payout of claims to depositors | Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009 [FSA 2009/47] | 31.12.10 | HN90 <i>July 2009</i> (paras 2.2 – 2.8) |
| | Minor administrative corrections | Handbook Administration (No 15) Instrument 2009 [FSA 2009/49] | 31.12.10 (<i>part</i>) | HN92 <i>Sep 2009</i> (paras 2.2 – 2.4) |
| | New requirements for deposit takers to put in place single customer views in order to provide aggregate balances of depositors | Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009 [FSA 2009/66] | 31.12.10 (<i>part</i>) | HN94 <i>Nov 2009</i> (paras 2.52 – 2.59) |

| Module | Change | Instrument | When effective | Described in |
|---------------|--|---|--------------------------|------------------------------------|
| SYSC | New chapter in SYSC and other changes to require firms to test their business models to failure | Prudential (Stress Testing) Instrument 2009 [FSA 2009/72] | 14.12.10 (<i>part</i>) | HN95 Dec 2010 (paras 2.13 – 2.14) |
| COND | Amendment of existing close links notification requirements | Close Links Reporting Instrument 2009 [FSA 2009/63] | 1.6.10 | HN94 Nov 2009 (paras 2.34 – 2.43) |
| FEES | New tariff measures for calculating FSCS compensation and specific cost levies | Financial Services Compensation Scheme (Amendment of Tariff Measures and Other Levy Rules) Instrument 2008 [FSA 2008/57] | 1.4.10 (<i>part</i>) | HN82 Oct 2008 (paras 2.19 – 2.22) |
| | Changes to FSCS provisions enabling faster payout of claims to depositors | Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009 [FSA 2009/47] | 31.12.10 | HN90 July 2009 (paras 2.57 – 2.63) |
| GEN | Introduction of full regulatory regime for sale and rent back activities | Sale and Rent Back Instrument 2010 [FSA 2010/1] | 30.6.10 | HN96 Jan 2010 (paras 2.8 – 2.13) |
| GENPRU | New chapter in SYSC and other changes to require firms to test their business models to failure | Prudential (Stress Testing) Instrument 2009 [FSA 2009/72] | 14.12.10 (<i>part</i>) | HN95 Dec 2009 (paras 2.13 – 2.14) |
| INSPRU | Minor changes following review of prudential requirements | Prudential Requirements for Insurers (Amendment No 4) Instrument 2009 [FSA 2009/60] | 31.12.11 (<i>part</i>) | HN94 Nov 2009 (paras 2.21 – 2.23) |
| MIPRU | Introduction of full regulatory regime for sale and rent back activities | Sale and Rent Back Instrument 2010 [FSA 2010/1] | 30.6.10 | HN96 Jan 2010 (paras 2.8 – 2.13) |
| IPRU(FSOC) | Minor changes following review of prudential requirements | Prudential Requirements for Insurers (Amendment No 4) Instrument 2009 [FSA 2009/60] | 31.12.11 (<i>part</i>) | HN94 Nov 2009 (paras 2.21 – 2.23) |
| IPRU(INV) | Change of the capital resources, requirements and professional indemnity rules for personal investment firms | Capital Resources and Professional Indemnity Insurance Requirements for Personal Investment Firms Instrument 2009 [FSA 2009/62] | 31.12.11 (<i>part</i>) | HN94 Nov 2009 (paras 2.30 – 2.33) |
| | Minor administrative changes | Handbook Administration (No 16) Instrument 2009 [FSA 2009/69] | 31.12.11 (<i>part</i>) | HN95 Dec 2009 (paras 2.7 – 2.9) |
| MCOB | Introduction of full regulatory regime for sale and rent back activities | Sale and Rent Back Instrument 2010 [FSA 2010/1] | 30.6.10 | HN96 Jan 2010 (paras 2.8 – 2.13) |

| Module | Change | Instrument | When effective | Described in |
|---------------|---|--|--------------------------|---|
| SUP | Amendment of existing close links notification requirements | Close Links Reporting Instrument 2009 [FSA 2009/63] | 1.6.10 | HN94 <i>Nov 2009</i> (paras 2.34 – 2.43) |
| | Introduction of full regulatory regime for sale and rent back activities | Sale and Rent Back Instrument 2010 [FSA 2010/1] | 30.6.10 | HN96 <i>Jan 2010</i> (paras 2.8 – 2.13) |
| | New and amended reporting rules on liquidity | Supervision Manual (Integrated Regulatory Reporting of Liquidity for Banks, Building Societies and Investment Firms) Instrument 2009 [FSA 2009/56] | 1.10.10 (<i>part</i>) | HN93 <i>Oct 2009</i> (paras 2.5 – 2.9) |
| DISP | New requirements to publish complaints data summary | Dispute Resolution: Complaints (Publication of Complaints Data) Instrument 2010 [FSA 2010/2] | 6.4.10 | HN96 <i>Jan 2010</i> (paras 2.18 – 2.21) |
| COMP | Changes to reflect changes made to the DGSD | Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) Instrument 2009 [FSA 2009/29] | 31.12.10 (<i>part</i>) | HN88 <i>May 2009</i> (paras 2.17 – 2.19) |
| | Changes to FSCS provisions enabling faster payout of claims to depositors | Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009 [FSA 2009/47] | 31.12.10 (<i>part</i>) | HN90 <i>July 2009</i> (paras 2.57 – 2.63) |
| | Minor administrative corrections | Handbook Administration (No 15) Instrument 2009 [FSA 2009/49] | 31.12.10 (<i>part</i>) | HN92 <i>Sep 2009</i> (paras 2.2 – 2.4) |
| | Deposit takers to put in place single customer views in order to provide aggregate balances of depositors | Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009 [FSA 2009/66] | 31.12.10 (<i>part</i>) | HN94 <i>Nov 2009</i> (paras 2.52 – 2.59) |
| COLL | Amendments to align Handbook with revised IMA SORP | Collective Investment Schemes Sourcebook (Accounting Amendments) Instrument 2010 [FSA 2010/3] | 6.3.10 | HN96 <i>Jan 2010</i> (paras 2.22 – 2.26) |
| LR | Restructure of Listing Regime | Listing Rules Sourcebook (Amendment No 3) Instrument 2009 [FSA 2009/54] | 6.4.10 (<i>part</i>) | HN92 <i>Sep 2009</i> (paras 2.58 – 2.63) |
| | Changes to implement final part of Listing Review | Listing Rules Sourcebook (Amendment No 4) Instrument 2010 [FSA 2010/7] | 6.4.10 | HN97 <i>Feb 2010</i> (paras 2.25 – 2.29) |
| PERG | Introduction of full regulatory regime for sale and rent back activities | Sale and Rent Back Instrument 2010 [FSA 2010/1] | 30.6.10 | HN96 <i>Jan 2010</i> (paras 2.8 – 2.13) |

What's New?

listed by effective date within modules

| Module | Change | Instrument | When effective | Described in paragraphs |
|------------|--|--|---------------------|-------------------------|
| Glossary | Changes consequent upon introduction of new sourcebook for building societies | Building Societies Sourcebook Instrument 2010 [FSA 2010/11] | 1.4.10 | 2.39 – 2.43 |
| | Amended provisions for advised sales of investments to retail clients | Retail Distribution Review (Adviser Charging) Instrument 2010 [FSA 2010/12] | 31.12.12 | 2.29 – 2.34 |
| | Minor administrative changes | Handbook Administration (No 17) Instrument 2010 [FSA 2010/8] | 6.4.10 | 2.2 – 2.13 |
| COND | Minor administrative changes | Handbook Administration (No 17) Instrument 2010 [FSA 2010/8] | 6.4.10 | 2.2 – 2.13 |
| FEES | Provisions relating to payment of FSA fees and FSCS levies | Fees Provisions (2010/2011) Instrument 2010 [FSA 2010/9] | 1.4.10 | 2.17 – 2.19 |
| | Minor changes to standing rules governing fees and levies | Fees Provisions (Amendment No 2) Instrument 2010 [FSA 2010/10] | 1.4.10 | 2.20 – 2.23 |
| | Revised case fees for the Financial Ombudsman Service | Fees Manual (Financial Ombudsman Service Case Fees 2010/2011) Instrument 2010 [FOS 2010/1] | 1.4.10 | 2.24 – 2.26 |
| | Minor administrative changes | Handbook Administration (No 17) Instrument 2010 [FSA 2010/8] | 6.4.10 and 31.12.10 | 2.2 – 2.13 |
| GENPRU | Minor administrative changes | Handbook Administration (No 17) Instrument 2010 [FSA 2010/8] | 6.4.10 | 2.2 – 2.13 |
| IPRU(BSOC) | Deletion of provisions consequent upon making of new sourcebook for building societies | Building Societies Sourcebook Instrument 2010 [FSA 2010/11] | 1.6.10 and 1.10.10 | 2.39 – 2.43 |
| COBS | Amended provisions for advised sales of investments to retail clients | Retail Distribution Review (Adviser Charging) Instrument 2010 [FSA 2010/12] | 31.12.12 | 2.29 – 2.34 |
| CASS | Minor administrative changes | Handbook Administration (No 17) Instrument 2010 [FSA 2010/8] | 6.4.10 | 2.2 – 2.13 |

| Module | Change | Instrument | When effective | Described in paragraphs |
|---------------|---|--|-----------------------|--------------------------------|
| SUP | Minor administrative changes | Handbook Administration (No 17) Instrument 2010 [FSA 2010/8] | 6.4.10 | 2.2 – 2.13 |
| DISP | Minor administrative changes | Handbook Administration (No 17) Instrument 2010 [FSA 2010/8] | 6.4.10 | 2.2 – 2.13 |
| COMP | Minor administrative changes | Handbook Administration (No 17) Instrument 2010 [FSA 2010/8] | 6.4.10 and 31.12.10 | 2.2 – 2.13 |
| BSOCS | New sourcebook for building societies | Building Societies Sourcebook Instrument 2010 [FSA 2010/11] | 1.4.10 | 2.39 – 2.43 |
| COLL | Minor administrative changes | Handbook Administration (No 17) Instrument 2010 [FSA 2010/8] | 6.4.10 | 2.2 – 2.13 |
| LR | Minor administrative changes | Handbook Administration (No 17) Instrument 2010 [FSA 2010/8] | 6.4.10 | 2.2 – 2.13 |
| BSOG | Changes consequent upon introduction of new sourcebook for building societies | Building Societies Sourcebook Instrument 2010 [FSA 2010/11] | 1.4.10 | 2.39 – 2.43 |

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