

Financial Services Authority

Handbook Notice 99

Board Meeting: 22 April 2010

Notice published: 23 April 2010



Contents

| | | |
|---|---|---|
| 1 | Overview | 3 |
| 2 | Handbook changes made by the Board on 22 April 2010 | 6 |
| 3 | Changes outside the Handbook | 8 |
| 4 | Feedback on responses to consultation | 9 |

Annex A List of instruments made or approved by the Board on 22 April 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 99

This Handbook Notice introduces the Handbook and other material made by the Board under its legislative powers on 22 April 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 22 April 2010, the FSA Board made changes to the Handbook in two instruments which:
 - correct two errors in the Listing Rules sourcebook (FSA 2010/13); and
 - make minor clarificatory changes to the Disclosure and Transparency Rules sourcebook (FSA 2010/14).
- 1.2 These instruments are listed in Annex A.

Changes outside the Handbook

- 1.3 A Guidance Note has been provided, which is of relevance to social housing providers (Housing Associations and Local Authorities, and Arm's Length Management Organisations). The Guidance Note seeks to help social housing providers understand what activities can be carried out without being subject to FSA regulation or breaching restrictions on financial promotions.

Description of changes

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

- 1.6 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:
- Chapters 5 and 6 of CP10/01 *Quarterly consultation (No. 23)* January 2010).
- 1.7 Feedback on responses to this consultation is set out in Chapter 4 of this Notice.

Annexes to this Notice

- 1.8 The Annexes to this Handbook Notice contain:
- a list (Annex A) of the formal instruments made by the Board this month which make changes to the Handbook and to related materials;
 - tables (Annex B) identifying the instruments by which each module of the Handbook has been amended;
 - a table showing Guidance Notes issued by the FSA (Annex C);
 - a table (Annex D) which lists, as a reminder to firms, those Handbook provisions yet to come into force; and
 - a ‘What’s New?’ list (Annex E) which provides a brief description by module of the instruments made this month.
- 1.9 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

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

Obligation to publish feedback

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

Comments

- 1.16 We always welcome feedback on the way we present information in the Handbook Notice, including its Annexes. If you do have any comment, this should be sent to 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 22 April 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

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

HIGH LEVEL STANDARDS

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

PRUDENTIAL STANDARDS

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

BUSINESS STANDARDS

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

REGULATORY PROCESSES

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

REDRESS

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

SPECIALIST SOURCEBOOKS

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

LISTING, PROSPECTUS AND DISCLOSURE

Listing Rules sourcebook (LR)

Listing Rules Sourcebook (Amendment No 5) Instrument 2010 (FSA 2010/13)

- 2.9 In February 2010 the Board implemented the final stage of the re-categorisation of the Listing Regime in the *Listing Rules Sourcebook (Amendment No 4) Instrument 2010 (FSA 2010/6)*. Following publication of this instrument we identified two errors in those rules which had the effect of excluding a small number of shares from being allocated into Chapter 14 of the Listing Rules.
- 2.10 The amendments now made by the Board, which have not been consulted on, correct this.

Changes: **Change to LR 14.1.1R**
Change to LR 14.2.5G

- 2.11 These changes come into force on 23 April 2010.

Disclosure Rules and Transparency Rules sourcebook (DTR)

Disclosure Rules and Transparency Rules Sourcebook (Amendment No 2) Instrument 2010 (FSA 2010/14)

- 2.12 Following consultation in Chapter 5 of CP10/1¹ the Board has made two minor amendments to DTR.

Changes: **Change to DTR 4.4.2R and DTR 4.4.8R**

- 2.13 The first amendment inserts extra text to clarify an exemption to the requirement that all UK-traded non-EEA issuers must ensure that the person providing the audit report is, inter alia, on the register of third country auditors and to make clear that this does not apply to an issuer that issues exclusively debt securities admitted to trading the denomination per unit of which is at least 50,000 Euros (or an equivalent amount).
- 2.14 The second amendment is to clarify that an issuer whose registered office is in a non-EEA State and whose relevant laws are considered equivalent by the FSA is not exempted from the rules on audit reports.

¹ CP10/1 *Quarterly consultation (No 23)* (January 2010)
http://www.fsa.gov.uk/pages/Library/Policy/CP/2010/10_01.shtml

3 Changes outside the Handbook

- 2.15 These changes come into force on 6 May 2010. Feedback on this consultation is set out in Chapter 4 of this Notice.

2 *CP10/1 Quarterly consultation (No 23) (January 2010)*
http://www.fsa.gov.uk/pages/Library/Policy/CP/2010/10_01.shtml

4 Feedback on responses to consultation

- 3.1 Following consultation in Chapter 6 of CP10/1² the Guidance Committee has approved the publication of a Guidance Note which seeks to help social housing providers understand what activities they may carry out without being subject to FSA regulation or breaching restrictions on financial promotions.
- 3.2 This Guidance Note takes effect on **23 April 2010** and is published on <http://www.fsa.gov.uk/Pages/Library/Policy/Guidance/index.shtml>.
- 3.3 Feedback on this consultation is set out in Chapter 4 of this Notice.

- 4.1 This chapter contains feedback on responses to the following consultations:
- Chapters 5 and 6 of CP10/1 Quarterly consultation (No 23) (January 2010)

Chapter 5 of CP10/1: Quarterly consultation (No 23)

*Disclosure Rules and Transparency Rules Sourcebook (Amendment No 2)
Instrument 2010 (FSA 2010/14)*

Disclosure Rules and Transparency Rules sourcebook (DTR)

- 4.2 This instrument made two clarifying amendments to DTR.
- (1) The first was to make clear that DTR 4.1.7R(4) does not apply to an issuer of debt securities referred to in DTR 4.4.2R. This also ensures that the rules reflect Article 45(1) of the Statutory Audit Directive.
 - (2) The second was to DTR 4.4.8R to clarify that the exemption in that provision does not extend to DTR 4.1.7R(4). So, an issuer whose registered office is in a non-EEA State, and whose relevant laws are considered equivalent by us, is not exempted from the rules on audit reports, as they are for annual reports as a whole.
- 4.3 We received no responses to this consultation. The instrument has therefore been made as consulted on. The instrument is described at paragraphs 2.12 to 2.15 of this Notice.
- 4.4 The consultation also proposed changes to DTR 5.3. These have been deferred for further consideration in the light of the other responses we have received.

Chapter 6 of CP10/1: Quarterly consultation (No 23)

Guidance Note 9

- 4.5 In this chapter we proposed issuing general guidance, under section 157 of the Act, for the benefit of housing associations and other social housing providers. Such bodies are or may wish to become involved in assisting their residents to obtain appropriate home insurance or banking facilities, or both, and had expressed a wish for guidance to assist their understanding of what is and is not permitted without the need to be authorised.
- 4.6 We received 3 responses to this consultation including submissions from the Financial Services Consumer Panel and the Association of British Insurers. Responses were broadly positive. However we were advised to redraft some sections in plainer language and ensure we had a distribution plan in place. A number of sections of the guidance have been redrafted to reflect these responses and, as planned, we will be disseminating the guide widely across the social housing sector. No substantive

Annex A

List of new instruments and addenda

(See also descriptions within Annex E)

Instruments made or approved by the Board on 22 April 2010

| Title of instrument | CP | Modules affected | No. of instrument | Changes effective |
|---|--------|------------------|-------------------|-------------------|
| Listing Rules Sourcebook (Amendment No 5) Instrument 2010 (FSA 2010/13) | n/a | LR | 2010/13 | 6.5.10 |
| Disclosure Rules and Transparency Rules Sourcebook (Amendment No 2) Instrument 2010 (FSA 2010/14) | CP10/1 | DTR | 2010/14 | 23.4.10 |

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 | Date of Inst |
|--------------------|----------------------|------------|--------------|
| Name of Instrument | | | HN |

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

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

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

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

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

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

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

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

BUSINESS STANDARDS

| COBS | Conduct of Business | | |
|---|---------------------|----------|----|
| <i>First brought into force</i> | - | 1.11.07 | - |
| Handbook Administration (No 8) Instrument 2008 | 2008/1 | 24.1.08 | 72 |
| Conduct of Business Sourcebook (Recording of Telephone Conversations and Electronic Communications) Instrument 2008 | 2008/6 | 28.2.08 | 73 |
| Permitted Links (Amendment No 2) Instrument 2008 | 2008/16 | 27.3.08 | 75 |
| Handbook Administration (No 9) Instrument 2008 | 2008/19 | 24.4.08 | 76 |
| Handbook Administration (No 10) Instrument 2008 | 2008/33 | 24.7.08 | 79 |
| Disclosure Documents (Amendment) Instrument 2008 | 2008/35 | 24.7.08 | 79 |
| Conduct of Business Sourcebook (Amendment) Instrument 2008 | 2008/36 | 24.7.08 | 79 |
| Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 | 2008/40 | 25.9.08 | 81 |
| Self-Invested Personal Pensions (Contracting Out) Instrument 2008 | 2008/44 | 25.9.08 | 81 |
| Client Assets Sourcebook (Common Platform Provisions) Instrument 2008 | 2008/45 | 25.9.08 | 81 |
| Handbook Administration (No 11) Instrument 2008 | 2008/55 | 29.10.08 | 82 |
| Conduct of Business Sourcebook (Record Keeping for Inducements) Instrument 2008 | 2008/59 | 29.10.08 | 82 |
| Conduct of Business Sourcebook (Product Information for Variation of Personal Pension Schemes) Instrument 2008 | 2008/67 | 4.12.08 | 83 |
| Handbook Administration (No 12) Instrument 2009 | 2009/3 | 22.1.09 | 84 |
| Payment Services Instrument 2009 | 2009/14 | 26.3.09 | 86 |
| Financial Services Compensation Scheme (Limits Amendment) Instrument 2009 | 2009/25 | 23.4.09 | 87 |
| With-Profits Funds: Payments of Compensation and Redress Instrument 2009 | 2009/41 | 23.7.09 | 90 |

| 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 |
|--------------------|----------------------|------------|--------------|
| Name of Instrument | | | HN |

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

SPECIALIST SOURCEBOOKS

| BSOCS | Building Societies | | |
|-------|---|---------|---------|
| | <i>First brought into force</i> | - | 1.4.10 |
| | Building Societies Sourcebook Instrument 2010 | 2010/11 | 25.3.10 |

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

| 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 |
| Listing Rules Sourcebook (Amendment No 5) Instrument 2010 | 2010/13 | 22.4.10 | 99 |

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

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

Instruments outside the Handbook made after 1 January 2008

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

Interim Permitted Persons

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

Unauthorised Mutual Societies

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

PERG Perimeter Guidance manual

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

PERG is made and amended by instrument.

BSOG Building Societies Regulatory Guide

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

BSOG is made and amended by instrument

RPPD Providers and Distributors Regulatory Guide

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

RPPD is made and amended by instrument

EG Enforcement Regulatory Guide

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

EG is made and amended by instrument

UNFCOG Unfair Contract Terms Regulatory Guide

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

UNFCOG is made and amended by instrument

Guidance Notes issued by the FSA

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

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

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

Handbook provisions not yet in force

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

Listed by effective date within modules

| Module | Change | Instrument | When effective | Described in |
|----------|--|--|--------------------------|--|
| Glossary | Introduction of full regulatory regime for sale and rent back activities | Sale and Rent Back Instrument 2010 [FSA 2010/1] | 30.6.10 | HN96 <i>Jan 2010</i> (paras 2.8 – 2.13) |
| | New chapter in SYSC and other changes to require firms to test their business models to failure | Prudential (Stress Testing) Instrument 2009 [FSA 2009/72] | 14.12.10 (<i>part</i>) | HN95 <i>Dec 2009</i> (paras 2.13 – 2.14) |
| | Changes to FSCS provisions enabling faster payout of claims to depositors | Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009 [FSA 2009/47] | 31.12.10 | HN90 <i>July 2009</i> (paras 2.2 – 2.8) |
| | Minor administrative corrections | Handbook Administration (No 15) Instrument 2009 [FSA 2009/49] | 31.12.10 (<i>part</i>) | HN92 <i>Sep 2009</i> (paras 2.2 – 2.4) |
| | New requirements for deposit takers to put in place single customer views in order to provide aggregate balances of depositors | Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009 [FSA 2009/66] | 31.12.10 (<i>part</i>) | HN94 <i>Nov 2009</i> (paras 2.52 – 2.59) |
| | Amended provisions for advised sales of investments to retail clients | Retail Distribution Review (Adviser Charging) Instrument 2010 [FSA 2010/12] | 31.12.12 | HN98 <i>Mar 2010</i> (paras 2.29 – 2.34) |
| SYSC | New chapter in SYSC and other changes to require firms to test their business models to failure | Prudential (Stress Testing) Instrument 2009 [FSA 2009/72] | 14.12.10 (<i>part</i>) | HN95 <i>Dec 2010</i> (paras 2.13 – 2.14) |
| COND | 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) |
| GEN | Introduction of full regulatory regime for sale and rent back activities | Sale and Rent Back Instrument 2010 [FSA 2010/1] | 30.6.10 | HN96 <i>Jan 2010</i> (paras 2.8 – 2.13) |

| Module | Change | Instrument | When effective | Described in |
|---------------|--|---|--------------------------|---|
| FEES | Changes to FSCS provisions enabling faster payout of claims to depositors | Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009 [FSA 2009/47] | 31.12.10 | HN90 <i>July 2009</i> (paras 2.57 – 2.63) |
| | Minor administrative changes | Handbook Administration (No 17) Instrument 2010 [FSA 2010/8] | 31.12.10 (<i>part</i>) | HN98 <i>Mar 2010</i> (paras 2.2 – 2.13) |
| GENPRU | New chapter in SYSC and 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) |
| INSPRU | Minor changes following review of prudential requirements | Prudential Requirements for Insurers (Amendment No 4) Instrument 2009 [FSA 2009/60] | 31.12.11 (<i>part</i>) | HN94 <i>Nov 2009</i> (paras 2.21 – 2.23) |
| 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 <i>Jan 2010</i> (paras 2.8 – 2.13) |
| IPRU(BSOC) | Deletion of provisions consequent upon making of new sourcebook for building societies | Building Societies Sourcebook Instrument 2010 [FSA 2010/11] | 1.10.10 (<i>part</i>) | HN98 <i>Mar 2010</i> (paras 2.39 – 2.43) |
| IPRU(FSOC) | Minor changes following review of prudential requirements | Prudential Requirements for Insurers (Amendment No 4) Instrument 2009 [FSA 2009/60] | 31.12.11 (<i>part</i>) | HN94 <i>Nov 2009</i> (paras 2.21 – 2.23) |
| IPRU(INV) | Change of the capital resources, requirements and professional indemnity rules for personal investment firms | Capital Resources and Professional Indemnity Insurance Requirements for Personal Investment Firms Instrument 2009 [FSA 2009/62] | 31.12.11 (<i>part</i>) | HN94 <i>Nov 2009</i> (paras 2.30 – 2.33) |
| | Minor administrative changes | Handbook Administration (No 16) Instrument 2009 [FSA 2009/69] | 31.12.11 (<i>part</i>) | HN95 <i>Dec 2009</i> (paras 2.7 – 2.9) |
| COBS | Amended provisions for advised sales of investments to retail clients | Retail Distribution Review (Adviser Charging) Instrument 2010 [FSA 2010/12] | 31.12.12 | HN98 <i>Mar 2010</i> (paras 2.29 – 2.34) |
| 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 <i>Jan 2010</i> (paras 2.8 – 2.13) |
| 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) |

| Module | Change | Instrument | When effective | Described in |
|---------------|---|--|------------------------|--|
| | New and amended reporting rules on liquidity | Supervision Manual (Integrated Regulatory Reporting of Liquidity for Banks, Building Societies and Investment Firms) Instrument 2009 [FSA 2009/56] | 1.10.10 <i>(part)</i> | HN93 <i>Oct 2009</i> (paras 2.5 – 2.9) |
| COMP | Changes to reflect changes made to the DGSD | Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) Instrument 2009 [FSA 2009/29] | 31.12.10 <i>(part)</i> | HN88 <i>May 2009</i> (paras 2.17 – 2.19) |
| | Changes to FSCS provisions enabling faster payout of claims to depositors | Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009 [FSA 2009/47] | 31.12.10 <i>(part)</i> | HN90 <i>July 2009</i> (paras 2.57 – 2.63) |
| | Minor administrative corrections | Handbook Administration (No 15) Instrument 2009 [FSA 2009/49] | 31.12.10 <i>(part)</i> | HN92 <i>Sep 2009</i> (paras 2.2 – 2.4) |
| | Deposit takers to put in place single customer views in order to provide aggregate balances of depositors | Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009 [FSA 2009/66] | 31.12.10 <i>(part)</i> | HN94 <i>Nov 2009</i> (paras 2.52 – 2.59) |
| | Minor administrative changes | Handbook Administration (No 17) Instrument 2010 [FSA 2010/8] | 31.12.10 <i>(part)</i> | HN98 <i>Mar 2010</i> (paras 2.2 – 2.13) |
| PERG | Introduction of full regulatory regime for sale and rent back activities | Sale and Rent Back Instrument 2010 [FSA 2010/1] | 30.6.10 | HN96 <i>Jan 2010</i> (paras 2.8 – 2.13) |

What's New?

listed by effective date within modules

| Module | Change | Instrument | When effective | Described in paragraphs |
|---------------|-----------------------------------|---|-----------------------|--------------------------------|
| LR | Correction of errors in two rules | Listing Rules Sourcebook (Amendment No 5) Instrument 2010 [FSA 2010/13] | 23.4.10 | 2.9 - 2.11 |
| DTR | Insertion of clarificatory text | Disclosure Rules and Transparency Rules Sourcebook (Amendment No 2) Instrument 2010 [FSA 2010/14] | 6.5.10 | 2.12 - 2.15 |

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