



## Release Handbook Summary

### Release 113

This release contains pages to be inserted in to your paper version of the Handbook in order to bring it up to date. These changes came into force between 7<sup>th</sup> April 2011 – 6<sup>th</sup> May 2011.

Please note that you will only receive updated pages to Handbook modules that you have subscribed to when there are changes to those modules. Therefore, there will be some months when you may not receive any updated release pages. If you have a query regarding your modules please see the Instruments listed by module on the FSA website. A checklist, detailing which release number last updated pages within the Handbook hardcopy, is available. To view this, please visit <http://www.fsa.gov.uk/Pages/Library/Policy/Handbook/Releases/index.shtml>, choose the most recent release and click on the link “Checklist Summary” on the right-hand side of the page. Please remove existing pages and insert the new pages into your Handbook as follows:

CHANGES TO SOURCEBOOK OR MANUAL		REMOVE		INSERT		BOARD DATE	EFFECTIVE DATE
		Page number	Number of sheets/ leaves	Page number	Number of sheets/ leaves		
<b>GLOSSARY (last updated in Release 112)</b>							
A		A1 – A26	13	A1 – A26	13	9 Feb 2011 28 Apr 2011	30 Apr 2011 6 May 2011

CHANGES TO SOURCEBOOK OR MANUAL		REMOVE		INSERT		BOARD DATE	EFFECTIVE DATE
		Page number	Number of sheets/ leaves	Page number	Number of sheets/ leaves		
B		B1 – B2	1	B1 – B2	1	9 Feb 2011	30 Apr 2011
C		C1 – C46	23	C1 – C46	23	23 Sep 2010 9 Feb 2011	1 May 2011 30 Apr 2011
D		D1 – D14	7	D1 – D14	7	9 Feb 2011	30 Apr 2011
E		E1 – E22	11	E1 – E22	11	9 Feb 2011	30 Apr 2011
F		F3 – F14	6	F3 – F14	6	23 Sep 2010 9 Feb 2011	1 May 2011 30 Apr 2011
G		G3 – G8	3	G3 – G8	3	23 Sep 2010 9 Feb 2011	1 May 2011 30 Apr 2011
I		I3 – I26	12	I3 – I26	12	23 Sep 2010 9 Feb 2011	1 May 2011 30 Apr 2011
L		L1 – L10	5	L1 – L10	5	9 Feb 2011	30 Apr 2011
M		M11 – M24	7	M11 – M24	7	9 Feb 2011	30 Apr 2011
N		N1 – N12	6	N1 – N12	6	9 Feb 2011	30 Apr 2011
O		O11 – O14	2	O11 – O14	2	9 Feb 2011	30 Apr 2011

CHANGES TO SOURCEBOOK OR MANUAL		REMOVE		INSERT		BOARD DATE	EFFECTIVE DATE
		Page number	Number of sheets/ leaves	Page number	Number of sheets/ leaves		
P		P3 – P16	7	P3 – P16	7	23 Sep 2010 9 Feb 2011	1 May 2011 30 Apr 2011
Q		Q1 – Q4	2	Q1 – Q4	2	9 Feb 2011	30 Apr 2011
R		R5 – R30	13	R5 – R30	13	9 Feb 2011	30 Apr 2011
S		S5 – S30	13	S5 – S30	13	9 Feb 2011	30 Apr 2011
T		T3 – T6	2	T3 – T6	2	9 Feb 2011	30 Apr 2011
U		U1 – U8	4	U1 – U8	4	9 Feb 2011	30 Apr 2011
Z		Z1 – Z2	1	Z1 – Z2	1	9 Feb 2011	30 Apr 2011
<b>HIGH LEVEL STANDARDS</b>							
<b>PRIN: PRINCIPLES FOR BUSINESSES (last updated in Release 109)</b>							
Chapter 3	3.1.8	3 – 4	1	3 – 4	1	9 Feb 2011	30 Apr 2011
<b>SYSC: SENIOR MANAGEMENT ARRANGEMENTS, SYSTEMS AND CONTROL (last updated in Release 112)</b>							
Table of Contents		Entire TOC: 1 – 4	2	Entire TOC: 1 – 4	2	23 Sep 2010	1 May 2011

CHANGES TO SOURCEBOOK OR MANUAL		REMOVE		INSERT		BOARD DATE	EFFECTIVE DATE
		Page number	Number of sheets/ leaves	Page number	Number of sheets/ leaves		
Chapter 1	1.1A.1; 1.4	3 – 6	2	3 – 6	2	23 Sep 2010	1 May 2011
Chapter 2	2.1.1A [new]; 2.1.2	1 – 2	1	1 – 2	1	23 Sep 2010	1 May 2011
Chapter 3	3.1.2A [new]	1 – 4	2	1 – 4	2	23 Sep 2010	1 May 2011
Chapter 4	4.1.13 – 14 [new]; 4.4.4	1 – 12	6	1 – 12	6	23 Sep 2010	1 May 2011
Chapter 7	7.1.7C [new]	3 – 4	1	3 – 4	1	23 Sep 2010	1 May 2011
Chapter 12	12.1.1; 12.1.14; 12.1.15	1 – 6	3	1 – 6	3	9 Feb 2011	30 Apr 2011
Chapter 21	[new chapter]	N/A	N/A	Entire Ch: 1 – 4	2	23 Sep 2010	1 May 2011
<b>COND: THRESHOLD CONDITIONS (last updated in Release 106)</b>							
Chapter 2	2.1.1; 2.1.3	1 – 2	1	1 – 2	1	9 Feb 2011	30 Apr 2011
<b>FIT: THE FIT AND PROPER TEST FOR APPROVED PERSONS (last updated in Release 106)</b>							
Chapter 2	2.2.1	3 – 4	1	3 – 4	1	23 Sep 2010	1 May 2011
<b>GEN: GENERAL PROVISIONS (last updated in Release 112)</b>							
Chapter 1	1.3.1	3 – 4	1	3 – 4	1	9 Feb 2011	30 Apr 2011

CHANGES TO SOURCEBOOK OR MANUAL		REMOVE		INSERT		BOARD DATE	EFFECTIVE DATE
		Page number	Number of sheets/ leaves	Page number	Number of sheets/ leaves		
Chapter 5	5.1.1	Entire Ch: 1 – 4	2	Entire Ch: 1 – 4	2	9 Feb 2011	30 Apr 2011
	Annex 1	Entire Ann: 1 – 4	2	Entire Ann: 1 – 4	2	9 Feb 2011	30 Apr 2011
Schedule 4		3 – 6	2	3 – 6	2	9 Feb 2011	30 Apr 2011
<b>PRUDENTIAL STANDARDS</b>							
<b>GENPRU: GENERAL PRUDENTIAL SOURCEBOOK (last updated in Release 109)</b>							
Chapter 3	Annex 1	3 – 12	5	3 – 10	4	9 Feb 2011	30 Apr 2011
<b>BIPRU: PRUDENTIAL SOURCEBOOK FOR BANKS, BUILDING SOCIETIES AND INVESTMENT FIRMS (last updated in Release 112)</b>							
Chapter 8	8.1.1	1 – 2	1	1 – 2	1	9 Feb 2011	30 Apr 2011
<b>BUSINESS STANDARDS</b>							
<b>COBS: CONDUCT OF BUSINESS (last updated in Release 112)</b>							
Chapter 1	1.1.1A; 1.1.1B [new]	1 – 2	1	1 – 4	2	9 Feb 2011	30 Apr 2011

CHANGES TO SOURCEBOOK OR MANUAL		REMOVE		INSERT		BOARD DATE	EFFECTIVE DATE
		Page number	Number of sheets/ leaves	Page number	Number of sheets/ leaves		
Chapter 4	4.1.1A [new]; 4.4.3 [new]	1 – 8	4	1 – 8	4	9 Feb 2011	30 Apr 2011
Chapter 15	15.1.1; 15.2.1	1 – 6	3	1 – 6	3	9 Feb 2011	30 Apr 2011
Chapter 21	21.3.2	5 – 6	1	5 – 6	1	28 Apr 2011	6 May 2011
Transitional Provisions	TP 2	1 – 12	6	1 – 12	6	9 Feb 2011	30 Apr 2011
<b>BCOBS: BANKING CONDUCT OF BUSINESS (last updated in Release 111)</b>							
Chapter 4	4.2.2	7 – 8	1	7 – 8	1	28 Apr 2011	6 May 2011
Chapter 5	5.1.8	3 – 4	1	3 – 4	1	28 Apr 2011	6 May 2011
Transitional Provisions	TP 1	Entire TP: 1 – 4	2	Entire TP: 1 – 2	1	28 Apr 2011	6 May 2011
<b>REGULATORY PROCESSES</b>							
<b>SUP: SUPERVISION (last updated in Release 112)</b>							
Table of Contents		Entire TOC: 1 – 9	5	Entire TOC: 1 – 9	5	23 Sept 2010	1 May 2011

CHANGES TO SOURCEBOOK OR MANUAL		REMOVE		INSERT		BOARD DATE	EFFECTIVE DATE
		Page number	Number of sheets/ leaves	Page number	Number of sheets/ leaves		
Chapter 3	3.1.2	3 – 12	5	3 – 12	5	9 Feb 2011	30 Apr 2011
Chapter 10	10.1.13 – 15; 10.9.1; 10.9.10; 10.13.7A [new]; 10.13.16; 10.13.16A [new]	3 – 42	20	3 – 44	21	23 Sept 2010	1 May 2011
Chapter 13A	Annex 1	3 – 10	4	3 – 10	4	9 Feb 2011	30 Apr 2011
Chapter 15	15.4.1; 15.5.5; 15.5.6; 15.5.9	11 – 16	3	11 – 16	3	9 Feb 2011 28 Apr 2011	30 Apr 2011 6 May 2011
	Annex 1	Entire Ann: 1 – 2	1	Entire Ann: 1 – 2	1	28 Apr 2011	6 May 2011
Schedule 2		21 – 42	11	21 – 42	11	28 Apr 2011	6 May 2011
Chapter 16	16.1.1B [new]; 16.1.3; 16.3.2; 16.6.2; 16.6.4; 16.6.5; 16.12.4; 16.12.5; 16.12.7; 16.13.2A [new]; 16.13.3; 16.13.3A – B [new]; 16.15 [new section]	1 – 184		1 – 188		9 Feb 2011	30 Apr 2011
	Annex 28A**	N/A	N/A	1 – 2	1	Minor and non- legal change	Minor and non- legal change
	Annex 28B**	N/A	N/A	1 – 2	1	Minor and non- legal change	Minor and non- legal change
	Annex 30** [new] <b><i>N.B SUP 16 Annex 29 does not come into force until 1 June 2011 and so will be issued with Release 114.</i></b>	N/A	N/A	Entire Ann: 1 – 2	1	9 Feb 2011	30 Apr 2011

CHANGES TO SOURCEBOOK OR MANUAL		REMOVE		INSERT		BOARD DATE	EFFECTIVE DATE
		Page number	Number of sheets/ leaves	Page number	Number of sheets/ leaves		
	Annex 30A** [new]	N/A	N/A	Entire Ann: 1 – 2	1	9 Feb 2011	30 Apr 2011
	Annex 30B** [new]	N/A	N/A	Entire Ann: 1 – 2	1	9 Feb 2011	30 Apr 2011
	Annex 30C** [new]	N/A	N/A	Entire Ann: 1 – 2	1	9 Feb 2011	30 Apr 2011
	Annex 30D** [new]	N/A	N/A	Entire Ann: 1 – 2	1	9 Feb 2011	30 Apr 2011
	Annex 30E** [new]	N/A	N/A	Entire Ann: 1 – 2	1	9 Feb 2011	30 Apr 2011
	Annex 30F** [new]	N/A	N/A	Entire Ann: 1 – 2	1	9 Feb 2011	30 Apr 2011
	Annex 30G** [new]	N/A	N/A	Entire Ann: 1 – 2	1	9 Feb 2011	30 Apr 2011
Appendix 1	1.3.1	1 – 2	1	1 – 2	1	9 Feb 2011	30 Apr 2011
Transitional Provisions	TP 1	7 – 68	31	7 – 70	32	9 Feb 2011 24 Mar 2011	1 May 2011 30 Apr 2011
Schedule 4		Entire Sch: 1 – 2	1	Entire Sch: 1 – 2	1	9 Feb 2011	30 Apr 2011



CHANGES TO SOURCEBOOK OR MANUAL		REMOVE		INSERT		BOARD DATE	EFFECTIVE DATE
		Page number	Number of sheets/ leaves	Page number	Number of sheets/ leaves		
<b>DEPP: DECISION PROCEDURE AND PENALTIES MANUAL (last updated in Release 111)</b>							
Chapter 2	Annex 1	13 – 14	1	13 – 16	2	9 Feb 2011	30 Apr 2011
<b>REDRESS</b>							
<b>DISP: DISPUTE RESOLUTION: COMPLAINTS (last updated in Release 112)</b>							
Table of Contents		1 – 2	1	1 – 2	1	9 Feb 2011	30 Apr 2011
Intro		Entire Ch: 1 – 4	2	Entire Ch: 1 – 4	2	9 Feb 2011	30 Apr 2011
Chapter 1	1.1.2; 1.1.10B; 1.1.10C [new]; 1.1.10D [new]; 1.1.12	Entire Ch: 1 – 30	15	Entire Ch: 1 – 30	15	9 Feb 2011	30 Apr 2011
	Annex 2	3 – 4	1	3 – 4	1	9 Feb 2011	30 Apr 2011
Chapter 2	2.1.1; 2.3.2B [new]; 2.3.3; 2.5.1; 2.6.1; 2.6.2; 2.7.6; 2.7.9	Entire Ch: 1 – 20	10	Entire Ch: 1 – 20	10	9 Feb 2011	30 Apr 2011
	Annex 1	Entire Ann: 1 – 4	2	Entire Ann: 1 – 4	2	9 Feb 2011	30 Apr 2011

CHANGES TO SOURCEBOOK OR MANUAL		REMOVE		INSERT		BOARD DATE	EFFECTIVE DATE
		Page number	Number of sheets/ leaves	Page number	Number of sheets/ leaves		
<b>SPECIALIST SOURCEBOOKS</b>							
<b>ELM: ELECTRONIC MONEY (last updated in Release 104)</b>							
Chapter 1	[deleted]	Entire Ch: 1 – 14	7	Entire Ch: 1 – 2	1	9 Feb 2011	30 Apr 2011
Chapter 2	[deleted]	Entire Ch: 1 – 14	7	Entire Ch: 1 – 2	1	9 Feb 2011	30 Apr 2011
Chapter 3	[deleted]	Entire Ch: 1 – 18	9	Entire Ch: 1 – 2	1	9 Feb 2011	30 Apr 2011
Chapter 4	[deleted]	Entire Ch: 1 – 6	3	Entire Ch: 1 – 2	1	9 Feb 2011	30 Apr 2011
Chapter 5	[deleted]	Entire Ch: 1 – 8	4	Entire Ch: 1 – 2	1	9 Feb 2011	30 Apr 2011
Chapter 6	[deleted]	Entire Ch: 1 – 15	8	Entire Ch: 1 – 2	1	9 Feb 2011	30 Apr 2011
Chapter 7	[deleted]	Entire Ch: 1 – 12	6	Entire Ch: 1 – 2	1	9 Feb 2011	30 Apr 2011
Chapter 8	[deleted]	Entire Ch: 1 – 18	9	Entire Ch: 1 – 2	1	9 Feb 2011	30 Apr 2011

CHANGES TO SOURCEBOOK OR MANUAL		REMOVE		INSERT		BOARD DATE	EFFECTIVE DATE
		Page number	Number of sheets/ leaves	Page number	Number of sheets/ leaves		
	Annex 1	Entire Ann: 1 – 2	1	N/A	N/A	9 Feb 2011	30 Apr 2011
	Annex 2	Entire Ann: 1 – 2	1	N/A	N/A	9 Feb 2011	30 Apr 2011
Transitional Provisions	TP 1	Entire TP: 1 – 2	1	Entire TP: 1 – 2:	1	9 Feb 2011	30 Apr 2011

**If your Release package is incomplete please call the helpline on 0845 600 9355**

\* In addition to pages containing the Handbook paragraph changes listed, we are also issuing replacement pages for certain parts of this chapter following a change in page layout; these pages contain no further textual changes.

\*\* *N.B: This annex consists of one or more forms. Please see the Handbook Online to view, download and/or complete the most recent version of this form:*  
<http://fsahandbook.info/FSA/usefullinks/forms.jsp>

\*\*\* *N.B: This annex/ appendix consists of one or more PDFs. Please see the relevant part of the Handbook Online to view, download and/or complete the most recent version.*