

Financial Services Authority

# Handbook Notice

# 121

Board meeting 28 June 2012  
Notice published 29 June 2012



This Handbook Notice introduces the Handbook and other material made by the Board under its legislative powers on 20 and 28 June 2012. It also contains information about other publications relating to the Handbook and, if appropriate, lists minor corrections made to previous instruments made by the Board.

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

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

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

Tel: 0845 606 9966  
Fax: 020 7066 0991  
Email: [fcc@fsa.gov.uk](mailto:fcc@fsa.gov.uk)  
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<b>Annex A:</b>	List of instruments made or approved by the Board on 20 and 28 June 2012
<b>Annex B:</b>	Table of Handbook modules showing amending instruments: <ul style="list-style-type: none"><li>• Handbook modules</li><li>• modules outside the Handbook</li></ul>
<b>Annex C:</b>	Guidance Notes issued by the FSA
<b>Annex D:</b>	Handbook provisions not yet in force
<b>Annex D:</b>	What's New?



# 1

## Overview

### Legislative changes this month

#### The Handbook

- 1.1 On 20 June 2012 the FSA Board made changes to the Handbook to the Prospectus Rules (PR), Listing Rules (LR) and Disclosure and Transparency Rules (DTR), in order to implement the Prospectus Directive Amending Directive (FSA 2012/29).
- 1.2 On 28 June 2012 the FSA Board made changes to the Handbook in four instruments which:
- make minor administrative corrections to the Handbook, none of which represents any change in FSA policy (FSA 2012/31);
  - update the appropriate qualifications list in the Training and Competence sourcebook (TC) (FSA 2012/32);
  - amend the liquidity rules in the Prudential sourcebook for Banks, Building Societies and Investment Firms (BIPRU) and the Supervision manual (SUP) (FSA 2012/33); and
  - implement changes to the Prospectus Rule sourcebook (PR) due to the Prospectus Regulation being amended by the European Commission (FSA 2012/34).
- 1.3 These instruments are all listed in Annex A.

#### Changes outside the Handbook

- 1.4 There are no changes to material outside the Handbook this month.

## Description of changes

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

## Feedback on responses to consultations

- 1.6 Chapter 2 contains brief references to the consultative stages of the new legislative material made by the Board this month. Changes made to the Handbook in FSA 2012/31 were not consulted on as those amendments concerned copy-out changes of EU legislation. The other Handbook changes referred to in Chapter 2 were consulted on in the following documents:
- CP11/28, *UK implementation of Amending Directive 2010/73/EU – Simplifying the EU Prospectus and Transparency Directives*, (December 2011);
  - Chapter 3 of CP12/5, *Quarterly Consultation Paper (No 32)*, (March 2012); and
  - CP12/8, *Changes to the Training and Competence (TC) Sourcebook*, (April 2012).
- 1.7 Feedback on the consultations in CP12/5 and CP12/8 are set out in Chapter 4 of this Notice. Feedback in relation to the other consultation was published in a separate policy statement.

## Annexes to this Notice

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

## Making corrections

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

### **Publication of Handbook material**

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

### **Obligation to publish feedback**

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

### **Comments**

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

# 2

## Handbook changes made by the Board

### Introduction

- 2.1 This chapter briefly describes Handbook changes made on 20 and 28 June 2012 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

*Prospectus Directive Amending Directive Instrument 2012 (FSA 2012/29)*

- 2.2 For the changes made to the Glossary by this instrument, see paragraphs 2.30 to 2.35 of this Notice.

*Handbook Administration (No 26) Instrument 2012 (FSA 2012/31)*

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

**Changes to Glossary:**    *Addition of new definition of 'ESMA' and 'Rehabilitation Exceptions Orders'*  
*Deletion of definition of 'investment services and activities'*  
*Changes to definitions of 'designated investment business' and 'entering into a home reversion plan'*



**Changes: Change to PRIN 3.1.2G**  
 .....  
**Changes to COND 2.5.6G**  
 .....  
**Changes to FIT 2.1.3G**  
 .....  
**Changes to GEN 2.2.6G and 2.2.9G**  
 .....  
**Addition of FEES 1.1.1AG**  
**Changes to FEES 1.1.2R**  
**Changes to FEES 2.2.1R**  
**Changes to FEES 3.2.7R**  
**Changes to FEES 4.1.4G**  
**Changes to FEES 4.2.11R**  
**Deletion of FEES 4 Annex 3R**  
**Addition of FEES Appendix 1**  
 .....  
**Changes to IPRU(INV) 3.72R**  
 .....  
**Changes to COBS 4.12.1R**  
**Changes to COBS TP 1 and TP 2**  
 .....  
**Changes to MCOB TP 1.1, TP 2.1 and TP 3.1**  
 .....  
**Changes to BCOBS TP 1**  
 .....  
**Changes to CASS TP 1.1**  
 .....  
**Changes to MAR 6.8.5EU**  
**Changes to MAR TP 1.2**  
 .....  
**Changes to SUP 3.3.2R**  
**Changes to SUP 10 Annex 1G**  
**Changes to SUP 10 Annex 9R**  
**Changes to SUP 16.12.6R, 16.12.7R and 16.12.15R**  
**Changes to SUP 16 Annex 18AR and 16 Annex 18BG**  
**Changes to SUP 16 Annex 28AD and 16 Annex 28BG**  
 .....  
**Changes to COMP 12.6.2AR**  
**Changes to COMP 16.4.1R**  
 .....  
**Changes to COLL 8 Annex 1R**  
 .....  
**Change to REC 4.2D.3G**  
 .....  
**Change to REC 6A.2.4G**

.....  
*Changes to LR Appendix 1*

.....  
*Changes to PR 5.3.1UK*

2.4 In summary the amendments made this month are as follows:

- addition of definitions of ‘ESMA’ and ‘Rehabilitation Exceptions Orders’;
- deletion of the definition of ‘investment services and activities’ because it is duplicated by another definition;
- change to the definition of ‘designated investment business’ and changes to IPRU(INV) 3.72R and to LR Appendix 1 to correspond more closely with the provisions of the Regulated Activities Order;
- correction of an error in the definition of ‘entering into a home reversion plan’;
- removal of a redundant cross-reference in PRIN 3.1.2G;
- correction of errors in guidance, in COND 2.5.6G, FIT 2.1.3G and SUP 10 Annex 1G, in relation to the rehabilitation of offenders legislation; each jurisdiction in the UK has its own legislation on this and so the amendments make clear, for example, that there is a separate exemptions order in Northern Ireland rather than incorrectly stating that the only order is the one in England and Wales;
- changes to the interpretative provisions of GEN 2.2.6G and GEN 2.2.9G to reflect the fact that other modules or parts of the Handbook (in this case the proposed new sourcebook CONRED and FEES Appendix 1) have their own self-contained Glossaries;
- deletions within the Fees manual (FEES) of references (including the whole of FEES 4 Annex 3R) which refer to the FSA’s former transaction reporting system;
- addition to FEES of the Unauthorised Mutuals Registration Fees Rules, which previously stood outside the Handbook, this being consistent with our aim of bringing together in one place all the requirements relating to the payment of fees to the FSA;
- changes to cross-references in COBS 4.12.1R, SUP 3.3.2R and COLL 8 Annex 1R;
- a start has been made to remove expired transitional provisions throughout the Handbook; COBS, MCOB, BCOBS, CASS and MAR have been dealt with this month, and other modules will be dealt with in the same way over coming months;
- correction of a transposition error from the MiFID Regulation within MAR 6.8.5EU;
- removal, within SUP 16.12, of references to redundant data items;

- change to the FSA contact details within the retail investment adviser complaints alert form (SUP 10 Annex 9R);
- clarificatory changes to the Retail Mediation Activities Return (SUP 16 Annex 18AR) and the Notes (SUP 16 Annex 18BG);
- changes to the reporting requirements for small payment institutions to clarify how the value of transactions should be reported (SUP 16 Annex 28AD and SUP 16 Annex 29BG); the reason for the changes is that denominating field 2A in the reporting form in thousands has confused a significant number of small payment institutions (SPIs) and caused them to misrepresent the figure which has in turn led to the expenditure of time and resource, by both firms and the FSA, to remedy each instance;
- correction of an error in COMP 12.6.2AR introduced unintentionally in the *Personal Pension Schemes Instrument 2006* (FSA 2006/28);
- correction, in COMP 16.4.1R, of an unintentional error in the *Compensation Sourcebook (Deposit-taking Firms' Disclosure Requirements) Instrument 2012* (FSA 2012/27);
- changes within REC to make clear that certain information needs to be passed to ESMA as well as other European authorities; and
- changes within PR to implement the Prospectus Directive Amending Directive.

**2.5** The changes come into force on **1 July 2012**, with the following exceptions:

- the deletion of the expired transitional provisions in COBS takes effect on **2 July 2012**;
- the change to COMP 16.4.1R comes into force on **31 August 2012**;
- the changes to SUP 16 Annex 28AD and SUP Annex 28BG come into force on **29 September 2012**; and
- the changes to SUP 10 Annex 9R, SUP 16 Annex 18AR and SUP 16 Annex 18BG come into force on **31 December 2012**.

## HIGH LEVEL STANDARDS

### Principles for Businesses (PRIN)

*Handbook Administration (No 26) Instrument 2012 (FSA 2012/31)*

- 2.6 For the changes made to PRIN by this instrument, see paragraphs 2.2 to 2.4 of this Notice.

### Threshold Conditions (COND)

*Handbook Administration (No 26) Instrument 2012 (FSA 2012/31)*

- 2.7 For the changes made to COND by this instrument, see paragraphs 2.2 to 2.4 of this Notice.

### Fit and Proper Test for Approved Persons (FIT)

*Handbook Administration (No 26) Instrument 2012 (FSA 2012/31)*

- 2.8 For the changes made to FIT by this instrument, see paragraphs 2.2 to 2.4 of this Notice.

### Training and Competence sourcebook (TC)

*Training and Competence Sourcebook (Qualifications Amendments No 6) Instrument 2012 (FSA 2012/32)*

- 2.9 Following consultation in CP12/8<sup>1</sup>, the Board has made the following changes to the Handbook:

**Changes:** *Changes to TC Appendix 4E*

- 2.10 A list of appropriate qualifications is contained in TC. This instrument adds new qualifications to the list.
- 2.11 This instrument comes into force on **29 June 2012**. Feedback on this consultation is set out in Chapter 4 of this Notice.

### General Provisions (GEN)

*Handbook Administration (No 26) Instrument 2012 (FSA 2012/31)*

- 2.12 For the changes made to GEN by this instrument, see paragraphs 2.2 to 2.4 of this Notice.

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<sup>1</sup> CP12/8, *Changes to the Training and Competence (TC) Sourcebook*, (April 2012).

## **Fees manual (FEES)**

*Handbook Administration (No 26) Instrument 2012 (FSA 2012/31)*

- 2.13 For the changes made to FEES by this instrument, see paragraphs 2.2 to 2.4 of this Notice.

## **PRUDENTIAL STANDARDS**

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

*Liquidity Standards (Miscellaneous Amendments No 6) Instrument 2012 (FSA 2012/33)*

- 2.14 For the changes made to BIPRU by this instrument, see paragraphs 2.22 to 2.24 of this Notice.

### **Interim Prudential sourcebook for Investment Businesses (IPRU(INV))**

*Handbook Administration (No 26) Instrument 2012 (FSA 2012/31)*

- 2.15 For the changes made to IPRU(INV) by this instrument, see paragraphs 2.2 to 2.4 of this Notice.

## **BUSINESS STANDARDS**

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

*Handbook Administration (No 26) Instrument 2012 (FSA 2012/31)*

- 2.16 For the changes made to COBS by this instrument, see paragraphs 2.2 to 2.4 of this Notice.

### **Mortgages and Home Finance: Conduct of Business sourcebook (MCOB)**

*Handbook Administration (No 26) Instrument 2012 (FSA 2012/31)*

- 2.17 For the changes made to MCOB by this instrument, see paragraphs 2.2 to 2.4 of this Notice.

### **Banking: Conduct of Business sourcebook (BCOBS)**

*Handbook Administration (No 26) Instrument 2012 (FSA 2012/31)*

2.18 For the changes made to BCOBS by this instrument, see paragraphs 2.2 to 2.4 of this Notice.

### **Client Assets sourcebook (CASS)**

*Handbook Administration (No 26) Instrument 2012 (FSA 2012/31)*

2.19 For the changes made to CASS by this instrument, see paragraphs 2.2 to 2.4 of this Notice.

### **Market Conduct sourcebook (MAR)**

*Handbook Administration (No 26) Instrument 2012 (FSA 2012/31)*

2.20 For the changes made to MAR by this instrument, see paragraphs 2.2 to 2.4 of this Notice.

## **REGULATORY PROCESSES**

### **Supervision manual (SUP)**

*Handbook Administration (No 26) Instrument 2012 (FSA 2012/31)*

2.21 For the changes made to SUP by this instrument, see paragraphs 2.2 to 2.4 of this Notice.

*Liquidity Standards (Miscellaneous Amendments No 6) Instrument 2012 (FSA 2012/33)*

2.22 Following consultation in Chapter 3 of CP12/5<sup>2</sup>, the Board has made the following changes to the Handbook:

**Changes:**

***Changes to BIPRU 12.3.7G***

.....  
***Changes to SUP 16.12.5R, 16.12.11R, 16.12.15R, 16.12.22AR and 16.12.25AR***

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

2.23 In summary, these changes provide amendments to:

- clarify Handbook guidance referring to reporting frequency in a firm-specific liquidity stress or market liquidity stress;

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<sup>2</sup> CP12/5, *Quarterly Consultation (No 32)*, (March 2012).

- correct an omission in the supporting notes accompanying reporting requirements in material currency reporting; and
- give additional clarity to FSA050 and FSA052.

**2.24** This instrument comes into force on **1 July 2012**. Feedback on this consultation is set out in Chapter 4 of this Notice.

## **REDRESS**

### **Compensation sourcebook (COMP)**

*Handbook Administration (No 26) Instrument 2012 (FSA 2012/31)*

**2.25** For the changes made to COMP by this instrument, see paragraphs 2.2 to 2.4 of this Notice.

## **SPECIALIST SOURCEBOOKS**

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

*Handbook Administration (No 26) Instrument 2012 (FSA 2012/31)*

**2.26** For the changes made to COLL by this instrument, see paragraphs 2.2 to 2.4 of this Notice.

### **Recognised Investment Exchanges and Recognised Clearing Houses sourcebook (REC)**

*Handbook Administration (No 26) Instrument 2012 (FSA 2012/31)*

**2.27** For the changes made to REC by this instrument, see paragraphs 2.2 to 2.4 of this Notice.

## **LISTING, PROSPECTUS AND DISCLOSURE**

### **Listing Rules sourcebook (LR)**

*Prospectus Directive Amending Directive Instrument 2012 (FSA 2012/29)*

**2.28** For the changes made to LR by this instrument, see paragraphs 2.30 to 2.35 of this Notice.

*Handbook Administration (No 26) Instrument 2012 (FSA 2012/31)*

2.29 For the changes made to LR by this instrument, see paragraphs 2.2 to 2.4 of this Notice.

**Prospectus Rules sourcebook (PR)***Prospectus Directive Amending Directive Instrument 2012 (FSA 2012/29)*

2.30 Following consultation in Chapter 3 of CP11/28<sup>3</sup> on changes to the FSA Handbook pursuant to Directive 2010/73/EU, the FSA published near-final rules in PS12/9.<sup>4</sup> Paragraph 1.8 of PS12/9 explained that the FSA would make its final rules after HM Treasury (the Treasury) made its statutory instrument. Following the Treasury making the Prospectus Regulations 2012<sup>5</sup> and that statutory instrument being laid before Parliament on 15 June 2012, the Board has made the following changes to the Handbook:

**Changes to Glossary:**     ***Deletion of definition of ‘annual information update’***  
                                   ***Changes to definition of ‘Home State’***  
                                   ***Addition of definition of ‘key information’***  
                                   ***Changes to definition of ‘person discharging managerial responsibilities’, ‘qualified investor’ and ‘register’***

**Changes:**                   ***Changes to LR 4.2.4R***  
                                   .....  
                                   ***Changes to PR 1.2.1UK, 1.2.2R and 1.2.3R***  
                                   ***Changes to PR 2.1.1UK, 2.1.2UK, 2.1.3R***  
                                   ***Deletion of PR 2.1.5G***  
                                   ***Changes to PR 2.1.7R***  
                                   ***Changes to PR 2.2.5R***  
                                   ***Changes to PR 2.4.1R, 2.4.2G and 2.4.3R***  
                                   ***Addition of PR 2.5.1AUK***  
                                   ***Changes to PR 3.2.4R***  
                                   ***Addition of PR 3.2.4AR***  
                                   ***Changes to PR 3.4.1UK and 3.4.2R***  
                                   ***Changes to PR 4.1.4R***  
                                   ***Changes to PR 5.1.1R and 5.1.4R***  
                                   ***Deletion of PR 5.2.1R, 5.2.2R, 5.2.2AR, 5.2.3G, 5.2.4G, 5.2.5R,***  
                                   ***5.2.6G, 5.2.7EU, 5.2.8R and 5.2.9EU***  
                                   ***Changes to PR 5.3.1 UK***  
                                   ***Deletion of PR 5.4.1UK, 5.4.2R, 5.4.3G, 5.4.4R, 5.4.5R, 5.4.6R,***  
                                   ***5.4.7G, 5.4.8R, 5.4.9R, 5.4.10R and 5.4.11R***

3 CP11/28, UK implementation of Amending Directive 2010/73/EU – Simplifying the EU Prospectus and Transparency Directives, (December 2011).

4 PS12/9, UK implementation of Amending Directive 2010/73/EU – Simplifying the EU Prospectus and Transparency Directives, (May 2012).

5 SI 2012/1538, Prospectus Regulations 2012.



***Changes to PR App 1.1***

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***Changes to DTR 1.1.1R******Changes to DTR 4.4.2R******Changes to DTR 6.1.15R******Changes to DTR 6.2.8R******Changes to DTR TP 1, rows 19, 20 and 21***

**2.31** In summary, the LR change will increase thresholds from 50,000 euros to 100,000 euros and the PR changes will include the following matters.

- The Treasury amended the Financial Services and Markets Act (2000) (FSMA), to reflect the amendment of the Prospectus Directive<sup>6</sup>, by statutory instrument (SI 2012/1538), and relevant extracts from the amended version of FSMA will appear in the amended PR and will relate to the following matters:
  - requirements for a prospectus;
  - general contents of prospectuses;
  - summaries;
  - omission of information from prospectuses;
  - electronic publication of prospectuses;
  - supplementary prospectuses; and
  - certificate of approval.
- Other amendments arising from the amendment of the Prospectus Directive are:
  - changes to the exemptions from publishing a prospectus for offers of securities to the public;
  - changes to the exemptions from publishing a prospectus for admission to trading on a regulated market;
  - changes relating to summaries;
  - changes relating to the format of the prospectus;
  - changes relating to incorporation by reference;
  - changes in relation to the filing and publication of prospectuses;
  - changes relating to the use of languages;
  - changes relating to the validity of the prospectus;

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<sup>6</sup> Amending Directive 2010/73/EU; Prospectus Directive 2003/71/EC.

- removal of the requirement for an annual information update;
  - changes to the definition of a qualified investor and the removal of material relating to the qualified investors register; and
  - changes to definitions in PR App 1.1.
- 2.32** A draft of the Treasury’s statutory instrument appeared in PS12/9. The final statutory instrument (SI 2012/1538) contained two changes from the draft of the statutory instrument which appeared in PS12/9. These are:
- the insertion of a new sub-section (a) into section 87Q(5) of FSMA together with additional wording at section 87Q(5)(c) of FSMA; and
  - the replacement of wording in section 96A(1)(c)(ii) of FSMA which refers to the annual information update, with the wording ‘whose Home State is the United Kingdom’.
- 2.33** Following the laying before Parliament of SI 2012/1538, the following changes will be made to the Handbook:
- changes to reflect s.87Q(5) FSMA in PR 3.4.2R; and
  - a consequential change to the defined term in the Glossary for ‘person discharging managerial responsibilities’.
- 2.34** The DTR changes will include:
- changes to reflect the removal from the Prospectus Directive of the requirement for an annual information update;
  - increasing thresholds from 50,000 euros to 100,000 euros; and
  - introducing new transitional provisions.
- 2.35** This instrument comes into force on **1 July 2012** and feedback on this consultation was published in a separate policy statement published by the FSA.

*Handbook Administration (No 26) Instrument 2012 (FSA 2012/31)*

- 2.36** For the changes made to PR by this instrument, see paragraphs 2.2 to 2.4 of this Notice.

*Prospectus Regulation (Amendment) Instrument 2012 (FSA 2012/34)*

- 2.37** Following the publication of Commission Delegated Regulation (EU) No 486/2012 in the EU Official Journal on 9 June 2012, the Board has made the following changes to the Handbook:

**Changes:**                      ***Changes to PR 2.1.4EU***  
    ***Changes to PR 2.2.10EU***

*Addition of PR 2.2.11EU*  
*Changes to PR 2.3.1EU*  
*Addition of PR 2.3.1AEU*  
*Addition of PR 3.3.5AEU*  
*Changes to PR Appendix 3.1.1EU*

- 2.38** In summary, these changes reproduce parts and incorporate new material that has been added to the Prospectus Regulation<sup>7</sup> for the convenience of readers.
- 2.39** The inclusion of extracts of the relevant EU legislation is intended to assist readers to easily access relevant information about the content and form of prospectuses and related documents, which the FSA reviews as the competent authority under the Prospectus Directive. Therefore, it is intended to contribute to the overall efficiency of the regime.
- 2.40** This instrument comes into force on **1 July 2012**.

### **Disclosure Rules and Transparency Rules sourcebook (DTR)**

*Prospectus Directive Amending Directive Instrument 2012 (FSA 2012/29)*

- 2.41** For the changes made to DTR by this instrument, see paragraphs 2.30 to 2.35 of this Notice.

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<sup>7</sup> (EC) No 809/2004.

# 3

## Changes outside the Handbook

3.1 There are no changes this month to material outside the Handbook.

# 4

## Feedback on responses to consultation

4.1 This chapter provides feedback on the following consultation:

- Chapter 3 of CP12/5, *Quarterly consultation (No 32)*, (March 2012); and
- CP12/8, *Changes to the Training and Competence (TC) Sourcebook*, (April 2012).

### Chapter 3 of CP12/5, Quarterly consultation (No 32)

*Liquidity Standards (Miscellaneous Amendments No 6) Instrument 2012 (FSA 2012/33)*

#### **Prudential sourcebook for Banks, Building Societies and Investment Firms (BIPRU) Supervision manual (SUP)**

4.2 In Chapter 3 of CP12/5<sup>8</sup>, we consulted on rule amendments to BIPRU 12, SUP 16 and FSA050 and FSA052. The proposals comprised of:

- an amendment to the guidance in BIPRU 12.3.7G dealing with reporting frequencies, to clarify that the higher frequency reporting is weekly for low-frequency liquidity reporting firms and simplified individual liquidity adequacy standards (ILAS) BIPRU firms;
- amendments to SUP 16.12 and the applicable notes in relation to material currency reporting requirements for liquidity to ensure material currency reporting requirements apply only to FSA047 and FSA048; and

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<sup>8</sup> CP12/5, *Quarterly Consultation (No 32)*, (March 2012).

- amendments to the SUP 16 Annex 24G reporting templates for FSA050 and FSA052.

4.3 We received two responses to the consultation. We have summarised the feedback below, together with our responses.

### Responses to consultation

#### *Amendment to BIPRU 12.3.7G*

4.4 This guidance states that SUP 16 does not require daily reporting of certain data items absent a firm-specific liquidity stress or a market liquidity stress. The reference to daily reporting, whilst correct for standard ILAS BIPRU firms, is not correct for low-frequency liquidity reporting firms or simplified ILAS BIPRU firms which are required to report weekly during a firm-specific liquidity stress or market liquidity stress. We proposed to amend the guidance to make reference to the higher frequency reporting requirements of low-frequency liquidity reporting firms or simplified ILAS BIPRU firms.

4.5 We asked:

*Q2.1: Do you agree with our proposals to amend BIPRU 12.3.7G?*

4.6 Both respondents agreed with this proposal and we intend to proceed with the amendments.

#### *Amendments to SUP 16.12 notes for completing liquidity data items*

4.7 SUP 16 is supported by notes that contain additional information on how to complete the liquidity data items. In particular, there are two notes within SUP 16 that cross-reference each other regarding our material currency requirements. We identified an omission in these notes that may incorrectly apply some of the currency requirements of data items FSA050 to FSA054. Therefore, we proposed to correct this omission.

4.8 We asked:

*Q2.2: Do you agree with our proposal to amend the notes for SUP 16.12.5R, SUP 16.12.11R and SUP 16.12.15R?*

4.9 Both respondents agreed with this proposal and we intend to proceed with the amendments.

#### *Amendment to FSA050 and FSA052 data items*

4.10 FSA050 records details of an ILAS BIPRU firm's unencumbered assets eligible for inclusion in its liquid assets buffer as defined in BIPRU 12.7. Line 23 of FSA050 is titled

‘supranational(s)’, as the only assets eligible under BIPRU 12.7 that can meet the definition of ‘supranational(s)’ are securities issued by designated multilateral development banks. We proposed to amend the title of line 23 to ‘designated multilateral development bank(s)’.

4.11 FSA052 records details relating to the average transaction volume of, and prices which the firm pays for, certain wholesale liabilities. The data item includes the sentence ‘wholesale liabilities (Raised during the week ending with the reporting date)’. We proposed to add ‘month ending’ to this text to clarify the sentence for firms that report FSA052 on a monthly basis.

4.12 We asked:

*Q2.3: Do you agree with our proposal to amend FSA050 and FSA052?*

4.13 Both respondents agreed with this proposal.

4.14 Internal consultation suggested simplifying the text shown on the FSA052 data item to ensure the change does not adversely impact the visual layout on the GABRIEL system. We will also add the following text to the special instructions section of GABRIEL – ‘Firms on standard frequency liquidity reporting must report wholesale liabilities raised during the week. Firms on low frequency liquidity reporting must report wholesale liabilities raised during the month’. This does not require further consultation.

### **Cost benefit analysis and compatibility statement**

4.15 In CP12/5, we set out the outcomes of our cost benefit analysis (CBA) and our consideration of the proposals in the context of our statutory objectives and principles of good regulation. The CBA and compatibility statement for the proposal remain unchanged from those published in CP12/5.

4.16 We asked:

*Q2.4: Do you agree with the cost benefit analysis?*

4.17 Neither respondent raised any concerns regarding the CBA.

### **Equality and diversity issues**

4.18 We continue to believe that these changes do not give rise to discrimination and are of low relevance on the equality agenda. We received no comments during consultation on any equality issues that respondents could foresee.

4.19 The changes made by this instrument are listed and described in paragraphs 2.22 to 2.24 of this Notice.

## CP12/8, Changes to the Training and Competence sourcebook (TC)

*Training and Competence Sourcebook (Qualifications Amendments No 6)  
Instrument 2012(FSA 2012/32)*

### Training and Competence sourcebook (TC)

- 4.20 As part of the Retail Distribution Review (RDR) we have committed to regularly updating our appropriate qualifications list.
- 4.21 In Chapter 2 of PS11/1<sup>9</sup> and Chapter 3 of PS10/18<sup>10</sup> we confirmed that we would publish an appropriate qualifications list in the Training and Competence sourcebook (TC). We said that we would consult for one month each time we proposed that a new qualification should be added or removed from the appropriate qualification list.

### *Appropriate qualifications*

- 4.22 In CP12/8, we proposed the following changes to the list of appropriate qualifications in TC Appendix 4E:
- adding the following four qualifications to the appropriate qualifications lists:
    - Association of Certified International Investment Analysts (ACCIA)'s CIIA Qualification (when it is accompanied with appropriate qualification modules covering regulation and ethics, investment principles and risk and personal taxation);
    - Faculty or Institute of Actuaries – Fellow or Associate or where the individual has passed all of the following modules CT1, CT2, CT4, CT5, CT6, CT7 and CT8;
    - ACI The Financial Markets Association's ACI Diploma meets full RDR requirements when it is accompanied with appropriate qualification modules covering regulation and ethics, investment principles and risk and personal taxation; for the following activities; and
    - Pensions Management Institute's Diploma in Regulated Retirement Advice; and
  - amending the details of the following two qualifications on the appropriate qualifications lists:
    - Chartered Institute of Securities and Investments (CISI)'s Financial Futures and Options paper of the Diploma from key (a) to key (d) indicating that this qualification will no longer remain on the qualifications lists after 31 December 2012; and

<sup>9</sup> PS11/1, *Distribution of retail investments: Delivering the RDR – professionalism Feedback to CP10/14 and CP10/22 and final rules*, (January 2011).

<sup>10</sup> PS10/18, *Feedback to CP10/12 competence and ethics and final rules*, (December 2010).



- London Stock Exchange Full Membership Exams – where the candidate holds three or four papers or holds both the Stock Exchange Practice and Techniques of Investment papers, to include other regional stock exchanges as merged with London Stock Exchange.

- 4.23 In CP12/8, we described the addition of the ACI Diploma with additional requirements as an amendment. However, the ACI Diploma without the additional requirements will continue to be an appropriate qualification until the end of the year in its own right. We now reflect this accurately as an additional qualification to the appropriate qualifications tables.
- 4.24 We did not receive any responses to our proposals. Therefore, we will amend the appropriate qualifications list as proposed.

### **Cost benefit analysis and compatibility statement**

- 4.25 CP12/8 contained a cost benefit analysis explaining that the proposal does not incur any costs as it simply updates the list of appropriate qualifications. The effect of these changes on the cost benefit analysis and the compatibility statement remain as published in the CP12/8.

### **Equality and diversity issues**

- 4.26 We continue to believe that these changes do not give rise to discrimination and are of low relevance on the equality agenda. We received no comments during consultation on any equality issues that respondents could foresee.
- 4.27 The changes made by this instrument are listed and described in paragraphs 2.9 to 2.11 of this Notice.

## Annex A

### List of new instruments and addenda

(See also descriptions within Annex E)

#### Instruments made or approved by the Board on 20 and 28 June 2012

Title of instrument	CP	Modules affected	No. of instrument	Changes effective
Prospectus Directive Amending Directive Instrument 2012	11/28	Glossary, LR, <b>PR</b> , DTR	FSA 2012/29	1.7.12
Handbook Administration (No 26) Instrument 2012	-	<b>Glossary.</b> PRIN, COND, FIT, GEN, FEES, IPRU(INV), COBS, MCOB, BCOBS, CASS, MAR, SUP, COMP, COLL, REC, LR, PR	FSA 2012/31	1.7.12 2.7.12 29.9.12 31.12.12
Training and Competence Sourcebook (Qualifications Amendments No 6) Instrument 2012	12/8	<b>TC</b>	FSA 2012/32	29.6.12
Liquidity Standards (Miscellaneous Amendments No 6) Instrument 2012	12/5	BIPRU, <b>SUP</b>	FSA 2012/33	1.7.12
Prospectus Regulation (Amendment) Instrument 2012	-	<b>PR</b>	FSA 2012/34	1.7.12

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

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

## Table of Handbook modules showing amending instruments

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

## Handbook instruments made after 1 January 2008

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

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Recognition Requirements) Instrument 2009		
	Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 ( <i>made jointly with FOS as FOS 2009/3</i> )	2009/36	1.7.09 90
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09 90
	Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09 90
	Supervision Manual (Controlled Functions) (Amendment No 2) Instrument 2009	2009/42	23.7.09 90
	Collective Investment Schemes Sourcebook (Single Sub-fund Umbrellas) Instrument 2009	2009/44	23.7.09 90
	Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009	2009/47	23.7.09 90
	Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009	2009/48	11.8.09 91
	Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 ( <i>instrument made by FOS</i> )	FOS 2009/4	16.9.09 92
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09 92
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09 92
	Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009	2009/52	24.9.09 92
	Listing Rules Sourcebook (Amendment No 3) Instrument 2009	2009/54	24.9.09 92
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009	2009/55	30.9.09 93
	Supervision Manual (Integrated Regulatory Reporting of Liquidity for Banks, Building Societies and Investment Firms) Instrument 2009	2009/56	30.9.09 93
	Payment Services (Gibraltar-based Firms) Instrument 2009 ( <i>instrument made jointly with FOS as FOS 2009/5</i> )	2009/57	5.11.09 94
	Approved Reinsurance to Close Instrument 2009	2009/61	5.11.09 94
	Capital Resources and Professional Indemnity Insurance Requirements for Personal Investment Firms Instrument 2009	2009/62	5.11.09 94
	Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009	2009/66	5.11.09 94
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09 95
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09 95
	Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09 95
	Prudential Requirements (Stress Testing) Instrument 2009	2009/72	10.12.09 95
	Sale and Rent Back Instrument 2010	2010/1	28.1.10 96
	Dispute Resolution: Complaints (Publication of Complaints Data) Instrument 2010	2010/2	28.1.10 96
	Collective Investment Schemes Sourcebook (Accounting Amendments) Instrument 2010	2010/3	28.1.10 96
	Funds of Alternative Investment Funds Instrument 2010	2010/5	25.2.10 97
	Alternative Finance Investment Bonds Instrument 2010	2010/6	25.2.10 97
	Listing Rules Sourcebook (Amendment No 4) Instrument 2010	2010/7	25.2.10 97
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10 98
	Building Societies Sourcebook Instrument 2010	2010/11	25.3.10 98
	Retail Distribution Review (Adviser Charging) Instrument 2010	2010/12	25.3.10 98
	Periodic Fees (2010/2011) and Other Fees Instrument 2010	2010/15	27.5.10 100
	Fees (CFEB Levy) Instrument 2010	2010/16	27.5.10 100
	Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10 101
	Retail Distribution Review (Corporate Pensions) Instrument 2010	2010/21	24.6.10 101
	Financial Stability and Market Confidence Sourcebook Instrument 2010	2010/25	22.7.10 102
	Enforcement Powers (Financial Services Act 2010) Instrument 2010	2010/26	22.7.10 102
	Financial Services Compensation Scheme (Financial Services Act 2010) Instrument 2010	2010/27	22.7.10 102
	Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10 102
	Capital Requirements Directive (Handbook Amendments) Instrument 2010	2010/29	22.7.10 102
	UK Corporate Governance Code (Handbook Amendments) Instrument 2010	2010/39	22.7.10 102
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10 103
	Capital Requirements Directive (Large Exposures) Instrument 2010	2010/41	23.9.10 103
	Prudential Requirements (Capital Planning Buffer) Instrument 2010	2010/42	23.9.10 103
	Liquidity Standards (Miscellaneous Amendments) Instrument 2010	2010/43	23.9.10 103
	Financial Services Compensation Scheme (Financial Services Act 2010) (No 2) Instrument 2010	2010/45	23.9.10 103

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
			HN	
Retail Distribution Review (Pure Protection) Instrument 2010		2010/46	23.9.10	103
Controlled Functions (Amendment) Instrument 2010		2010/48	23.9.10	103
Disclosure Rules and Transparency Rules Sourcebook (Amendment No 4) Instrument 2010		2010/51	23.9.10	103
Client Assets Sourcebook (Enhancement) Instrument 2010		2010/52	13.10.10	104
Public Awareness Objective (Financial Services Act 2010) Instrument 2010		2010/53	10.11.10	104
Conduct of Business Sourcebook (Abolition of Contracting Out for Defined Contribution Schemes) Instrument 2010		2010/58	10.11.10	104
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10	105
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 ( <i>made jointly with FOS as FOS 2010/3</i> )		2010/63	16.12.10	105
Retail Distribution Review (Training and Competence) Instrument 2011		2011/5	19.1.11	106
Fees (Electronic Money Application Fees) Instrument 2011		2011/6	9.2.11	107
Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )		2011/7	9.2.11	107
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment No 2) Instrument 2011		2011/10	24.2.11	107
Banking: Conduct of Business Sourcebook (Amendment No 2) Instrument 2011		2011/13	24.2.11	107
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11	108
Controlled Functions (Amendment No 2) Instrument 2011		2011/15	24.3.11	108
Liquidity Standards (Miscellaneous Amendments No 2) Instrument 2011		2011/18	24.3.11	108
Pensions (Annuitisation and Income Withdrawals Rules) (Amendment) Instrument 2011		2011/19	24.3.11	108
Child Trust Funds (Amendment) Instrument 2011		2011/20	24.3.11	108
Supervision Manual (Auditor's Client Assets Report) (Amendment) Instrument 2011		2011/21	24.3.11	108
Permitted Links (Amendment No 3) Instrument 2011		2011/24	28.4.11	109
Periodic Fees (2011/2012) and Other Fees Instrument 2011		2011/28	26.5.11	110
Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011		2011/30	26.5.11	110
Listing Rules Sourcebook (Amendment No 7) Instrument 2011		2011/32	26.5.11	110
Dispute Resolution: Complaints (Amendment No 3) Instrument 2011 ( <i>made jointly with FOS as FOS 2011/3</i> )		2011/33	26.5.11	110
Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) (No 2) Instrument 2011 ( <i>made jointly with FOS as FOS 2011/4</i> )		2011/36	23.6.11	111
Retail Distribution Review (Holloway Sickness Policies) Instrument 2011		2011/37	23.6.11	111
Money Market Funds Instrument 2011		2011/38	23.6.11	111
UCITS IV Directive Instrument 2011		2011/39	28.7.11	112
Glossary Amendment (Definition of Holloway Sickness Policy) Instrument 2011		2011/40	28.7.11	112
Consumer Redress Schemes Instrument 2011 ( <i>made jointly with FOS as FOS 2011/5</i> )		2011/46	28.7.11	112
Retail Distribution Review (Platforms) Instrument 2011		2011/47	28.7.11	112
Handbook Administration (No 23) Instrument 2011		2011/48	22.9.11	113
Training and Competence Sourcebook (Accredited Bodies and Qualifications Amendments No 2) Instrument 2011		2011/50	22.9.11	113
Liquidity Standards (Miscellaneous Amendments No 3) Instrument 2011		2011/52	22.9.11	113
Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 4) Instrument 2011		2011/62	2.11.11	114
Capital Instruments (Notification) Instrument 2011		2011/63	2.11.11	114
Capital Requirements Directive (Handbook Amendments No 4) Instrument 2011		2011/66	2.11.11	114
Retail Distribution Review (Key Features Illustrations) Instrument 2011		2011/55	22.9.11	115
Retail Distribution Review (Retail Mediation Activities Return & Complaints Data) Instrument 2011		2011/58	22.9.11	115
Handbook Administration (No 24) Instrument 2011		2011/67	8.12.11	115
Professional Firms (Amendment) instrument 2011		2011/70	8.12.11	115
Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011		2011/72	8.12.11	115
Regulated Covered Bond Sourcebook (Amendment No 2) Instrument 2011		2011/73	8.12.11	115
Financial Crime Guide Instrument 2011		2011/74	8.12.11	115
Collective Investment Schemes Sourcebook (ICVC Sub-Funds) Instrument 2011		2011/76	21.12.11	116
Recognised Auction Platforms Instrument 2011		2011/77	21.12.11	116
Training and Competence Sourcebook (Accredited Bodies Amendment) Instrument 2012		2012/1	19.1.12	116
Glossary Amendment (Definition of Settlement Decision Makers) Instrument 2012		2012/2	19.1.12	116

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Liquidity Standards (Miscellaneous Amendments No 4) Instrument 2012	2012/4	19.1.12 116
	Handbook Administration (No 25) Instrument 2012	2012/11	21.3.12 118
	Fees (Miscellaneous Amendments) (No 4) Instrument 2012	2012/13	21.3.12 118
	Conduct of Business Sourcebook (Contracting Out) Instrument 2012	2012/16	21.3.12 118
	Credit Unions (Northern Ireland) Instrument 2012	2012/18	21.3.12 118
	Collective Investment Schemes Sourcebook (Amendment No 6) Instrument 2012	2012/19	21.3.12 118
	Conduct of Business Sourcebook (With-Profits Business) Instrument 2012	2012/10	23.2.12 119
	Client Assets Sourcebook (Resolution Pack) Instrument 2012	2012/20	21.3.12 119
	Collective Investment Schemes Sourcebook (Master-Feeder) Instrument 2012	2012/25	26.4.12 119
	Periodic Fees (2012/2013) and Other Fees Instrument 2012	2012/26	24.5.12 120
	Prospectus Directive Amending Directive Instrument 2012	2012/29	28.6.12 121
	Handbook Administration (No 26) Instrument 2012	2012/31	28.6.12 121

## HIGH LEVEL STANDARDS

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

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Controlled Functions (Amendment) Instrument 2010	2010/48	23.9.10 103
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10 105
	Senior Management Arrangements, Systems and Controls (Reverse Stress Testing) (Amendment) Instrument 2010	2010/64	16.12.10 105
	Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010	2010/65	16.12.10 105
	Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )	2011/7	9.2.11 107
	Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11 108
	Controlled Functions (Amendment No 2) Instrument 2011	2011/15	24.3.11 108
	Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 3) Instrument 2011	2011/35	23.6.11 111
	UCITS IV Directive Instrument 2011	2011/39	28.7.11 112
	Capital Requirements Directive (Handbook Amendments No 3) Instrument 2011	2011/43	28.7.11 112
	Senior Management Arrangements, Systems and Controls (Amendment No 3) Instrument 2011	2011/49	22.9.11 113
	Senior Management Arrangements, Systems and Controls (Remuneration Code) (No 4) Instrument 2011	2011/62	2.11.11 114
	Senior Management Arrangements, Systems and Controls (Financial Conglomerates) (Amendment) Instrument 2011	2011/68	8.12.11 115
	Training and Competence Sourcebook (Qualifications Amendments No 3) Instrument 2011	2011/69	8.12.11 115
	Handbook Administration (No 25) Instrument 2012	2012/11	21.3.12 118

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

APER	Statements of Principle and Code of Practice for Approved Persons		
	<i>First brought into force</i>	-	1.12.01 -
	Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08 81
	Supervision Manual (Controlled Functions) (Amendment No 2) Instrument 2009	2009/42	23.7.09 90
	Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10 101
	UK Corporate Governance Code (Handbook Amendments) Instrument 2010	2010/39	22.7.10 102
	Controlled Functions (Amendment) Instrument 2010	2010/48	23.9.10 103
	Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010	2010/65	16.12.10 105
	Controlled Functions (Amendment No 2) Instrument 2011	2011/15	24.3.11 108

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



Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
			HN	
Controlled Functions (Amendment No 2) Instrument 2011		2011/15	24.3.11	108
Handbook Administration (No 26) Instrument 2012		2012/31	28.6.12	121

FINMAR	Financial Stability and Market Confidence sourcebook			
<i>First brought into force</i>		-	6.8.10	-
Financial Stability and Market Confidence Sourcebook Instrument 2010		2010/25	22.7.10	102
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10	105
Handbook Administration (No 23) Instrument 2011		2011/48	22.9.11	113

*TC	Training and Competence			
<i>First brought into force</i>		-	1.12.01	-
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08	72
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 ( <i>made jointly with FOS as FOS 2009/3</i> )		2009/36	1.7.09	90
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10	105
Training and Competence Sourcebook (Qualification Requirements and Time Limits) Instrument 2010		2010/65	16.12.10	105
Retail Distribution Review (Training and Competence) Instrument 2011		2011/5	19.1.11	106
Training and Competence Sourcebook (Qualifications Amendments) Instrument 2011		2011/16	24.3.11	108
Retail Distribution Review (Holloway Sickness Policies) Instrument 2011		2011/37	23.6.11	111
Training and Competence Sourcebook (Accredited Bodies and Qualifications Amendments No 2) Instrument 2011		2011/50	22.9.11	113
Training and Competence Sourcebook (Qualifications Amendments No 3) Instrument 2011		2011/69	8.12.11	115
Training and Competence Sourcebook (Qualifications Amendments No 4) Instrument 2011		2012/8	23.2.12	117
Training and Competence Sourcebook (Qualifications Amendment No 5) Instrument 2012		2012/21	26.4.12	119
Training and Competence Sourcebook (Qualifications Amendment No 6) Instrument 2012		2012/32	28.6.12	121

*GEN	General Provisions			
<i>First brought into force</i>		-	21.6.01	-
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08	72
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008		2008/2	24.1.08	72
Companies Act 2006 (Transitional Provisions) Instrument 2008		2008/9	27.3.08	75
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08	77
Disclosure Documents (Amendment) Instrument 2008		2008/35	24.7.08	79
FSA Logo Licence (Amendment) Instrument 2008		2008/39	20.8.08	80
Status Disclosure and FSA Logo Instrument 2008		2008/42	25.9.08	81
Handbook Administration (No 11) Instrument 2008		2008/55	29.10.08	82
Payment Services Instrument 2009		2009/14	26.3.09	86
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09	90
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09	92
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009		2009/52	24.9.09	92
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09	95
Sale and Rent Back Instrument 2010		2010/1	28.1.10	96
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10	103
Public Awareness Objective (Financial Services Act 2010) Instrument 2010		2010/53	10.11.10	104
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10	105

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst		
		Date of Inst		
		HN		
Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )		2011/7	9.2.11	107
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment No 2) Instrument 2011		2011/10	24.2.11	107
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11	108
UCITS IV Directive Instrument 2011		2011/39	28.7.11	112
Training and Competence Sourcebook (Qualifications Amendment No 6) Instrument 2012		2012/32	28.6.12	121

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Fees (CFEB Levy) Instrument 2010	2010/16	27.5.10 100
	Fees (Special Project Fee for Restructuring) (Amendment) Instrument 2010	2010/20	24.6.10 101
	Financial Services Compensation Scheme (Financial Services Act 2010) Instrument 2010	2010/27	22.7.10 102
	Financial Services Compensation Scheme (Financial Services Act 2010) (No 2) Instrument 2010	2010/45	23.9.10 103
	Financial Services Compensation Scheme (Deposit Tariff Base Amendment) Instrument 2010	2010/54	10.11.10 104
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10 105
	Fees Provisions (Amendment No 3) Instrument 2010	2010/62	16.12.10 105
	Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 ( <i>made jointly with FOS as FOS 2010/3</i> )	2010/63	16.12.10 105
	Retail Distribution Review (Training and Competence) Instrument 2011	2011/5	19.1.11 106
	Fees (Electronic Money Application Fees) Instrument 2011	2011/6	9.2.11 107
	Fees Manual (Financial Ombudsman Service Case Fees 2011/2012) Instrument 2011 ( <i>instrument made by FOS</i> )	FOS 2011/2	16.3.11 108
	Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11 108
	Fees Provisions (2011/2012) Instrument 2011	2011/17	24.3.11 108
	Periodic Fees (2011/2012) and Other Fees Instrument 2011	2011/28	26.5.11 110
	Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) (No 2) Instrument 2011 ( <i>made jointly with FOS as FOS 2011/4</i> )	2011/36	23.6.11 111
	Financial Services Compensation Scheme (Payment of Levies) (Amendment) Instrument 2011	2011/41	28.7.11 112
	Recognised Auction Platforms Instrument 2011	2011/77	21.12.11 116
	Fees (Miscellaneous Amendments) (No 3) Instrument 2012	2012/3	19.1.12 116
	Fees Provisions (2012/2013) Instrument 2012	2012/12	21.3.12 118
	Fees (Miscellaneous Amendments) (No 4) Instrument 2012	2012/13	21.3.12 118
	Credit Unions (Northern Ireland) Instrument 2012	2012/18	21.3.12 118
	Fees Manual (FOS Case Fees 2012/13) Instrument 2012	FOS 2012/1	21.3.12 119
	Periodic Fees (2012/13) and Other Fees Instrument 2012	2012/26	24.5.12 120
	Training and Competence Sourcebook (Qualifications Amendment No 6) Instrument 2012	2012/32	28.6.12 121

## PRUDENTIAL STANDARDS

GENPRU	General Prudential sourcebook		
	<i>First brought into force (in part)</i>		31.12.06
	General Prudential Sourcebook (Capital Resources Amendment) Instrument 2008	2008/3	24.1.08 72
	General Prudential Sourcebook (Adequacy of Financial Resources) (Amendment) Instrument 2008	2008/12	27.3.08 75
	Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08 77
	General Prudential Sourcebook (Capital Adequacy Calculations for Financial Conglomerates) (Amendment) Instrument 2008	2008/31	26.6.08 78
	Prudential Requirements for Insurers (Amendment No 3) Instrument 2008	2008/66	4.12.08 83
	General Prudential Sourcebook (Notification of Redemption or Repayment) Instrument 2009	2009/8	26.2.09 85
	Reclassification of Available-For-Sale Debt Instrument 2009	2009/40	23.7.09 90
	Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009	2009/48	11.8.09 91
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09 92
	Prudential Requirements for Insurers (Amendment No 4) Instrument 2009	2009/60	5.11.09 94
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09 95
	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009	2009/68	27.11.09 95
	Prudential Requirements (Stress Testing) Instrument 2009	2009/72	10.12.09 95
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10 98
	Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10 101
	Capital Requirements Directive (Handbook Amendments) Instrument 2010	2010/29	22.7.10 102
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10 103
	Capital Requirements Directive (Large Exposures) Instrument 2010	2010/41	23.9.10 103
	Prudential Requirements (Capital Planning Buffer) Instrument 2010	2010/42	23.9.10 103
	Capital Requirements Directive (Handbook Amendments No 2) Instrument 2010	2010/66	16.12.10 105

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )		2011/7	9.2.11 107
UCITS IV Directive Instrument 2011		2011/39	28.7.11 112
Venture Capital Investments Instrument 2011		2011/42	28.7.11 112
Capital Instruments (Notification) Instrument 2011		2011/63	2.11.11 114
Capital Requirements Directive (Handbook Amendment No 4) Instrument 2011		2011/66	2.11.11 114
Supervision Manual (Prudent Valuation Reporting) Instrument 2012		2012/24	26.4.12 119

*BIPRU	Prudential sourcebook for Banks, Building Societies and Investment Firms		
<i>First brought into force (in part)</i>			1.1.07
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Lifetime Mortgages) Instrument 2008		2008/4	28.2.08 73
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08 77
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Credit Derivatives Specific Risk) Instrument 2008		2008/58	29.10.08 82
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09 87
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09 92
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) Instrument 2009		2009/55	30.9.09 93
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Capital Floors) Instrument 2009		2009/58	5.11.09 94
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Large Exposures Transitional Provisions) (Amendment) Instrument 2009		2009/59	5.11.09 94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09 95
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009		2009/68	27.11.09 95
Prudential Requirements (Stress Testing) Instrument 2009		2009/72	10.12.09 95
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Short-Term Trade Finance Transactions) Instrument 2009		2009/73	10.12.09 95
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10 102
Capital Requirements Directive (Handbook Amendments) Instrument 2010		2010/29	22.7.10 102
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Amendment) Instrument 2010		2010/30	22.7.10 102
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10 103
Capital Requirements Directive (Large Exposures) Instrument 2010		2010/41	23.9.10 103
Prudential Requirements (Capital Planning Buffer) Instrument 2010		2010/42	23.9.10 103
Liquidity Standards (Miscellaneous Amendments) Instrument 2010		2010/43	23.9.10 103
Capital Requirements Directive (Handbook Amendments No 2) Instrument 2010		2010/66	16.12.10 105
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Remuneration Disclosures) Instrument 2010		2010/73	16.12.10 105
Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )		2011/7	9.2.11 107
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11 108
Liquidity Standards (Miscellaneous Amendments No 2) Instrument 2011		2011/18	24.3.11 108
Handbook Administration (No 22) Instrument 2011		2011/34	23.6.11 111
Venture Capital Investments Instrument 2011		2011/42	28.7.11 112
Capital Requirements Directive (Handbook Amendments No 3) Instrument 2011		2011/43	28.7.11 112
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Group Risk Consolidation) Instrument 2011		2011/51	22.9.11 113
Liquidity Standards (Miscellaneous Amendments No 3) Instrument 2011		2011/52	22.9.11 113
Capital Instruments (Notification) Instrument 2011		2011/63	2.11.11 114
Capital Requirements Directive (Handbook Amendments No 4) Instrument 2011		2011/66	2.11.11 114
Liquidity Standards (Miscellaneous Amendments No 4) Instrument 2012		2012/4	19.1.12 116
Liquidity Standards (Miscellaneous Amendments No 5) Instrument 2012		2012/14	21.3.12 118
Liquidity Standards (Miscellaneous Amendments No 6) Instrument 2012		2012/33	28.6.12 121

INSPRU	Prudential sourcebook for Insurers
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Ref Code	Sourcebook or manual	No of Inst	Date of Inst
Name of Instrument			HN

<i>First brought into force</i>			31.12.06	
Regulated Covered Bonds (Related Amendments) Instrument 2008		2008/8	6.3.08	74
Prudential Sourcebook for Insurers (Amendment) Instrument 2008		2008/13	27.3.08	75
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008		2008/66	4.12.08	83
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Prudential Requirements for Insurers (Amendment No 4) Instrument 2009		2009/60	5.11.09	94
Approved Reinsurance to Close Instrument 2009		2009/61	5.11.09	94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09	95
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09	95
Prudential Requirements (Stress Testing) Instrument 2009		2009/72	10.12.09	95
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10	102
Prudential Requirements for Insurers (Amendment No 5) Instrument 2010		2010/44	23.9.10	103
Prudential Sourcebook for Insurers (Amendment No 2) Instrument 2011		2011/8	24.2.11	107
Capital Instruments (Notification) Instrument 2011		2011/63	2.11.11	114

MIPRU	Prudential sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries			
<i>First brought into force</i>			1.1.07	
Prudential Sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries (Use of Intermediaries) Instrument 2008		2008/14	27.3.08	75
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08	77
Connected Travel Insurance Instrument 2008		2008/24	22.5.08	77
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08	79
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08	81
Professional Indemnity Insurance (Limits of Indemnity) Instrument 2009		2009/4	22.1.09	84
Reclassification of Available-For-Sale Debt Instrument 2009		2009/40	23.7.09	90
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09	95
Sale and Rent Back Instrument 2010		2010/1	28.1.10	96
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11	108
Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011		2011/72	8.12.11	115
Credit Unions (Northern Ireland) Instrument 2012		2012/18	21.3.12	118

UPRU	Prudential sourcebook for UCITS Firms			
<i>First brought into force</i>			1.1.07	
Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations) Instrument 2008		2008/17	27.3.08	75
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09	87
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10	102
UCITS IV Directive Instrument 2011		2011/39	28.7.11	112

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

IPRU (BSOC)	Interim Prudential sourcebook: Building Societies			
<i>First brought into force</i>		-	1.12.01	-
Senior Management Arrangements, Systems and Controls (Extension of Common Platform		2008/40	25.9.08	81

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Provisions) Instrument 2008			
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Liquidity) (Consequential Amendments) Instrument 2009		2009/68	27.11.09
Building Societies Sourcebook Instrument 2010		2010/11	25.3.10

IPRU (FSOC)	Interim Prudential sourcebook: Friendly Societies		
<i>First brought into force</i>	-	1.12.01	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008	2008/66	4.12.08	83
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Prudential Requirements for Insurers (Amendment No 4) Instrument 2009	2009/60	5.11.09	94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95

IPRU (INS)	Interim Prudential sourcebook: Insurers		
<i>First brought into force</i>	-	1.12.01	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
Interim Prudential sourcebook for Insurers (Marine Mutuals Reporting) (Amendment) Instrument 2008	2008/15	27.3.08	75
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008	2008/66	4.12.08	83
Interim Prudential Sourcebook for Insurers (Other EEA States Insurance Statistics Amendment) Instrument 2009	2009/33	25.6.09	89
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Prudential Requirements for Insurers (Amendment No 4) Instrument 2009	2009/60	5.11.09	94

*IPRU (INV)	Interim Prudential sourcebook: Investment Businesses		
<i>First brought into force</i>	-	1.12.01	-
Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations) Instrument 2008	2008/17	27.3.08	75
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
Companies Act 2006 (Consequential Handbook Amendments No 2) Instrument 2008	2008/41	25.9.08	81
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
Professional Indemnity Insurance (Limits of Indemnity) Instrument 2009	2009/4	22.1.09	84
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Capital Resources and Professional Indemnity Insurance Requirements for Personal Investment Firms Instrument 2009	2009/62	5.11.09	94
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10	101
Capital Resources Requirements for Personal Investment Firms (Amendment) Instrument 2011	2011/44	28.7.11	112
Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011	2011/72	8.12.11	115
Handbook Administration (No 26) Instrument 2012	2012/31	28.6.12	121

## BUSINESS STANDARDS

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

*COBS	Conduct of Business			
	<i>First brought into force</i>	-	1.11.07	-
	Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
	Conduct of Business Sourcebook (Recording of Telephone Conversations and Electronic Communications) Instrument 2008	2008/6	28.2.08	73
	Permitted Links (Amendment No 2) Instrument 2008	2008/16	27.3.08	75
	Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
	Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
	Disclosure Documents (Amendment) Instrument 2008	2008/35	24.7.08	79
	Conduct of Business Sourcebook (Amendment) Instrument 2008	2008/36	24.7.08	79
	Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
	Self-Invested Personal Pensions (Contracting Out) Instrument 2008	2008/44	25.9.08	81
	Client Assets Sourcebook (Common Platform Provisions) Instrument 2008	2008/45	25.9.08	81
	Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
	Conduct of Business Sourcebook (Record Keeping for Inducements) Instrument 2008	2008/59	29.10.08	82
	Conduct of Business Sourcebook (Product Information for Variation of Personal Pension Schemes) Instrument 2008	2008/67	4.12.08	83
	Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84
	Payment Services Instrument 2009	2009/14	26.3.09	86
	Financial Services Compensation Scheme (Limits Amendment) Instrument 2009	2009/25	23.4.09	87
	With-Profits Funds: Payments of Compensation and Redress Instrument 2009	2009/41	23.7.09	90
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
	Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009	2009/52	24.9.09	92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
	Retail Distribution Review (Adviser Charging) Instrument 2010	2010/12	25.3.10	98
	Handbook Administration (No 18) Instrument 2010	2010/19	24.6.10	101
	Retail Distribution Review (Corporate Pensions) Instrument 2010	2010/21	24.6.10	101
	Financial Promotions (Amendment) Instrument 2010	2010/31	22.7.10	102
	Retail Distribution Review (Pure Protection) Instrument 2010	2010/46	23.9.10	103
	Conduct of Business Sourcebook (Recording of Telephone Conversations and Electronic Communications) (No 2) Instrument 2010	2010/56	10.11.10	104
	Conduct of Business Sourcebook (Stewardship Code) Instrument 2010	2010/57	10.11.10	104
	Conduct of Business Sourcebook (Abolition of Contracting Out for Defined Contribution Schemes) Instrument 2010	2010/58	10.11.10	104
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
	Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )	2011/7	9.2.11	107
	Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108
	Pensions (Annuitisation and Income Withdrawals Rules) (Amendment) Instrument 2011	2011/19	24.3.11	108
	Child Trust Funds (Amendment) Instrument 2011	2011/20	24.3.11	108
	Retail Distribution Review (Adviser Charging No 2) Instrument 2011	2011/23	28.4.11	109
	Permitted Links (Amendment No 3) Instrument 2011	2011/24	28.4.11	109
	Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011	2011/30	26.5.11	110
	Retail Distribution Review (Holloway Sickness Policies) Instrument 2011	2011/37	23.6.11	111
	Money Market Funds Instrument 2011	2011/38	23.6.11	111
	UCITS IV Directive Instrument 2011	2011/39	28.7.11	112
	Retail Distribution Review (Platforms) Instrument 2011	2011/47	28.7.11	112
	Financial Promotions Guidance (Amendment) Instrument 2011	2011/53	22.9.11	113
	Retail Distribution Review (Adviser Charging No 3) Instrument 2011	2011/54	22.9.11	114
	Retail Distribution Review (Key Features Illustrations) Instrument 2011	2011/55	22.9.11	114
	Retail Distribution Review (Adviser Charging No 4) Instrument 2011	2012/9	23.2.12	117
	Handbook Administration (No 25) Instrument 2012	2012/11	21.3.12	118
	Retail Distribution Review (Adviser Charging No 5) Instrument 2012	2012/15	21.3.12	118
	Conduct of Business Sourcebook (Contracting Out) Instrument 2012	2012/16	21.3.12	118

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Conduct of Business Sourcebook (With-Profits Business) Instrument 2012		2012/10	23.2.12
Handbook Administration (No 26) Instrument 2012		2012/31	28.6.12

ICOB	Insurance: Conduct of Business		
<i>Comes into force</i>		-	6.1.08
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08
Connected Travel Insurance Instrument 2008		2008/24	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
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09
Financial Services Compensation Scheme (Limits Amendment) Instrument 2009		2009/25	23.4.09
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09
Retail Distribution Review (Pure Protection) Instrument 2010		2010/46	23.9.10
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10
Employers' Liability Insurance: Disclosure by Insurers Instrument 2011		2011/12	24.2.11
Handbook Administration (No 23) Instrument 2011		2011/48	22.9.11
Employers' Liability Insurance: Disclosure by Insurers (No 2) Instrument 2012		2012/17	21.3.12

*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
Handbook Administration (No 12) Instrument 2009		2009/3	22.1.09
Mortgages and Home Finance: Conduct of Business Sourcebook (Deferred Interest Forbearance Amendments) Instrument 2009		2009/17	26.3.09
Financial Services Compensation Scheme (Limits Amendment) Instrument 2009		2009/25	23.4.09
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
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09
Sale and Rent Back Instrument 2010		2010/1	28.1.10
Handbook Administration (No 18) Instrument 2010		2010/19	24.6.10
Mortgage Arrears Instrument 2010		2010/22	24.6.10
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11
Handbook Administration (No 26) Instrument 2012		2012/31	28.6.12

*BCOBS	Banking: Conduct of Business		
<i>First brought into force</i>		-	1.11.09
Banking: Conduct of Business Sourcebook Instrument 2009		2009/24	23.4.09
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009		2009/52	24.9.09
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09
Banking: Conduct of Business Sourcebook (Amendment No 2) Instrument 2011		2011/13	24.2.11
Banking: Conduct of Business Sourcebook (Amendment No 3) Instrument 2011		2011/25	28.4.11
Financial Promotions Guidance (Amendment) Instrument 2011		2011/53	22.9.11
Handbook Administration (No 26) Instrument 2012		2012/31	28.6.12

*CASS	Client Assets		
<i>First brought into force</i>		-	1.1.04



Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08 76
	Client Assets Sourcebook (Common Platform Provisions) Instrument 2008	2008/45	25.9.08 81
	Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09 84
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10 98
	Client Assets Sourcebook (Amendment No 3) Instrument 2010	2010/32	22.7.10 102
	Retail Distribution Review (Pure Protection) Instrument 2010	2010/46	23.9.10 103
	Client Assets Sourcebook (Enhancement) Instrument 2010	2010/52	13.10.10 104
	Client Assets Sourcebook (Title Transfer) (Amendment) Instrument 2010	2010/59	10.11.10 104
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10 105
	Client Assets Reporting (Amendment) Instrument 2011	2011/26	28.4.11 109
	Client Assets Reporting (Amendment No 2) Instrument 2011	2011/31	26.5.11 110
	Client Assets Sourcebook (Collateral Transfer and Liens Amendment) Instrument 2011	2011/56	22.9.11 113
	Professional Firms (Amendment) Instrument 2011	2011/70	8.12.11 115
	Client Assets Sourcebook (Liens Amendment) Instrument 2012	2012/5	19.1.12 116
	Client Assets Sourcebook (Resolution Pack) Instrument 2012	2012/20	21.3.12 119
	Handbook Administration (No 26) Instrument 2012	2012/31	28.6.12 121

*MAR	Market Conduct		
	<i>Chapters 1 to 3 first brought into force</i>	-	1.12.01 -
	<i>Chapter 4 first brought into force</i>	-	20.9.01 -
	Market Conduct Sourcebook (Amendment No 9) Instrument 2008	2008/25	22.5.08 77
	Short Selling Instrument 2008	2008/30	12.6.08 78
	Short Selling (No 2) Instrument 2008	2008/51	18.9.08 81
	Short Selling (No 4) Instrument 2008	2008/60	29.10.08 82
	Short Selling (No 5) Instrument 2009	2009/1	14.1.09 84
	Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09 84
	Short Selling (No 6) Instrument 2009	2009/35	25.4.09 89
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09 92
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09 92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09 95
	Financial Stability and Market Confidence Sourcebook Instrument 2010	2010/25	22.7.10 102
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10 105
	Market Conduct Sourcebook (Amendment No 10) Instrument 2011	2011/9	24.2.11 107
	Handbook Administration (No 24) Instrument 2011	2011/67	8.12.11 115
	Handbook Administration (No 26) Instrument 2012	2012/31	28.6.12 121

## 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

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

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Supervision Manual (Amendment No 17) Instrument 2011		2011/4	19.1.11 106
Retail Distribution Review (Training and Competence) Instrument 2011		2011/5	19.1.11 106
Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )		2011/7	9.2.11 107
Employers' Liability Insurance: Disclosure by Insurers Instrument 2011		2011/12	24.2.11 107
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11 108
Controlled Functions (Amendment No 2) Instrument 2011		2011/15	24.3.11 108
Supervision Manual (Auditor's Client Assets Report) (Amendment) Instrument 2011		2011/21	24.3.11 108
Integrated Regulatory Reporting (Amendment No 11) Instrument 2011		2011/22	24.3.11 108
Client Assets Reporting (Amendment) Instrument 2011		2011/26	28.4.11 109
Supervision Manual (Core Information) (Amendment) Instrument 2011		2011/27	28.4.11 109
Client Assets Reporting (Amendment No 2) Instrument 2011		2011/31	26.5.11 110
Handbook Administration (No 22) Instrument 2011		2011/34	23.6.11 111
UCITS IV Directive Instrument 2011		2011/39	28.7.11 112
Liquidity Reporting (Miscellaneous Amendments) Instrument 2011		2011/45	28.7.11 112
Handbook Administration (No 23) Instrument 2011		2011/48	22.9.11 113
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Group Risk Consolidation) Instrument 2011		2011/51	22.9.11 113
Liquidity Standards (Miscellaneous Amendments No 3) Instrument 2011		2011/52	22.9.11 113
Supervision Manual (Amendment No 18) Instrument 2011		2011/57	22.9.11 113
Integrated Regulatory Reporting (Amendment No 12) Instrument 2011		2011/59	22.9.11 113
Supervision Manual (Retail Mediation Activities Return) (Amendment No 4) Instrument 2011		2011/64	2.11.11 114
Capital Requirements Directive (Handbook Amendments No 4) Instrument 2011		2011/66	2.11.11 114
Handbook Administration (No 24) Instrument 2011		2011/67	8.12.11 115
Professional Firms (Amendment) Instrument 2011		2011/70	8.12.11 115
Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011		2011/72	8.12.11 115
Recognised Auction Platforms Instrument 2011		2011/77	21.12.11 116
Liquidity Standards (Miscellaneous Amendments No 4) Instrument 2012		2012/4	19.1.12 116
Handbook Administration (No 25) Instrument 2012		2012/11	21.3.12 118
Fees (Miscellaneous Amendments) (No 4) Instrument 2012		2012/13	21.3.12 118
Retail Distribution Review (Adviser Charging No 5) Instrument 2012		2012/15	21.3.12 118
Conduct of Business Sourcebook (Contracting Out) Instrument 2012		2012/16	21.3.12 118
Conduct of Business Sourcebook (With-Profits Business) Instrument 2012		2012/10	23.2.12 119
Supervision Manual (Prudent Valuation Reporting) Instrument 2012		2012/24	26.4.12 119
Handbook Administration (No 26) Instrument 2012		2012/31	28.6.12 121
Liquidity Standards (Miscellaneous Amendments No 6) Instrument 2012		2012/33	28.6.12 121

DEPP	Decision Procedure and Penalties		
<i>First brought into force</i>		-	28.8.07 -
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008		2008/2	24.1.08 72
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment) Instrument 2008		2008/68	4.12.08 83
Handbook Administration (No 12) Instrument 2009		2009/3	22.1.09 84
Payment Services Instrument 2009		2009/14	26.3.09 86
Supervision Manual (Controllers) (Amendment) Instrument 2009		2009/20	26.3.09 86
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09 95
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09 95
Decision Procedure and Penalties Manual (Financial Penalties) Instrument 2010		2010/4	25.2.10 97
Enforcement Powers (Financial Services Act 2010) Instrument 2010		2010/26	22.7.10 102
Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )		2011/7	9.2.11 107
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment No 2) Instrument 2011		2011/10	24.2.11 107
Handbook Administration (No 22) Instrument 2011		2011/34	23.6.11 111
UCITS IV Directive Instrument 2011		2011/39	28.7.11 112
Consumer Redress Schemes Instrument 2011 ( <i>made jointly with FOS as FOS 2011/5</i> )		2011/46	28.7.11 112

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Retail Distribution Review (Retail Mediation Activities Return & Complaints Data) Instrument 2011		2011/58	22.9.11 114
Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011		2011/72	8.12.11 115
Glossary Amendment (Definition of Settlement Decision Makers) Instrument 2012		2012/2	19.1.12 116
Credit Unions (Northern Ireland) Instrument 2012		2012/18	21.3.12 118

## 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 (made jointly with FOS as FOS 2008/3)	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 (made jointly with FOS as FOS 2008/4)	2008/47	25.9.08 81
	Handbook Administration (No 11) Instrument 2008 (made jointly with FOS as FOS 2008/5)	2008/55	29.10.08 82
	Payment Services Instrument 2009 (made jointly with FOS as FOS 2009/1)	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 (made jointly with FOS as FOS 2009/3)	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 (instrument made by FOS)	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 (instrument made by FOS)	FOS 2009/6	17.12.09 96
	Dispute Resolution: Complaints (Publication of Complaints Data) Instrument 2010	2010/2	28.1.10 96
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10 98
	Dispute Resolution: Complaints (Payment Protection Insurance Complaints: Referral to Ombudsman) Instrument 2010	2010/18	27.5.10 100
	Sale and Rent Back (Regulatory Reporting) Instrument 2010	2010/23	24.6.10 101
	Dispute Resolution: Complaints (Payment Protection Insurance) Instrument 2010	2010/36	22.7.10 103
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10 103
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10 105
	Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) Instrument 2010 (made jointly with FOS as FOS 2010/3)	2010/63	16.12.10 105
	Electronic Money and Payment Services Instrument 2011 (made jointly with FOS as FOS 2011/1)	2011/7	9.2.11 107
	Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11 108
	Dispute Resolution: Complaints (Amendment No 3) Instrument 2011	2011/33	26.5.11 110
	Fees (Miscellaneous Amendments and Financial Ombudsman Service Rules) (No 2) Instrument 2011 (made jointly with FOS as FOS 2011/4)	2011/36	23.6.11 111
	UCITS IV Directive Instrument 2011	2011/39	28.7.11 112
	Consumer Redress Schemes Instrument 2011 (made jointly with FOS as FOS 2011/5)	2011/46	28.7.11 112
	Dispute Resolution: Complaints (Amendment No 4) Instrument 2011 (made jointly with FOS as FOS 2011/6)	2011/65	2.11.11 114
	Retail Distribution Review (Retail Mediation Activities Return & Complaints Data) Instrument 2011	2011/58	22.9.11 115
	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011	2011/72	8.12.11 115
	Fees (Miscellaneous Amendments) (No 3) Instrument 2012	2012/3	19.1.12 116
	Handbook Administration (No 25) Instrument 2012	2012/11	21.3.12 118

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

*COMP	Compensation			
	<i>Chapter 4 first brought into force</i>	-	15.11.01	-
	<i>Rest of COMP brought into force</i>	-	1.12.01	-
	Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
	Compensation Sourcebook (Protected Contracts of Insurance) (Scope Amendment No 3) Instrument 2008	2008/38	24.7.08	79
	Compensation Sourcebook (Amendment No 8) Instrument 2008	2008/53	2.10.08	82
	Financial Services Compensation Scheme (Amendment of Fees Provisions (No 3)) Instrument 2008	2008/54	7.10.08	82
	Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
	Compensation Sourcebook (Accelerated Compensation for Depositors) Instrument 2008	2008/62	29.10.08	82
	Compensation Sourcebook (Building Society Mergers) Instrument 2008	2008/64	26.11.08	83
	Compensation Sourcebook (Building Societies and other Mutual Society Mergers) Instrument 2009	2009/2	15.1.09	84
	Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84
	Compensation Sourcebook (Protected Deposit Transfers under the Special Resolution Regime) Instrument 2009	2009/21	29.3.09	86
	Financial Services Compensation Scheme (Limits Amendment) Instrument 2009	2009/25	23.4.09	87
	Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) Instrument 2009	2009/29	28.5.09	88
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
	Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90
	Compensation Sourcebook (Mutual Society Mergers and Protected Deposit Transfers under the Special Resolution Regime) (Amendment) Instrument 2009	2009/43	23.7.09	90
	Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009	2009/47	23.7.09	90
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
	Financial Services Compensation Scheme (Single Customer View Supervision and other Amendments) Instrument 2009	2009/66	5.11.09	94
	Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
	Handbook Administration (No 17) Instrument 2010	2010/8	25.3.10	98
	Consequential Amendments (Financial Services Act 2010) Instrument 2010	2010/28	22.7.10	102
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
	Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) (No 2) Instrument 2010	2010/71	16.12.10	105
	UCITS IV Directive Instrument 2011	2011/39	28.7.11	112
	Consumer Redress Schemes Instrument 2011 ( <i>made jointly with FOS as FOS 2011/5</i> )	2011/46	28.7.11	112
	Compensation Sourcebook (Occupational Pension Scheme Trustees) Instrument 2011	2011/61	1.10.11	113
	Professional Firms (Amendment) Instrument 2011	2011/70	8.12.11	115
	Compensation Sourcebook (Deposits by Credit Unions) Instrument 2012	2012/6	19.1.12	116
	Credit Unions (Northern Ireland) Instrument 2012	2012/18	21.3.12	118
	Compensation Sourcebook (Deposit-Taking Firms' Disclosure Requirements) Instrument 2012	2012/27	24.5.12	120
	Handbook Administration (No 26) Instrument 2012	2012/31	28.6.12	121

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

### SPECIALIST SOURCEBOOKS

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

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

*COLL	Collective Investment Schemes			
	<i>First brought into force</i>	-	1.4.04	-
	Collective Investment Schemes Sourcebook (UCITS Eligible Assets Directive and Other Amendments) Instrument 2008	2008/5	28.2.08	73
	Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
	Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2008 <b>(REVOKED: July 2008)</b>	2008/27	22.5.08	77
	Collective Investment Schemes Sourcebook (Property Authorised Investment Funds) Instrument 2008	2008/28	22.5.08	77
	Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
	Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
	Collective Investment Schemes Sourcebook (Immovables Valuation) Instrument 2008	2008/48	25.9.08	81
	Collective Investment Schemes Sourcebook (Simplified Prospectus) (Amendment) Instrument 2008	2008/61	29.10.08	82
	Collective Investment Schemes Sourcebook (Suspension of Dealings) Instrument 2008	2008/69	4.12.08	83
	Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2009	2009/5	22.1.09	84
	Collective Investment Schemes Sourcebook (Amendment No 4) Instrument 2009	2009/11	26.2.09	85
	Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
	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
	Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103
	Collective Investment Schemes Sourcebook (Winding Up and Sub-fund Termination and Miscellaneous Amendments) Instrument 2011	2011/11	24.2.11	107
	Money Market Funds Instrument 2011	2011/38	23.6.11	111
	UCITS IV Directive Instrument 2011	2011/39	28.7.11	112
	Retail Distribution Review (Platforms) Instrument 2011	2011/47	28.7.11	112
	Handbook Administration (No 23) Instrument 2011	2011/48	22.9.11	113
	Collective Investment Schemes Sourcebook (ICVC Sub-Funds) Instrument 2011	2011/76	21.12.11	116
	Collective Investment Schemes Sourcebook (Amendment No 6) Instrument 2011	2012/19	21.3.12	118
	Collective Investment Schemes Sourcebook (Master-Feeder) Instrument 2012	2012/25	26.4.12	119
	Handbook Administration (No 26) Instrument 2012	2012/31	28.6.12	121

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 <i>(made jointly with FOS as FOS 2008/3)</i>	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	2009/52	24.9.09	92

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

Instrument 2009				
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10	102
Controlled Functions (Amendment) Instrument 2010		2010/48	23.9.10	103
Public Awareness Objective (Financial Services Act 2010) Instrument 2010		2010/53	10.11.10	104
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11	108
Controlled Functions (Amendment No 2) Instrument 2011		2011/15	24.3.11	108
Credit Unions New Sourcebook Instrument 2011		2011/71	8.12.11	115

CREDS	Credit Unions	No of Inst	Date of Inst	HN
Credit Unions New Sourcebook Instrument 2011		2011/71	8.12.11	115
Credit Unions (Northern Ireland) Instrument 2012		2012/18	21.3.12	118

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

PROF	Professional Firms	No of Inst	Date of Inst	HN
<i>First brought into force</i>		-	1.12.01	-
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08	72
Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 ( <i>made jointly with FOS as FOS 2008/3</i> )		2008/18	27.3.08	75
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09	90
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10	102
Public Awareness Objective (Financial Services Act 2010) Instrument 2010		2010/53	10.11.10	104
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10	105
Professional Firms (Amendment) Instrument 2011		2011/71	8.12.11	115

RCB	Regulated Covered Bonds	No of Inst	Date of Inst	HN
<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
UCITS IV Directive Instrument 2011		2011/39	28.7.11	112
Regulated Covered Bond Sourcebook (Amendment No 2) Instrument 2011		2011/73	8.12.11	115
Fees (Miscellaneous Amendments) (No 4) Instrument 2012		2012/13	21.3.12	118

*REC	Recognised Investment Exchanges and Recognised Clearing Houses	No of Inst	Date of Inst	HN
<i>First brought into force for some applications and part of Chapter 7</i>		-	3.9.01	-

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
<i>Rest of REC brought into force</i>		-	1.12.01
Supervision Manual (Controllers) (Amendment) Instrument 2009		2009/20	26.3.09
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09
Recognised Investment Exchanges and Recognised Clearing Houses Sourcebook (Amendments to Recognition Requirements) Instrument 2009		2009/30	28.5.09
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09
Consequential Amendments (Financial Services Act 2010) Instrument 2010		2010/28	22.7.10
Handbook Administration (No 21) Instrument 2011		2011/14	24.3.11
Recognised Auction Platforms Instrument 2011		2011/77	21.12.11
Handbook Administration (No 25) Instrument 2012		2012/11	21.3.12
Handbook Administration (No 26) Instrument 2012		2012/31	28.6.12

## 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
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008		2008/2	24.1.08
Listing Rules Sourcebook (Amendment No 2) Instrument 2008		2008/21	24.4.08
Disclosure Rules and Transparency Rules Sourcebook (Corporate Governance Rules) Instrument 2008		2008/32	26.6.08
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08
Listing Rules (Sponsors) (Amendment) Instrument 2008		2008/70	4.12.08
Listing Rules Sourcebook (Rights Issue Subscription Period) Instrument 2009		2009/6	9.2.09
Trading Plan Instrument 2009		2009/12	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
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09
Listing Rules Sourcebook (Amendment No 3) Instrument 2009		2009/54	24.9.09
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09
Handbook Administration (No 16) Instrument 2009		2009/69	10.12.09
Alternative Finance Investment Bonds Instrument 2010		2010/6	25.2.10
Listing Rules Sourcebook (Amendment No 4) Instrument 2010		2010/7	25.2.10
Handbook Administration (No 17) Instrument 2010		2010/8	25.3.10
Listing Rules Sourcebook (Amendment No 5) Instrument 2010		2010/13	22.4.10
Listing Rules Sourcebook (Amendment No 6) Instrument 2010		2010/37	22.7.10
UK Corporate Governance Code (Handbook Amendments) Instrument 2010		2010/39	22.7.10
Handbook Administration (No 19) Instrument 2010		2010/40	23.9.10
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10
Listing Rules Sourcebook (Amendment No 7) Instrument 2011		2011/32	26.5.11
Handbook Administration (No 25) Instrument 2012		2012/11	21.3.12
Prospectus Directive Amending Directive Instrument 2012		2012/29	28.6.12
Handbook Administration (No 26) Instrument 2012		2012/31	28.6.12

*PR	Prospectus Rules		
<i>First brought into force</i>		-	1.7.05
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09
Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009		2009/67	27.11.09
Handbook Administration (No 20) Instrument 2010		2010/61	16.12.10
Handbook Administration (No 23) Instrument 2011		2011/51	22.9.11
Prospectus Directive Amending Directive Instrument 2012		2012/29	28.6.12



Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Handbook Administration (No 26) Instrument 2012		2012/31	28.6.12 121

*DTR	Disclosure Rules and Transparency Rules			
	<i>First brought into force</i>	-	1.7.05	-
	Disclosure Rules and Transparency Rules Sourcebook (Corporate Governance Rules) Instrument 2008	2008/32	26.6.08	78
	Disclosure Rules and Transparency Rules Sourcebook (Amendment) Instrument 2008	2008/71	4.12.08	83
	Trading Plan Instrument 2009	2009/12	26.2.09	85
	Disclosure and Transparency Rules (Disclosure of Contracts for Differences) Instrument 2009	2009/13	26.2.09	85
	Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
	Treaty of Lisbon (Consequential Handbook Amendments) Instrument 2009	2009/67	27.11.09	95
	Disclosure Rules and Transparency Rules Sourcebook (Amendment No 2) Instrument 2010	2010/14	22.4.10	99
	Disclosure Rules and Transparency Rules Sourcebook (Amendment No 3) Instrument 2010	2010/38	22.7.10	102
	UK Corporate Governance Code (Handbook Amendments) Instrument 2010	2010/39	22.7.10	102
	Disclosure Rules and Transparency Rules Sourcebook (Amendment No 4) Instrument 2010	2010/51	23.9.10	103
	Handbook Administration (No 20) Instrument 2010	2010/61	16.12.10	105
	UCITS IV Directive Instrument 2011	2011/39	28.7.11	112
	Disclosure Rules and Transparency Rules Sourcebook (Amendment No 5) Instrument 2012	2012/7	19.1.12	116
	Prospectus Directive Amending Directive Instrument 2012	2012/29	28.6.12	121

## Instruments outside the Handbook made after 1 January 2008

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

### Interim Permitted Persons

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

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

### PERG Perimeter Guidance manual

<i>Regulatory Guide brought into force</i>	-	1.7.05	-
Handbook Administration (No 8) Instrument 2008	2008/1	24.1.08	72
Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
Connected Travel Insurance Instrument 2008	2008/24	22.5.08	77
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
Perimeter Guidance (Payment Services Scope) Instrument 2009	2009/19	26.3.09	86
Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90
Perimeter Guidance (Amendment No 2) Instrument 2009	2009/46	23.7.09	90
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Handbook Administration (No 16) Instrument 2009	2009/69	10.12.09	95
Sale and Rent Back Instrument 2010	2010/1	28.1.10	96
Alternative Finance Investment Bonds Instrument 2010	2010/6	25.2.10	97
Handbook Administration (No 19) Instrument 2010	2010/40	23.9.10	103
Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )	2011/7	9.2.11	107
Handbook Administration (No 21) Instrument 2011	2011/14	24.3.11	108
UCITS IV Directive Instrument 2011	2011/39	28.7.11	112
Perimeter Covered Bond Sourcebook (Amendment No 2) Instrument 2011	2011/74	8.12.11	115
Recognised Auction Platforms Instrument 2011	2011/77	21.12.11	116
Retail Distribution Review (Adviser Charging No 4) Instrument 2012	2012/9	23.2.12	117
Handbook Administration (No 25) Instrument 2012	2012/11	21.3.12	118

*PERG is made and amended by instrument.*

### BSOG Building Societies Regulatory Guide

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

*BSOG is made and amended by instrument*

### RPPD Providers and Distributors Regulatory Guide

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

<b>EG</b>	<b>Enforcement Regulatory Guide</b>		
<i>Regulatory Guide brought into force</i>	-	28.8.07	-
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment) Instrument 2008	2008/68	4.12.08	83
Payment Services Instrument 2009	2009/14	26.3.09	86
Enforcement Guide (Use of Firm-Commissioned Reports) Instrument 2009	2009/26	23.4.09	87
Decision Procedure and Penalties Manual (Financial Penalties) Instrument 2010	2010/4	25.2.10	97
Enforcement Powers (Financial Services Act 2010) Instrument 2010	2010/26	22.7.10	102
Electronic Money and Payment Services Instrument 2011 ( <i>made jointly with FOS as FOS 2011/1</i> )	2011/7	9.2.11	107
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment No 2) Instrument 2011	2011/10	24.2.11	107
Handbook Administration (No 2) Instrument 2011	2011/34	23.6.11	111
Consumer Redress Schemes Instrument 2011 ( <i>made jointly with FOS as FOS 2011/5</i> )	2011/46	28.7.11	112
Glossary Amendment (Definition of Settlement Decision Makers) Instrument 2012	2012/2	19.1.12	116

*EG is made and amended by instrument*

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

*UNFCOG is made and amended by instrument*

<b>FC</b>	<b>Financial Crime Guide</b>		
Financial Crime Guide Instruments 2011	2011/75	8.12.11	115

## Guidance Notes issued by the FSA

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

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

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

## Annex D

### 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	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 <i>Mar 2011</i> (paras 2.48 – 2.55)
	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 <i>Mar 2011</i> (paras 2.48 – 2.55)
	Introduction of automatic enrolment for pensions and related amendments to the opt-out process	Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011 [FSA 2011/30]	1.10.12	HN110 <i>May 2011</i> (paras 2.12 – 2.15)
	Minor changes to key features illustrations for individual pensions	Retail Distribution Review (Key Features Illustrations) Instrument 2011 [FSA 2011/55]	1.10.12 (part) 31.12.12	HN 115 <i>Dec 2011</i> (paras 2.25 – 2.27)
	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	1.10.12 (part) 31.12.12	HN 118 <i>Mar 2011</i> (paras 2.2 – 2.4)
	Amended provisions for advised sales of investments to retail clients	Retail Distribution Review (Adviser Charging) Instrument 2010 [FSA 2010/12]	31.12.12	HN98 <i>Mar 2010</i> (paras 2.29 – 2.34)
	Introduction of ‘consultancy charging’ in group pensions market	Retail Distribution Review (Corporate Pensions) Instrument 2010 [FSA 2010/21]	31.12.12	HN101 <i>June 2010</i> (paras 2.24 – 2.28)
	New and amended commission disclosure requirements	Retail Distribution Review (Pure Protection) Instrument 2010 [FSA 2010/46]	31.12.12	HN103 <i>Sep 2010</i> (paras 2.54 – 2.59)
	Qualification standards etc for retail investment advisers	Retail Distribution Review (Training and Competence) Instrument 2011 [FSA 2011/5]	31.12.12 (part)	HN106 <i>Jan 2011</i> (paras 2.3 – 2.15)
Clarify the relevant conditions that apply for exemption from the Retail Distribution Review rules	Retail Distribution Review (Holloway Sickness Policies) Instrument 2011 [FSA 2011/37]	31.12.12	HN111 <i>Jun 2011</i> (paras 2.20 – 2.25)	

<b>Module</b>	<b>Change</b>	<b>Instrument</b>	<b>When effective</b>	<b>Described in</b>
	Change rules and introduce new obligations for firms using platforms	Retail Distribution Review (Platforms) Instrument 2011 [FSA 2011/47]	31.12.12	HN112 Jul 2011 (paras 2.28 – 2.30)
	Introduce rules for data reporting requirements on adviser charging, consultancy charging and professionalism	Retail Distribution Review (Retail Mediation Activities Return & Complaints Data) Instrument 2011 [FSA 2011/58]	31.12.12	HN 115 Dec 2011 (paras 2.29 – 2.32)
	Amendments to rules for asset pool monitors and reporting requirements	Regulated Covered Bond Sourcebook (Amendment No 2) Instrument 2011 [FSA 2011/73]	1.1.13	HN 115 Dec 2011 (paras 2.47 – 2.49)
	Minor administrative corrections to the Handbook	Handbook Administration (No 4) Instrument 2011 [FSA 2011/67]	31.12.13 (part)	HN 115 Dec 2011 (paras 2.4 – 2.6)
	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	1.10.14 (part)	HN 115 Dec 2011 (paras 2.8 – 2.10)
SYSC	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 Mar 2011 (paras 2.48 – 2.55)
	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	1.10.12 (part) 31.12.12	HN 118 Mar 2011 (paras 2.2 – 2.4)
APER	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 Mar 2011 (paras 2.48 – 2.55)
FIT	Qualification standards etc for retail investment advisers	Retail Distribution Review (Training and Competence) Instrument 2011 [FSA 2011/5]	31.12.12 (part)	HN106 Jan 2011 (paras 2.3 – 2.15)
TC	Clarify the relevant conditions that apply for exemption from the Retail Distribution Review rules	Retail Distribution Review (Holloway Sickness Policies) Instrument 2011 [FSA 2011/37]	31.12.12	HN111 Jun 2011 (paras 2.20 – 2.25)
INSPRU	Minor administrative corrections to the Handbook	Handbook Administration (No 4) Instrument 2011 [FSA 2011/67]	31.12.13 (part)	HN115 Dec 2011 (paras 2.4 -2.6)
MIPRU	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	1.10.14 (part)	HN115 Dec 2011 (paras 2.8 – 2.10)

<b>Module</b>	<b>Change</b>	<b>Instrument</b>	<b>When effective</b>	<b>Described in</b>
IPRU(INV)	Deferring the implementation of new capital rules and connected reporting rules for personal investment firms	Capital Resources Requirements for Personal Investment Firms (Amendment) Instrument 2011 [FSA 2011/44]	31.12.13 (part)	HN112 Jul 2011 (paras 2.23 – 2.26)
	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	1.10.14 (part)	HN115 Dec 2011 (paras 2.8 – 2.10)
COBS	Introduction of 'automatic enrolment scheme' for pensions	Conduct of Business Sourcebook (Automatic Enrolment into Qualifying Pension Schemes) Instrument 2011 [FSA 2011/30]	1.10.12	HN110 May 2011 (paras 2.12 – 2.15)
	Minor changes to key features illustrations for individual pensions	Retail Distribution Review (Key Features Illustrations) Instrument 2011 [FSA 2011/55]	1.10.12 (part) 1.12.12	HN115 Dec 2011 (paras 2.25 – 2.27)
	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	1.10.12 (part) 31.12.12	HN118 Mar 2011 (paras 2.22 – 2.25)
	Amended provisions for advised sales of investments to retail clients	Retail Distribution Review (Adviser Charging) Instrument 2010 [FSA 2010/12]	31.12.12	HN98 Mar 2010 (paras 2.29 – 2.34)
	Introduction of 'consultancy charging' in group pensions market	Retail Distribution Review (Corporate Pensions) Instrument 2010 [FSA 2010/21]	31.12.12	HN101 June 2010 (paras 2.24 – 2.28)
	New and amended commission disclosure requirements	Retail Distribution Review (Pure Protection) Instrument 2010 [FSA 2010/46]	31.12.12	HN103 Sep 2010 (paras 2.54 – 2.59)
	Clarification of and changes to the provisions in relation to adviser charging and 'restricted advice'	Retail Distribution Review (Adviser Charging No 2) Instrument 2011 [FSA 2011/23]	31.12.12	HN109 Apr 2011 (paras 2.5 – 2.7)
	Clarify the relevant conditions that apply for exemption from the Retail Distribution Review rules	Retail Distribution Review (Holloway Sickness Policies) Instrument 2011 [FSA 2011/37]	31.12.12	HN111 Jun 2011 (paras 2.20 – 2.25)
	New and amended commission disclosure requirements	Retail Distribution Review (Pure Protection) Instrument 2010 [FSA 2010/46]	31.12.12	HN103 Sep 2010 (paras 2.54 – 2.59)
	Change rules and introduce new obligations for firms using platforms	Retail Distribution Review (Platforms) Instrument 2011 [FSA 2011/47]	31.12.12	HN112 Jul 2010 (paras 2.28 – 2.30)
Amendments to rules on adviser and consultancy	Retail Distribution Review (Adviser Charging No 3) Instrument 2011	31.12.12	HN115 Dec 2011 (paras 2.21 –	

<b>Module</b>	<b>Change</b>	<b>Instrument</b>	<b>When effective</b>	<b>Described in</b>
	charging	[FSA 2011/54]		2.24)
	Introduce and amend rules on adviser charging	Retail Distribution Review (Adviser Charging No 4) Instrument 2012 [FSA 2012/9]	31.12.12	HN117 <i>Feb 2012</i> (paras 2.5 – 2.7)
	Introduce and amend rules on adviser charging	Retail Distribution Review (Adviser Charging No 5) Instrument 2012 [FSA 2012/15]	31.12.12	HN118 <i>Mar 2012</i> (paras 2.22 – 2.25)
MAR	Minor administrative corrections to the Handbook	Handbook Administration (No 4) Instrument 2011 [FSA 2011/67]	31.12.13	HN115 <i>Dec 2011</i> (paras 2.4 – 2.6)
SUP	Changes to the prescribed complaints process for firms and the maximum compensation award	Dispute Resolution: Complaints (Amendment No 3) Instrument 2011 [FSA 2011/33; FOS 2011/3]	1.7.12	HN110 <i>May 2011</i> (paras 2.21 – 2.24)
	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	1.10.12 (part) 31.12.12	HN118 <i>Mar 2011</i> (paras 2.2 – 2.4)
	Qualification standards etc for retail investment advisers	Retail Distribution Review (Training and Competence) Instrument 2011 [FSA 2011/5]	31.12.12	HN106 <i>Jan 2011</i> (paras 2.3 – 2.15)
	Introduce rules for data reporting requirements on adviser charging, consultancy charging and professionalism	Retail Distribution Review (Retail Mediation Activities Return & Complaints Data) Instrument 2011 [FSA 2011/58]	31.12.12	HN115 <i>Dec 2011</i> (paras 2.29 – 2.31)
	Introduce and amend rules on adviser charging	Retail Distribution Review (Adviser Charging No 5) Instrument 2012 [FSA 2012/15]	31.12.12	HN118 <i>Mar 2011</i> (paras 2.22 – 2.25)
	Minor administrative corrections to the Handbook	Handbook Administration (No 4) Instrument 2011 [FSA 2011/67]	31.12.13	HN115 <i>Dec 2011</i> (paras 2.4 – 2.6)
	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	1.10.14 (part)	HN115 <i>Dec 2011</i> (paras 2.8 – 2.10)
	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 <i>Mar 2011</i> (paras 2.48 – 2.55)
DEPP	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	1.10.14 (part)	HN115 <i>Dec 2011</i> (paras 2.8 – 2.10)
DISP	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	1.10.12 (part) 31.12.12	HN118 <i>Mar 2011</i> (paras 2.2 – 2.4)



<b>Module</b>	<b>Change</b>	<b>Instrument</b>	<b>When effective</b>	<b>Described in</b>
	Introduce rules for data reporting requirements on adviser charging, consultancy charging and professionalism	Retail Distribution Review (Retail Mediation Activities Return & Complaints Data) Instrument 2011 [FSA 2011/58]	31.12.12	HN115 <i>Dec 2011</i> (paras 2.29 – 2.31)
	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	1.10.14 ( <i>part</i> )	HN115 <i>Dec 2011</i> (paras 2.8 – 2.10)
	Deferred commencement date of various new controlled functions	Controlled Functions (Amendment No 2) Instrument 2011 [FSA 2011/15]	+	HN108 <i>Mar 2011</i> (paras 2.48 – 2.55)
COMP	Implements consequential amendments due to the Credit Unions New sourcebook (CREDS)	Credit Unions New Sourcebook (Consequential Amendments) Instrument 2011 [FSA 2011/72]	1.10.14 ( <i>part</i> )	HN115 <i>Dec 2011</i> (paras 2.8 – 2.10)
COLL	Change rules and introduce new obligations for firms using platforms	Retail Distribution Review (Platforms) Instrument 2011 [FSA 2011/47]	31.12.12	HN112 <i>Jul 2011</i> (paras 2.28 – 2.30)
RCB	Amendments to rules for asset pool monitors and reporting requirements	Regulated Covered Bond Sourcebook (Amendment No 2) Instrument 2011 [FSA 2011/73]	1.1.13	HN115 <i>Dec 2011</i> (paras 2.47 – 2.49)
REC	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	1.10.12 ( <i>part</i> ) 31.12.12	HN118 <i>Mar 2011</i> (paras 2.2 – 2.4)
LR	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	1.10.12 ( <i>part</i> ) 31.12.12	HN118 <i>Mar 2011</i> (paras 2.2 – 2.4)
PERG	Minor administrative changes	Handbook Administration (No 25) Instrument 2012 [FSA 2012/11]	1.10.12 ( <i>part</i> ) 31.12.12	HN118 <i>Mar 2011</i> (paras 2.2 – 2.4)
	Introduce and amend rules on adviser charging	Retail Distribution Review (Adviser Charging No 4) Instrument 2012 [FSA 2012/9]	31.12.12	HN117 <i>Feb 2012</i> (paras 2.5 – 2.7)

+ Part of this instrument comes into force on a date to be notified.

## Annex E

### What's New?

*listed by effective date within modules*

<b>Module</b>	<b>Change</b>	<b>Instrument</b>	<b>When effective</b>	<b>Described in paragraphs</b>
Glossary	Amendments to bring into effect EU Regulations	Prospectus Directive Amending Directive Instrument 2012 [FSA 2012/29]	1.7.12	2.30 – 2.35
	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	1.7.12 (part) 2.7.12 (part) 29.9.12 (part) 31.12.12	2.3 – 2.5
PRIN	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	1.7.12 (part) 2.7.12 (part) 29.9.12 (part) 31.12.12	2.3 – 2.5
COND	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	1.7.12 (part) 2.7.12 (part) 29.9.12 (part) 31.12.12	2.3 – 2.5
FIT	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	1.7.12 (part) 2.7.12 (part) 29.9.12 (part) 31.12.12	2.3 – 2.5
TC	Amends the appropriate qualification list	Training and Competence Sourcebook (Qualifications Amendments No 6) Instrument 2012 [FSA 2012/32]	29.6.12	2.9 – 2.11
GEN	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	1.7.12 (part) 2.7.12 (part) 29.9.12 (part) 31.12.12	2.3 – 2.5
FEES	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	1.7.12 (part) 2.7.12 (part) 29.9.12 (part) 31.12.12	2.3 – 2.5
BIPRU	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	1.7.12 (part) 2.7.12 (part) 29.9.12 (part) 31.12.12	2.3 – 2.5

<b>Module</b>	<b>Change</b>	<b>Instrument</b>	<b>When effective</b>	<b>Described in paragraphs</b>
IPRU(INV)	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	1.7.12 (part) 2.7.12 (part) 29.9.12 (part) 31.12.12	2.3 – 2.5
COBS	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	1.7.12 (part) 2.7.12 (part) 29.9.12 (part) 31.12.12	2.3 – 2.5
MCOB	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	1.7.12 (part) 2.7.12 (part) 29.9.12 (part) 31.12.12	2.3 – 2.5
BCOBS	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	1.7.12 (part) 2.7.12 (part) 29.9.12 (part) 31.12.12	2.3 – 2.5
CASS	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	1.7.12 (part) 2.7.12 (part) 29.9.12 (part) 31.12.12	2.3 – 2.5
MAR	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	1.7.12 (part) 2.7.12 (part) 29.9.12 (part) 31.12.12	2.3 – 2.5
SUP	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	1.7.12 (part) 2.7.12 (part) 29.9.12 (part) 31.12.12	2.3 – 2.5
	Amends liquidity rules and guidance	Liquidity Standards (Miscellaneous Amendments No 6) Instrument 2012 [FSA 2012/33]	1.7.12	2.22 – 2.24
COMP	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	1.7.12 (part) 2.7.12 (part) 29.9.12 (part) 31.12.12	2.3 – 2.5
COLL	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	1.7.12 (part) 2.7.12 (part) 29.9.12 (part) 31.12.12	2.3 – 2.5
REC	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	1.7.12 (part) 2.7.12 (part) 29.9.12 (part) 31.12.12	2.3 – 2.5

<b>Module</b>	<b>Change</b>	<b>Instrument</b>	<b>When effective</b>	<b>Described in paragraphs</b>
LR	Amendments to bring into effect EU Regulations	Prospectus Directive Amending Directive Instrument 2012 [FSA 2012/29]	1.7.12	2.30 – 2.35
	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	1.7.12 (part) 2.7.12 (part) 29.9.12 (part) 31.12.12	2.3 – 2.5
PR	Amendments to bring into effect EU Regulations	Prospectus Directive Amending Directive Instrument 2012 [FSA 2012/29]	1.7.12	2.30 – 2.35
	Minor amends to the Handbook	Handbook Administration (No 26) Instrument 2012 [FSA 2012/31]	1.7.12 (part) 2.7.12 (part) 29.9.12 (part) 31.12.12	2.3 – 2.5
	Implements a new EU Regulation	Prospectus Regulation (Amendment) Instrument 2012 [FSA 2012/34]	1.7.12	2.37 – 2.40
DTR	Amendments to bring into effect EU Regulations	Prospectus Directive Amending Directive Instrument 2012 [FSA 2012/29]	1.7.12	2.30 – 2.35



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