

Financial Services Authority

Handbook Notice 81

Board Meeting: 25 September 2008

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Annex A List of instruments made or approved by the Board on 18, 23 and 25 September 2008 (and list of any instruments amended by addenda)

Annex B Table of Handbook modules showing amending instruments:

- Handbook modules
- modules outside the Handbook

Annex C Guidance Notes issued by the FSA

Annex D Handbook provisions not yet in force

Annex E What's New?

Handbook Notice 81

This Handbook Notice introduces the Handbook and other material made by the Board under its legislative powers on 18, 23 and 25 September 2008. It also contains information about other publications relating to the Handbook and, if appropriate, lists minor corrections made to previous instruments made by the Board.

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

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

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

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

Tel: 0845 606 9966
Fax: 020 7066 0991
Email: fcc@fsa.gov.uk

Post: Firm Contact Centre
Financial Services Authority
25 The North Colonnade
Canary Wharf
London E14 5HS

1 Overview

Legislative changes

The Handbook

- 1.1 On 18 September and 23 September, the FSA made changes to the Handbook by instrument which:
 - prohibits the active creation or increase of net short positions in publicly quoted UK financial sector companies, and requires the daily disclosure of certain net short positions in such companies (FSA 2008/50 and FSA 2008/51).
- 1.2 On 25 September, the FSA made changes to the Handbook in ten instruments which:
 - extend the Markets in Financial Instruments Directive (MiFID)-derived oversight and controls responsibilities in Chapters 4 to 10 of the Senior Management Arrangements, Systems and Controls sourcebook (SYSC) (the common platform) to non-MiFID/CRD firms (except insurers, managing agents, and the Society of Lloyd's) on 1 April 2009 (FSA 2008/40) and disapply Chapters 2 and 3 to them;
 - amend the FSA Handbook to take account of the Limited Liability Partnership (LLP) Regulations, as a result of changes made by the Companies Act 2006 (FSA 2008/41);
 - make new statutory status disclosure requirements for incoming European Economic Area (EEA) firms, focusing on disclosing the authorising competent authority and the limited nature of FSA's regulatory responsibilities (FSA 2008/42);
 - introduce a special project fee to recover part of the FSA's 2008/09 project development costs related to the Solvency 2 internal model approval for insurers (FSA 2008/43);
 - require a firm, where a consumer contracts out through a Self Invested Personal Pension (SIPP), to provide the consumer with a comparison projection (FSA 2008/44);

- simplify the Client Assets sourcebook (CASS) structure following the implementation of MiFID on 1 November 2007 (FSA 2008/45);
- allow firms greater flexibility in how they provide details of changes in application details for approved persons (FSA 2008/46);
- amend the jurisdiction of the Financial Ombudsman Service to cover the actions of debt administration firms (FSA 2008/47);
- amend the rules for authorised funds which provide for the correct valuation of immovable property held by non-Undertakings for Collective Investments in Transferable Securities Retail Schemes and Qualifying Investor Schemes (FSA 2008/48); and
- amend the Fees manual to increase the fee payable for applications for recognition as an Approved Reporting Mechanism under MiFID (FSA 2008/49).

1.3 These instruments are listed in Annex A.

Addenda to Instruments

1.4 No minor amendments by way of addenda have been made to the Handbook since publication of Handbook Notice 70a.

Directions

1.5 No directions which affect the Handbook have been made since the last Handbook Notice was issued.

Changes outside the Handbook

1.6 Changes have been made this month to the Perimeter Guidance manual (PERG) and to the Services Companies Handbook Guide (SERV) in consequence of the changes made to SYSC by the Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 (FSA 2008/40). These changes are listed in Chapter 3.

Description of changes

1.7 The legislative changes referred to above are briefly described in Chapters 2 and 3 (if applicable) of this Notice. (Changes to the summary schedules at the end of a sourcebook or manual, for example reflecting the record-keeping or notification requirements in it, or specifying the powers exercised by the FSA in making the changes to it, are not included in those descriptions).

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

Feedback on responses to consultations

- 1.9 Chapters 2 and 3 contain brief references to the consultative stages of the new legislative material made by the Board this month. The material referred to in that chapter was consulted on in the following CPs:
- CP07/23 *Organisational systems and controls: Extending the common platform* (December 2007);
 - Chapter 4 of CP08/1 *Quarterly consultation (No 15)* (January 2008);
 - CP08/6 *Review of the Client Assets sourcebook (CASS)* (March 2008);
 - Chapters 2, 3 and 7 of CP08/7 *Quarterly consultation (No 16)* (April 2008);
 - Chapters 3 and 11 of CP08/12 *Quarterly consultation (No 17)* (July 2008).
- 1.10 Feedback on responses to the proposals referred to in CP08/1, CP08/7 and CP08/12 is set out in Chapter 4 of this Notice. Feedback on the other two consultations is being published separately.

Annexes to this Notice

- 1.11 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.

Publication of Handbook material

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

- 1.16 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

- 1.17 This Notice, and the feedback to which paragraph 1.10 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

- 1.18 We always welcome feedback on the way we present information in the Handbook Notice, including its Annexes. If you do have any comment, this should be sent to Nick Walker (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 18, 23 and 25 September 2008 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

Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 (FSA 2008/40)

- 2.2 For the changes to the Glossary made by this instrument, see paragraphs 2.7 to 2.9 of this Notice.

Companies Act 2006 (Consequential Handbook Amendments No 2) Instrument 2008 (FSA 2008/41)

Changes to Glossary: *Changes to definitions of “group” and “large company”*

Changes: *Changes to IPRU(INV) 3-60(3A)R, 3-60(4A)R, and 3-60(5A)R
Changes to IPRU(INV) Appendix 1*

Changes to CRED 13 Annex 1C

- 2.3 The Board has made changes to the Glossary, IPRU(INV) and CRED in consequence of various legislative changes. These:
- take account of the commencement of the Small Limited Liability Partnerships (Accounts) Regulations 2008 (SI 2008/1912) and the Large and Medium-sized Limited Liability Partnerships (Accounts) Regulations 2008 (SI 2008/1913); and

- update the definition of “large company” to reflect the revised thresholds relating to different sizes of company under the Companies Act 2006.

2.4 These changes, which have not been consulted on, come into force on **1 October 2008**.

Client Assets Sourcebook (Common Platform Provisions) Instrument 2008 (FSA 2008/45)

2.5 For the changes to the Glossary made by this instrument, see paragraphs 2.36 to 2.37 of this Notice.

Short Selling (No 2) Instrument 2008 (FSA 2008/50)

2.6 For the changes to the Glossary made by this instrument, see paragraphs 2.38 to 2.41 of this Notice.

HIGH LEVEL STANDARDS

Senior Management Arrangements, Systems and Controls (SYSC)

Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 (FSA 2008/40)

Changes:

Deletion of SYSC 1.1

Addition of SYSC 1.1A (SYSC 1.1A.1G)

Changes to SYSC 1.2.1G

Deletion of SYSC 1.3

Addition of SYSC 1 Annex 1

Changes to SYSC 2.1.6G

Changes to SYSC 4.1.1R and 4.1.2R

Addition of SYSC 4.1.2AG

Changes to SYSC 4.1.4R

Addition of SYSC 4.1.4AG

Change to SYSC 4.1.6R

Addition of SYSC 4.1.7AG and 4.1.10AG

Change to SYSC 4.2.1R

Addition of SYSC 4.2.1AG

Changes to SYSC 4.2.2R, 4.2.4G, 4.2.5G and 4.2.6R

Changes to SYSC 4.3.1R and 4.3.2R

Addition of SYSC 4.3.2AG

Change to SYSC 4.3.3G

Addition of SYSC 4.4 (SYSC 4.4.1R, 4.4.2G, 4.4.3R, 4.4.4G, 4.4.5R and 4.4.6G)

Change to SYSC 5.1.1R

Addition of SYSC 5.1.7AG

Changes to SYSC 5.1.9G and 5.1.10G

Addition of SYSC 5.1.12AG
Changes to SYSC 5.1.13R
Addition of SYSC 5.1.15G
Changes to SYSC 6.1.1R and 6.1.2R
Addition of SYSC 6.1.3AG and 6.1.4AR
Changes to SYSC 6.1.5R
Addition of SYSC 6.1.6G
Addition of SYSC 6.2.1AG
Change to SYSC 6.2.2G
*Changes to SYSC 6.3.1R, 6.3.3R, 6.3.4G, 6.3.5G,
6.3.6G, 6.3.7G, 6.3.8R, 6.3.9R*
Change to SYSC 7.1.1G
Addition of SYSC 7.1.2AG, 7.1.4AG and 7.1.7AG
Change to SYSC 7.1.8G
Addition of SYSC 8.1.1AG
Change to SYSC 8.1.3G
Addition of SYSC 8.1.5AG
Changes to SYSC 8.1.6R
Addition of SYSC 8.1.11AG
Change to SYSC 8.1.12G
Change to SYSC 8.2.1R
Change to SYSC 8.3.7G
Changes to SYSC 9.1.2R and 9.1.7G
Changes to SYSC 10.1.1R, 10.1.2G and 10.1.3R
Addition of SYSC 10.1.4AG and 10.1.6AG
Changes to SYSC 10.1.7R and 10.1.8R
Addition of SYSC 10.1.9G and 10.1.11AG
*Changes of SYSC 10.1.12G, 10.1.13G, 10.1.14G
and 10.1.15G*
Addition of SYSC 10.1.16R
*Changes to SYSC 10.2.1R, 10.2.2R, 10.2.4R
and 10.2.5G*
Change to chapter titles of SYSC 13, 14, 15 and 16
Addition of SYSC TP 2.1

Change to APER 3.1.7G
Changes to APER 4.5.6E
Changes to APER 4.7.3E, 4.7.9E and 4.7.10E

Changes to FIT 2.2.1G

Changes to MIPRU 2.3.5G
Change to MIPRU 5.1.3G

Change to IPRU(BSOC) 4.1.1AG

Deletion of IPRU(INV) 1.2.3AR and 1.2.3BG

Deletion of IPRU(INV) 3-6
Deletion of IPRU(INV) 3-10 (3-10(1) to 3-10(3))
Deletion of IPRU(INV) 3-11 (3-11(1) to 3-11(3))
Deletion of IPRU(INV) 3-12 (3-12(1) and (2))
Deletion of IPRU(INV) 3-13 (3-13(1) to 3-13(5))
Deletion of IPRU(INV) 5.3.1 (5.3.1(1) to 5.3.1(6))
Deletion of IPRU(INV) 13.1.10R, 13.1.11G,
13.1.12R, 13.1.13G, 13.1.14R, 13.1.15R,
13.1.16R and 13.1.17R

Changes to COBS 9.5.1G
Changes to COBS 10.7.1G
Change to COBS 20.3.2G
Changes to COBS TP2

Changes to ICOBS 8.3.3G

Changes to SUP 10.1.18R
Changes to SUP 10.6.2R and 10.6.19G
Changes to SUP 10.7.1R and 10.7.13AG
Changes to SUP 10.9.1R and 10.9.3G
Change to SUP 12.4.2R
Changes to SUP 12.6.11G
Changes to SUP 13A Annex 1G and Annex 2G

Changes to COLL 5.2.25G
Changes to COLL 5.6.17G
Changes to COLL 6.6.16G
Changes to COLL 8.5.6G

Changes to CRED 4.1.3G, 4.1.7G and 4.1.8G
Changes to CRED 4.2.1G
Deletion of CRED 4.2.4G, 4.2.5G, 4.2.6G, 4.2.7G,
4.2.8G, 4.2.9G, 4.2.10G, 4.2.11G and 4.2.12G
Changes to CRED 4.3.1G, 4.3.2G, 4.3.4G, 4.3.11E
and 4.3.12G
Deletion of CRED 4.3.13E
Addition of CRED 4.3.13AG
Changes to CRED 4.3.14G, 4.3.17G, 4.3.19G,
4.3.25G, 4.3.32G, 4.3.37G, 4.3.37AG, 4.3.37CG,
4.3.37DG, 4.3.37GG, 4.3.37HG, 4.3.37IJ and
4.3.38G
Deletion of CRED 4.3.39G
Changes to CRED 4.3.41G, 4.3.47G, 4.3.51G,
4.3.63G and 4.3.72G

Changes to ELM 1.5.2G
Changes to ELM 2.5.7G

Changes to ELM 5.2.5G
Changes to ELM 5.4.1G, 5.4.2G, 5.4.3G and 5.4.4G
Changes to PERG 4.8.7G
Changes to PERG 13.7

- 2.7 Following consultation in CP07/23¹ the Board has made changes to the Handbook (listed above) which are intended to extend the MiFID-derived oversight and controls responsibilities in chapters 4 to 10 of SYSC (the common platform) to non-MiFID or CRD firms (except insurers, managing agents and the Society of Lloyd's) and disapply Chapters 2 and 3 to them.
- 2.8 This extension is predominantly in the form of guidance, although the substance of existing rules is carried forward with unchanged status.
- 2.9 The instrument comes into force on **1 April 2009**. Feedback on this consultation is being published in a separate Policy Statement.

Statements of Principle and Code of Practice for Approved Persons (APER)

Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 (FSA 2008/40)

- 2.10 For the changes to APER made by this instrument, see paragraphs 2.7 to 2.9 of this Notice.

The Fit and Proper test for Approved Persons (FIT)

Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 (FSA 2008/40)

- 2.11 For the changes to FIT made by this instrument, see paragraphs 2.7 to 2.9 of this Notice.

General Provisions (GEN)

Status Disclosure and FSA Logo Instrument 2008 (FSA 2008/42)

Changes:

Changes to GEN 4.1.1R
Addition of GEN 4.1.4R
Changes to GEN 4.2.1G
Addition of GEN 4.2.1AG
Changes to GEN 4.3.1AG
Addition of GEN 4.5 (GEN 4.5.1R, 4.5.2G, 4.5.3R, 4.5.4R, 4.5.5G and 4.5.6G)
Changes to GEN 4 Annex 1R
Addition of GEN 5.1.8R
Addition of new TPs within GEN TP 1.3(3)
Changes to SUP 13A Annex 1G

¹ CP07/23 *Organisational systems and controls: Extending the common platform* (December 2007)

- 2.12 Following consultation in Chapter 7 of CP08/7², changes have been made to the circumstances in which firms are permitted to reproduce the FSA logo and to the statutory status disclosure for incoming EEA firms.
- 2.13 The new statutory status disclosures have a different emphasis from that consulted upon in April 2008: they focus on disclosing the authorising competent authority and the limited nature of the FSA's regulatory responsibilities compared to those undertaken by the Home State's EEA regulator. In addition, changes have been made to the FSA logo licence and associated rules to allow only UK domestic firms to use the logo. The changes also allow UK firms operating overseas to use the logo for the first time.
- 2.14 A summary of the changes is set out below.

Use of the FSA logo

- 2.15 During August 2008 we published changes to the FSA Logo Licence³. The rules regarding the terms of use of the logo have also been amended to reflect these changes, and are included in this instrument.
- 2.16 From 31 October 2008, use of the FSA logo will be limited to UK domestic firms. However, incoming EEA firms and third country branches will be able to use the FSA logo in connection with regulated activities, other than accepting deposits, for a transitional period up to 30 September 2009.

Changes to the Statutory Status Disclosure

- 2.17 Changes have been made to the statutory status disclosure for all incoming EEA firms. These changes will apply from from **31 October 2008** for incoming EEA firms in connection with the regulated activity of accepting deposits, and from **1 October 2009** for incoming EEA firms carrying out all other types of regulated activities.

- *For incoming EEA firms without a top-up permission*

There are two options depending on the circumstances:

“Authorised by [name of Home State Regulator]” or:

“Authorised by [name of Home State Regulator] and subject to limited regulation by the Financial Services Authority. Details on the extent of our regulation by the Financial Services Authority are available from us on request.”

An incoming EEA firm without a top-up permission may make either disclosure. However, the second disclosure must be used if the firm indicates or implies to a consumer that it is regulated by the FSA.

2 CP08/7 *Quarterly consultation (No 16)* (April 2008)

3 These are set out in the *FSA Logo Licence (Amendment) Instrument 2008 (FSA 2008/79)* and explained in Handbook Notice 80 (paragraphs 2.3 to 2.6).

- *For incoming EEA firms with a top-up permission*

These firms must use the following disclosure:

“Authorised by [name of Home State Regulator] and authorised and subject to limited regulation by the Financial Services Authority. Details about the extent of our authorisation and regulation by the Financial Services Authority are available from us on request.”

- *For UK firms and overseas firms from non-EEA states*

We do not propose changing the statutory status disclosure of UK firms or UK branches of third country firms (which is currently “Authorised and regulated by the Financial Services Authority”). However, disclosure for these firms will be considered in due course to ensure they continue to remain appropriate.

- 2.18 The requirements for status disclosure as set out in MiFID are implemented in the Conduct of Business sourcebook (COBS), but these are not affected by the changes made by this instrument.
- 2.19 Feedback on this consultation is set out in Chapter 4 of this Notice.

Fees manual (FEES)

Periodic Fees (Solvency 2) Instrument 2008 (FSA 2008/43)

Changes:

Changes to FEES 4.3.6R

Changes to FEES 4 Annex 2R

- 2.20 Following consultation in Chapter 3 of CP08/12⁴, the Board has introduced a special project fee in order to recover part of the FSA’s 2008/09 project development costs in relation to the Solvency 2 internal model approval for insurers.
- 2.21 The introduction of this fee will fund the FSA’s development of a sound policy base to support the Solvency 2 approvals regime during 2008/09.
- 2.22 The changes come into force on **6 October 2008**. Feedback on the responses to this consultation is set out in Chapter 4 of this Notice.

4 CP08/12 *Quarterly consultation (No 17)* (July 2008)

Fees (Transaction Reporting) (Amendment) Instrument 2008 (FSA 2008/49)

Changes: **Changes to FEES 3.2.7R**

- 2.23 Following consultation in Chapter 3 of CP08/12⁵, the Board has increased the fee payable for applications for recognition as an Approved Reporting Mechanism under MiFID from £20,000 to £100,000. This increase follows an internal review to calculate the resources used by the FSA on the approval process, as explained in CP08/12.
- 2.24 A fee of £100,000 has also been introduced in respect of entities that choose to report transactions directly to the FSA.
- 2.25 The changes made by this instrument come into force on **6 October 2008**. Feedback on the responses to this consultation is set out in Chapter 4 of this Notice.

PRUDENTIAL STANDARDS

Prudential sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries (MIPRU)

Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 (FSA 2008/40)

- 2.26 For the changes to MIPRU made by this instrument, see paragraphs 2.7 to 2.9 of this Notice.

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

Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 (FSA 2008/40)

- 2.27 For the changes to IPRU(BSOC) made by this instrument, see paragraphs 2.7 to 2.9 of this Notice.

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

Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 (FSA 2008/40)

- 2.28 For the changes to IPRU(INV) made by this instrument, see paragraphs 2.7 to 2.9 of this Notice.

Companies Act 2006 (Consequential Handbook Amendments No 2) Instrument 2008 (FSA 2008/41)

- 2.29 For the changes made to IPRU(INV) by this instrument, see paragraphs 2.3 to 2.4 of this Notice.

5 CP08/12 *Quarterly consultation (No 17)* (July 2008)

BUSINESS STANDARDS

Conduct of Business sourcebook (COBS)

Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 (FSA 2008/40)

- 2.30 For the changes to COBS made by this instrument, see paragraphs 2.7 to 2.9 of this Notice.

Self-Invested Personal Pensions (Contracting Out) Instrument 2008 (FSA 2008/44)

Changes: **Change to COBS 13.4.4R**
Change to COBS 14.2.1R

- 2.31 Following consultation in Chapter 2 of CP08/7⁶ the Board has made amendments to the Conduct of Business sourcebook.
- 2.32 These amendments will permit firms which wish to offer contracting out via a Self-Invested Personal Pension (SIPP) the opportunity to do so following the decision of the Department for Work and Pensions to allow SIPPs to accept contracted out rebates. Firms which operate SIPPs will need to issue a key features illustration which must include a projection and a contracted out comparison. This will ensure consistency with existing non-SIPP personal pensions which are required to do the same.
- 2.33 These amendments will come into force on **1 October 2008** and feedback on responses to this consultation is set out in Chapter 4 of this Notice.

Client Assets Sourcebook (Common Platform Provisions) Instrument 2008 (FSA 2008/45)

- 2.34 For the changes to COBS made by this instrument, see paragraphs 2.36 to 2.37 of this Notice.

Insurance: Conduct of Business sourcebook (ICOBS)

Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 (FSA 2008/40)

- 2.35 For the changes to ICOBS made by this instrument, see paragraphs 2.7 to 2.9 of this Notice.

⁶ CP08/7 *Quarterly consultation (No 16)* (April 2008)

Client Assets sourcebook (CASS)

Client Assets Sourcebook (Common Platform Provisions) Instrument 2008 (FSA 2008/45)

Changes to Glossary:

Addition of definitions of “applicable asset”, “client money chapter”, “client money segregation requirements”, “custody chapter” and “safe custody asset”

Changes to the definitions of “client bank account”, “client money”, “client money distribution rules”, “client money rules”, “custody rules”, “primary pooling event” and “secondary pooling event”

Deletion of definitions of “client money (MiFID business) distribution rules”, “MiFID client money chapter”, “MiFID client money segregation requirements”, “MiFID custody chapter”, “non-directive client money chapter” and “non-directive custody chapter”

Changes:

Changes to COBS 6.1.7R

Deletion of COBS 6.1.8G

Changes to CASS 1.2.7G and 1.2.8G

Deletion of CASS 1.2.10R

Changes to CASS 1.2.11R and 1.2.13G

Changes to CASS 1.4.2G, 1.4.3G, 1.4.4G, 1.4.6R and 1.4.8R

Deletion of CASS 2

Deletion of CASS 4

Changes to CASS 6.1.1R

Addition of CASS 6.1.1AG, 6.1.1BR and 6.1.1CG

Change to CASS 6.1.2G

Deletion of CASS 6.1.3G

Changes to CASS 6.1.5G, 6.1.6R and 6.1.10G

Addition of CASS 6.1.10AG

Deletion of CASS 6.1.11G

Changes to CASS 6.1.12R

Deletion of CASS 6.1.13G and 6.1.14G

Changes to CASS 6.1.15G and 6.1.16G

Addition of CASS 6.1.16AR, 6.1.16BR, 6.1.16CR, 6.1.16DG, 6.1.16ER, 6.1.16FR, 6.1.16GG, 6.1.16HR, 6.1.16IG, 6.1.16JR and 6.1.16KR

Deletion of CASS 6.1.17R, 6.1.18G, 6.1.19G, 6.1.20G, 6.1.20AG and 6.1.21R

Changes to CASS 6.1.22G, 6.1.23G and 6.1.24G
Changes to CASS 6.2.1R, 6.2.2R, 6.2.3R, 6.2.5R
and 6.2.7R
Changes to CASS 6.3.1R, 6.3.2G, 6.3.3G and 6.3.4R
Changes to CASS 6.4.1R, 6.4.2G and 6.4.3R
Changes to CASS 6.5.1R, 6.5.2R, 6.5.4G, 6.5.6R,
6.5.7G, 6.5.8G and 6.5.9G
Changes to CASS 7.1.1R
Deletion of CASS 7.1.2G
Changes to CASS 7.1.3R, 7.1.4G, 7.1.5G and 7.1.6G
Deletion of CASS 7.1.7G and 7.1.7AG
Addition of CASS 7.1.7BR, 7.1.7CG, 7.1.7DR,
7.1.7EG, 7.1.7FR, 7.1.7GG, 7.1.7HR, 7.1.7IG
and 7.1.11AR
Change to CASS 7.1.12G
Addition of CASS 7.1.12AR
Deletion of CASS 7.1.13G
Changes to CASS 7.1.15R
Addition of CASS 7.1.15AR, 7.1.15BR, 7.1.15CR,
7.1.15DG, 7.1.15ER and 7.1.15FR
Changes to CASS 7.1.16G
Deletion of CASS 7.2.1R and 7.2.2R
Addition of CASS 7.2.8AG and 7.2.8BR
Changes to CASS 7.4.3G, 7.4.14G, 7.4.18G, 7.4.20G,
7.4.22G, 7.4.23G, 7.4.24G, 7.4.27G, 7.4.28G,
7.4.29G and 7.4.33G
Changes to CASS 7.6.3G, 7.6.6G and 7.6.7R
Change to CASS 7.7.2R
Addition of CASS 7.7.3R and 7.7.4G
Deletion of CASS 7.9
Changes to CASS 7 Annex 1G
Addition of CASS 7A as follows:
Addition of CASS 7A.1 (CASS 7A.1.1R and
7A.1.2G)
Addition of CASS 7A.2 (CASS 7A.2.1G, 7A.2.2R,
7A.2.3R, 7A.2.24R, 7A.2.5R, 7A.2.6G, 7A.2.7R,
7A.2.8G, 7A.2.9R, 7A.2.10G and 7A.2.11R)
Addition of CASS 7A.3 (CASS 7A.3.1R, 7A.3.2R,
7A.3.3G, 7A.3.4G, 7A.3.5G, 7A.3.6R, 7A.3.7R,
7A.3.8R, 7A.3.9G, 7A.3.10R, 7A.3.11R,
7A.3.12R, 7A.3.13R, 7A.3.14R, 7A.3.15G,
7A.3.16R, 7A.3.17R, 7A.3.18R and 7A.3.19R)

- 2.36 Following consultation in CP08/6⁷ the Board has made changes to CASS which are aimed at simplifying this sourcebook, with a view to achieving a less prescriptive and more principles-based approach to the regulation of client assets and money, in line

7 CP08/6 *Review of the Client Assets sourcebook (CASS)* (March 2008)

with the changes we made with regard to the implementation of MiFID. This has involved merging and restructuring eight of the CASS chapters, whilst removing certain provisions which were felt to be superfluous.

- 2.37 These changes come into force on **1 January 2009**. The feedback on this consultation is being published in a separate Policy Statement.

Market Conduct sourcebook (MAR)

Short Selling (No 2) Instrument 2008 (FSA 2008/50)

Changes to Glossary: *Addition of definitions of “net short position” and “UK financial sector company”*

Changes to definition of “disclosable short position”

Changes: *Addition of MAR 1.9.2CE, 1.9.2DE and 1.9.2EG*

Short Selling (No 3) Instrument 2008 (FSA 2008/51)

Changes to Glossary: *Changes to definitions of “disclosable short position” and “UK financial sector company”*

- 2.38 On 18 September the Board introduced new provisions into the Code of Market Conduct relating to the taking of short positions in publicly quoted UK financial sector companies from midnight on **18 September**. In addition, this instrument requires, from **23 September**, daily disclosure of all net short positions in excess of 0.25 per cent of the ordinary share capital of UK financial sector companies held at market close on the previous working day. Disclosure of such positions held at close on 19 September is also required on 23 September.
- 2.39 On 23 September the Board made further changes, which came into force on **24 September 2008**, in order to:
- provide clarity about which publicly quoted UK financial sector companies are caught by the new provisions; and
 - amend the reference to “market maker” in the definition of “disclosable short position”, as it applies in respect of certain exemptions set out in the new provisions.
- 2.40 These changes, which have been made without consultation, are aimed at protecting the fundamental integrity and quality of markets and in particular to prevent market abuse in relation to UK financial sector companies.
- 2.41 The changes will remain in force until 16 January 2009, although they will be reviewed after 30 days. A comprehensive review of the rules on short selling will be published in January.

REGULATORY PROCESSES

Supervision manual (SUP)

Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 (FSA 2008/40)

- 2.42 For the changes to SUP made by this instrument, see paragraphs 2.7 to 2.9 of this Notice.

Status Disclosure and FSA Logo Instrument 2008 (FSA 2008/42)

- 2.43 For the changes to SUP made by this instrument, see paragraphs 2.12 to 2.19 of this Notice.

Supervision Manual (Amendment No 14) Instrument 2008 (FSA 2008/46)

Changes: *Changes to SUP 10.13.16R and 10.13.18R*

- 2.44 Following consultation in Chapter 4 of CP08/1⁸ the Board has made changes to the rules requiring notification of changes in application details for approved persons. These amendments are intended to allow firms greater flexibility in the way they provide this information, by permitting submission by fax or email, with the prior agreement of the FSA.
- 2.45 These changes come into force on **6 October 2008**. Feedback on this consultation is set out in Chapter 4 of this Notice.

REDRESS

Dispute Resolution: Complaints sourcebook (DISP)

Dispute Resolution: Complaints (Amendment No 2) Instrument 2008 (FOS 2008/4 and FSA 2008/47)

Changes: *Changes to DISP 2.7.6R*

- 2.46 Following consultation in Chapter 11 of CP08/12⁹ the Boards of the FSA and the Financial Ombudsman Service (FOS) have made changes to the FOS eligibility provisions within DISP in order to include complaints in respect of the actions of debt administration firms.
- 2.47 The change comes into force on **1 October 2008**, which is the date from which businesses need to be licensed by the Office of Fair Trading if they wish to administer debts under consumer credit or consumer hire agreements on behalf of the creditor.

8 CP08/1 *Quarterly consultation (No 15)* (January 2008)

9 CP08/12 *Quarterly consultation (No 16)* (April 2008)

The effect of the change is that consumers who are affected adversely by the actions of a debt administrator will be able to complain to the FOS.

- 2.48 These changes affect the compulsory, voluntary and consumer credit jurisdictions of the FOS. Feedback on this consultation is set out in Chapter 4 of this Notice.

SPECIALIST SOURCEBOOKS

Collective Investment Schemes sourcebook (COLL)

Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 (FSA 2008/40)

- 2.49 For the changes to COLL made by this instrument, see paragraphs 2.7 to 2.9 of this Notice.

Collective Investment Schemes Sourcebook (Immovables Valuation) Instrument 2008 (FSA 2008/48)

Changes:

Changes to COLL 5.6.20R
Addition of COLL 5.6.20AG
Changes to COLL 6.3.6G
Changes to COLL 8.4.13R
Addition of COLL 8.4.14G

- 2.50 Following consultation in Chapter 3 of CP08/7¹⁰ the Board has made amendments to COLL.
- 2.51 The amendments, which come into force on 6 October 2008:
- update the provisions relating to the valuation of immovable property; and
 - enable the authorised fund manager, in association with the standing independent valuer, to value immovable property on a 'fair value' basis.
- 2.52 Feedback on responses to this consultation has been set out in Chapter 4 of this Notice.

Credit Unions sourcebook (CRED)

Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 (FSA 2008/40)

- 2.53 For the changes to CRED made by this instrument, see paragraphs 2.7 to 2.9 of this Notice.

10 CP08/7 *Quarterly consultation (No 16)* (April 2008)

*Companies Act 2006 (Consequential Handbook Amendments No 2)
Instrument 2008 (FSA 2008/41)*

- 2.54 For the changes made to CRED by this instrument, see paragraphs 2.3 to 2.4 of this Notice.

Electronic Money sourcebook (ELM)

*Senior Management Arrangements, Systems and Controls (Extension of
Common Platform Provisions) Instrument 2008 (FSA 2008/40)*

- 2.55 For the changes to ELM made by this instrument, see paragraphs 2.7 to 2.9 of this Notice.

LISTING, PROSPECTUS AND DISCLOSURE

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

3 Changes outside the Handbook

- 3.1 This chapter lists the changes made by the Board to Handbook-related material which is published outside the Handbook.

REGULATORY GUIDES

Perimeter Guidance manual (PERG)

Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 (FSA 2008/40)

Changes: *Changes to PERG 4.8.7G*
Changes to PERG 13.7

- 3.2 For details of this instrument, see paragraphs 2.7 to 2.9 of this Notice.

HANDBOOK GUIDES

Service Companies Handbook Guide

Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 (FSA 2008/40)

Changes: *Change to SERV 1.2.2G*

- 3.3 For details of this instrument, see paragraphs 2.7 to 2.9 of this Notice. The changes to SERV result from the amendments made to the Handbook by this instrument, but these changes have not themselves been made by instrument.

4 Feedback on responses to consultation

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

- Chapter 4 of CP08/1 *Quarterly consultation (No 15)* (January 2008);
- Chapters 2, 3 and 7 of CP08/7 *Quarterly consultation (No 16)* (April 2008); and
- Chapters 3 and 11 of CP08/12 *Quarterly consultation (No 17)* (July 2008).

Chapter 4 of CP08/1: Quarterly consultation (No 15)

Supervision Manual (Amendment No 14) Instrument 2008 (FSA 2008/46)

Supervision manual (SUP)

- 4.2 In Chapter 4 of CP08/1 we proposed an amendment to the rules requiring notification of changes in application details for approved persons. The amendments will provide greater flexibility in how firms are able to notify us of these changes while an application is being considered. We believe that in some cases, it may be more efficient to provide any additional information relevant to an assessment of a candidate's application directly to the case officer responsible for reviewing the application. This can be done either through email or by fax.
- 4.3 We received no responses to our proposals and the Board has made the change with a minor amendment to the text consulted on to specify the alternative format by which these notifications may be made. The cost-benefit analysis and compatibility statement set out in CP08/1 remain unchanged. The instrument now made by the Board is described at paragraphs 2.44 to 2.45 of this Notice.

Chapter 2 of CP08/7: Quarterly consultation (No 16)

Self-Invested Personal Pensions (Contracting Out) Instrument 2008 (FSA 2008/44)

Conduct of Business sourcebook (COBS)

- 4.4 In Chapter 2 of CP08/7 we proposed to amend the Handbook from October 2008 to require SIPP operators to provide a Contracting Out Comparison for anyone who wishes to use a Self-Invested Personal Pension (SIPP) to contract out of the State Second Pension.
- 4.5 Five responses were received with most of those responding agreeing with our proposal. Three organisations including the Financial Services Consumer Panel and the Association of Member Directed Pension Schemes welcomed the proposed changes.
- 4.6 One respondent thought that the costs of developing systems to produce the comparison projections could be prohibitive for some SIPP operators, bearing in mind that contracting out is due to end in 2012. The respondent reasoned that this could mean that advisers recommending contracting out would have to choose from a restricted list of providers.

Our response

- 4.7 It is a commercial decision for each scheme operator not having a contracting-out certificate as to whether they enter the market for new contracting out business. We recognised the one-off costs for contracting-out comparisons in our cost-benefit-analysis and that this investment might create a barrier to entry for some firms. As stated in the cost-benefit analysis, we recognise that there can be material costs for providing projections, though the Deloitte study on the cost of regulation has shown that overall these costs are likely to be only a small portion of the total regulatory cost. Therefore we remain of the view that we expect the requirement for contracting-out comparisons will not lead to significant barriers to entry. Further we do not believe that an exception to the requirement to produce the contracting out comparison can be justified.
- 4.8 We do not envisage any consumer detriment arising from a lack of choice, bearing in mind that there will be a significant number of operators that will offer contracting out through traditional personal pensions (as now) and through SIPPs.
- 4.9 The instrument has therefore been made as consulted on. The cost benefit analysis and compatibility statement remain as published in the CP. The changes made by this instrument are listed and described at paragraph 2.31 to 2.33 of this Notice.

Chapter 3 of CP08/7: Quarterly consultation (No 16)

*Collective Investment Schemes Sourcebook (Immovables Valuation)
Instrument 2008 (FSA 2008/48)*

Collective Investment Schemes sourcebook (COLL)

- 4.10 In Chapter 3 of CP08/7 we consulted on making changes to COLL to:
- update the provisions relating to the valuation of immovable property;
 - enable the authorised fund manager, in association with the standing independent valuer, to value immovable property on a 'fair value' basis;
 - remove the 28-day limit on suspension of unit dealing; and
 - introduce guidance on accepting, queuing and executing deals during and immediately after suspension.
- 4.11 We received ten responses from management companies, the Financial Services Consumer Panel and trade associations including the Association of Real Estate Funds (AREF), DATA, IMA and The Royal Institution of Chartered Surveyors (RICS).
- 4.12 Although the proposals relating to the suspension of unit dealing met with approval from respondents, we have delayed the implementation of the changes to the rules while we discuss any possible implications for ISA holders with HMT. We will give feedback on this part of our consultation at a later date.

Updating the provisions relating to the valuation of immovable property

- 4.13 Our proposal was to remove the current requirements and replace them with a requirement for immovable property to be valued 'on an appropriate basis', and to support this with guidance.
- 4.14 The responses we received indicated that this amendment could be detrimental to unitholders, as removing the requirement for standing independent valuers to be bound by the standards of the Royal Institution of Chartered Surveyors could potentially result in schemes being valued inconsistently.
- 4.15 There were also requests for rules or guidance in relation to the valuation of overseas immovable property.

Our response:

- 4.16 We agree that an unintentional consequence of our proposals could be for schemes to be valued inconsistently. We have therefore retained the original format of COLL 5.6.20R (3)(f) and COLL 8.4.13R (2)(f), while updating the references and terminology.
- 4.17 We are unable to make rules relating specifically to the valuation of overseas immovable property as, in the absence of internationally enforceable requirements, this could result in the illegal sub-delegation of our rule-making responsibilities.
- 4.18 However, we have added guidance on the valuation of overseas immovable property, indicating that such immovables should be valued in line with internationally-accepted valuation principles, procedures and definitions as set out in the International Valuation Standards published by the International Valuation Standards Committee. These valuation standards are consistent with the RICS Valuation Standards.

'Fair value' pricing for immovable property

- 4.19 COLL 6.3.6G, as originally drafted, did not provide guidance for valuing immovable property on a 'fair value' basis, so following the guidance strictly during periods of price volatility was likely to result in out-of-date valuations being used.
- 4.20 We therefore proposed the introduction of guidance as to how the Authorised Fund Manager (AFM) might agree a fair value for immovable property between regular valuation points. This would enable the AFM to value the scheme to reflect any movement in the value of the underlying assets more accurately.
- 4.21 Although the responses were generally supportive, most respondents thought the proposed guidance would allow the AFM to value immovable property without reference to the standing independent valuer or the RICS Valuation Standards.
- 4.22 There was an additional comment that the term 'fair value' has a different meaning in COLL to that used in IAS 40, which could lead to confusion.

Our response:

- 4.23 It was always our intention that where a 'fair value' is estimated for an immovable, it should be based on information supplied by the standing independent valuer and the resulting value should be agreed with them.
- 4.24 We have amended the guidance to express our intentions more clearly.
- 4.25 It is our opinion that fair value pricing is a concept well understood by AFMs and depositaries, and to introduce an alternative term would impose unreasonable costs, such as the redrafting of the FSA Handbook, firms' procedures, systems, checklists, etc., on firms and the FSA, and serve no practical purpose.

- 4.26 The cost benefit analysis and compatibility statement remain unchanged from those published in the CP. The changes made by this instrument are listed and described at paragraphs 2.49 to 2.51 of this Notice.

Chapter 7 of CP08/7: Quarterly consultation (No 16)

Status Disclosure and FSA Logo Instrument 2008 (FSA 2008/42)

General Provisions (GEN) Supervision manual (SUP)

- 4.27 In Chapter 7 of CP08/7 we set out our proposals to amend the rules governing statutory status disclosure (GEN 4) and the use of the FSA logo (GEN 5), to provide greater flexibility for all firms to describe their regulatory relationship with us, while assisting consumers to understand information they receive on this subject.
- 4.28 The aim of our proposals was to address concerns that consumers may misinterpret the use of the FSA logo and our status disclosure statements by firms, particularly as they apply to incoming EEA firms. A consequence is that consumers may be given the wrong impression about the level of FSA regulatory oversight as it applies to different types of firms.
- 4.29 We received 31 responses to the consultation. Respondents included UK banks, insurers and investment firms, EEA authorised banks and investment firms, consultants, trade associations and Panels (i.e. the Financial Services Consumer Panel and the Financial Services Practitioner Panel).

Issues raised in consultation

- Q13: Do you agree with our proposal to limit the use of the FSA logo to FSA-authorised firms and only in connection with a regulated activity carried on from an establishment in the United Kingdom for which the firm has received authorisation from the FSA?
- 4.30 About half the respondents agreed with our proposals to limit the use of the FSA logo as set out above. Most of the remainder did not specifically comment, and only 2 objected. Those that agreed felt that it was reasonable for the logo to be used by firms directly authorised by the FSA, and that it will add clarity for consumers. However, those that objected felt that this could be a barrier to competition for incoming EEA firms and that the rationale for the change and its benefit to consumers was not clearly explained.

Our response:

- 4.31 On 20 August 2008 the FSA logo licence was amended². The changes mean that incoming EEA firms operating in the UK but regulated in their home state will no longer be able to use the FSA logo on financial promotions or when communicating with UK consumers. The changes also affect third country branches operating in the UK. Only UK domestic firms for which the FSA is the Home State Regulator will be able to use the FSA logo.
- 4.32 The changes have been made to address concerns that have been expressed to us, including by the Consumer Panel³, that consumers may misinterpret the use of the FSA logo by incoming EEA firms and that as a result they may get a wrong impression as to the level of FSA regulation involved. We want to ensure that our rules on use of the FSA logo are clear enough for consumers to understand that differences exist in our regulatory relationship with incoming and UK firms. We do not believe that this provides a competitive advantage to UK domestic firms.

Q14: Do you agree that the licence to use the FSA logo should be backed up by a rule?

- 4.33 Most respondents to this question agreed with the proposal. However, some objections were made as it was felt that this was not a principles-based approach and a rule in addition to the licence was not necessary. It was also felt that this rule could negatively impact on competition.

Our response:

- 4.34 We decided to implement a new rule which states that a firm must not use the FSA logo in any communication with a client other than in accordance with the general licence. As set out in the consultation, this new rule will not, of itself, change the circumstances in which a firm may use the logo, but it will add to the remedies that would be available to us if a firm were to use the logo where it does not have a licence to do so. Whilst we note the comments made by respondents we believe these remedies are desirable to enable us to take effective and swift action if the logo is used inappropriately.

Q15: Do you agree with the proposed simplification of the letter disclosure rules to focus solely on authorisation?

- 4.35 A majority of respondents expressed their disagreement with this proposal. The benefit to consumers was questioned, particularly when the cost implications to firms was considered. Suggestions were made that alternative channels could be used to improve consumer awareness, such as Moneymadeclear, rather than changing status disclosure. It was also felt that this could be perceived as a weakening of the position of EEA banks by the UK consumer and might create a barrier to entry.

2 The instrument making this change was the *FSA Logo Licence (Amendment) Instrument 2008 (FSA 2008/39)*. The changes come into effect on 31 October 2008 and 1 October 2009.

3 2007/08 Consumer Panel Annual Report

Our response:

- 4.36 We have carefully considered the comments made, and have revisited the statutory status disclosures. As a consequence we have made changes for incoming EEA firms, which we feel better describes our regulatory relationship with those firms and as such will increase consumer awareness about the involvement of the Home State regulator. It also means that UK firms can continue to use the current statutory disclosure statements without prejudice to EEA firms.
- 4.37 As a result we have revised our cost benefit analysis (“CBA”) to take into account these changes and also incorporated costs for systems-produced product literature as well as pre-printed material such as headed paper. We acknowledge that many consumers may either not understand the relevance of the disclosures or pay no attention to them, so benefits may be limited pre-sale. However, it is very likely that in the event of an EEA firm defaulting, those consumers will refer to their documentation, at which point the benefit will become apparent (see CBA section).
- 4.38 We will also be looking at how we communicate all the changes in this instrument to consumers as well as explaining our regulatory responsibilities with different types of firms. Moneymadeclear will play a role in our communications strategy.

Q16: Do you agree with our proposal to require incoming EEA firms which have a top-up permission to state the types of business for which they are authorised by the FSA in their letter disclosures?

- 4.39 Although about half of the respondents supported this proposed change, some concerns were also expressed similar to those in response to Q15 above. It was also felt that the lack of prescribed wording could lead to a myriad of status disclosures which would not be beneficial to consumers.

Our response:

- 4.40 As mentioned above, we have revisited the statutory status disclosure requirements in the light of the comments we have received, and believe that describing the regulatory responsibilities between ourselves and Home State regulators will be easier for consumers to understand rather than focusing on the types of business for which they are authorised by the FSA in their letter disclosure.

Q17: Do you agree that there should be specific prohibition on firms stating they are authorised by the FSA where this is not the case?

- 4.41 Respondents were broadly in support of this proposal although one did ask what benefit this would add to the existing provision (The General Prohibition) in FSMA 2000, which prevents firms from undertaking regulated activities without the appropriate permission.

Our response:

- 4.42 We maintain our view as set out in the consultation and have introduced a specific rule prohibiting a firm from indicating or implying that it is authorised or regulated by the FSA in respect of business for which it is not so authorised or regulated. We feel that this rule addresses a different issue to that dealt with in the general prohibition in FSMA, in that it deals specifically with how firms communicate with consumers.

Q18: Do you agree with our proposal to provide firms with greater flexibility to describe their regulatory relationships and to ensure the scope of this relationship is clear to consumers?

- 4.43 We received a mixed response to this proposal. Whilst some were in support of greater flexibility, concerns raised were very similar to those expressed in response to Q16 above regarding the lack of prescribed wording, and the fact that this could lead to a myriad of long and complicated disclosures which would not benefit consumers. We were also asked whether guidance would be provided to firms regarding the scope of the description required.

Our response:

- 4.44 Having given full consideration to the comments made, we have revised the prescribed statutory status disclosure text, as mentioned above, which we feel will provide a clear and consistent message to consumers. However, should a firm wish to add additional wording to the prescribed text, they should satisfy themselves that their statutory status will remain fair, clear and not misleading and, understandable by the average member of the group to whom it is directed or likely to be received. Given this revised approach, no additional guidance is thought to be required.

Q19: Do you agree with our proposal to require incoming EEA firms conducting deposit-taking business to implement our requirements within one month of us publishing the Handbook Notice (i.e. from 31 October 2008)?

- 4.45 There was some support for this proposal, but of the EEA firms that responded the main view expressed was that this timeframe would make it very difficult or impossible to make the necessary changes to documentation and systems, and also to communicate changes to consumers.

Our response:

- 4.46 We have decided to implement our requirements for these firms as originally planned. This is in recognition of the particularly low level of FSA regulation that applies to the deposit-taking business of the UK branch of an EEA firm. Therefore, there exists a greater risk that consumers misinterpret the current status disclosures such firms are required to use and to gain undue comfort from the use by such firms of the FSA logo. However, we have sent individual letters directly to incoming EEA deposit takers subject to the 31 October 2008 deadline, setting out the changes to give them as much notice as possible.

Q20: Do you agree with our proposal to provide a 12-month transition period for all other firms to implement our requirements following the publication of the Handbook?

- 4.47 Concern was also expressed to us by UK firms, trade associations and the Financial Services Practitioner Panel about the implementation period in relation to the potential impact of systems changes (in particular legacy systems).
- 4.48 In addition, one EEA firm felt that the 12 month transitional period would not provide sufficient time for them to make the necessary changes. This was a view also expressed by the London Investment Banking Association (LIBA), who felt it could take firms in the region of 18 months to comply.

Our response:

- 4.49 Now that the proposals exclude UK firms much of the concern should be addressed or considerably reduced.
- 4.50 EEA firms will incur costs as a result of this measure which may not immediately realise consumer benefits, although these benefits will be realised should consumers seek recourse to the regulator within the 12 month transitional period.

Cost benefit analysis

- 4.51 In CP08/7 we stated that the costs to firms of the original proposals would be minimal for most firms as a result of the longer transitional period. However, the estimated costs to firms in our original CBA did not include systems changes. A revised CBA has been prepared which takes systems costs into account, and also reflects the revised focus of the changes.
- 4.52 There will be a cost to all incoming EEA banks to change their documentation to reflect the appropriate status disclosure statement and remove the FSA logo (if they are using it which not all incoming EEA firms choose to do). The documentation required to be changed will include pre-printed literature (e.g. headed paper) and systems-produced literature (e.g. Initial Disclosure Documents ('IDD')). It is estimated that the changes may cost EEA banks £3,250 each to implement changes to systems-produced literature and a further £3,000 each to implement changes to pre-printed literature. This equates to approx £6,250 per firm. Based on passporting notifications, approximately 35 banks may incur costs of £6,250 (i.e. those doing business that requires them to produce product literature) and 90 banks may incur costs of £3,000, (i.e. those doing business that does not require them to issue product literature) resulting in an approximate cost of £480,000. The short implementation period has the potential to increase these costs, as a result of overtime payments to staff and less flexibility in the sequencing of systems changes.
- 4.53 There may also be on-going costs to firms in explaining to consumers the significance of the statutory status disclosure and providing additional information where it is asked for, but it is likely that these costs would be of minimal significance.
- 4.54 We consider that the costs of the changes for the remaining EEA firms affected will be minimised by the longer implementation. However, there may be inherent costs to make

changes to systems produced documentation which would be incurred regardless of the time to implement. It is estimated that these may be up to £3,250 per firm depending on circumstance (this figure is the overall firm figure estimated at £6,250 minus the costs of changes to pre-printed literature which should be defrayed over the implementation period). Based on passporting data, there are approximately 150 EEA firms in addition to the banks identified above, whose costs would amount to £487,500 in total.

- 4.55 We are aware that many consumers may neither understand the relevance of the disclosures nor pay any attention to them, so the benefits may be limited pre-sale. However, it is very likely that, in the event of an EEA firm defaulting, consumers will refer to their documentation and may then find it easier to seek redress. We expect the changes relating to use of the FSA logo to have greater benefits for consumers, although the full extent to which customers are influenced by such factors remains unclear.
- 4.56 The compatibility statement remains as published in CP08/7. The changes made by this instrument are listed at paragraphs 2.12 to 2.19 of this Notice.

Chapter 3 of CP08/12: Quarterly consultation (No 17)

Periodic Fees (Solvency 2) Instrument 2008 (FSA 2008/43)

Fees manual (FEES)

- 4.57 In Chapter 3 of CP08/12, we proposed to introduce a rule to charge a special project fee (SPF) of £500,000 for insurers during 2008/09. This rule proposal implemented the earlier policy decision we set out in PS08/5⁴ to fund our development of a sound policy basis to support the Solvency 2 approvals regime. As the largest UK life and non-life insurers are likely to use the internal models for some if not all of their businesses, we proposed that the sum would be raised from the 20 largest UK life and general insurers.
- 4.58 We received six responses to this consultation from trade bodies and firms.

Issues raised in consultation

Q4: Do you have any comments on the proposed 2008/09 SPF levels for Solvency II work for insurers?

- 4.59 Four respondents suggested that the SPF should be recovered from a wider pool of firms than the 20 largest we had proposed, as a large proportion of UK firms were likely to seek internal model approval.
- 4.60 One respondent agreed that the industry would benefit from the development work we are conducting and stated that both the amount we are seeking to recover and our approach to targeting the fee were reasonable. One respondent expressed the view that the SPF, when added to their periodic fee, was excessive and beyond the

⁴ PS08/5 *Consolidated policy statement on our fee raising arrangements and regulatory fees and levies 2008/09, including feedback on CP07/19, CP08/2, CP08/7 and 'made rules'.*

rate of inflation. They also expressed the concern that raising this fee did not represent value for money for either the market or consumers.

Our response:

- 4.61 The SPF for 2008/09 is not directly linked to a future process for internal model approval within the UK, instead being directed towards the establishment of policy to inform the future internal models regime in general. However, we realise that internal model approval is likely to be sought by a wider pool of firms. Although some respondents have argued that the fee should be spread more widely across industry, the largest firms (and groups) have the most to lose from a disproportionate or unhelpful future regime, given the complexity of their existing and future modelling activities. We are therefore concentrating on these firms/groups first and we have consulted with them directly during the course of 2008. However, we do intend to consult on proposals to increase the SPF paying population for 2009/10.
- 4.62 We believe that the costs we are seeking to recover are reasonable and reflect our expenditure on additional policy development work during 2008/09.
- 4.63 We also expect to raise further SPFs in the financial years up to and including 2010/11 depending on how the implementation timetable for Solvency II develops.
- 4.64 Minor changes have been made to the text of the draft instrument. The changes now made to the Handbook are listed at paragraphs 2.20 to 2.22 of this Notice.

Chapter 3 of CP08/12: Quarterly consultation (No 17)

Fees (Transaction Reporting) (Amendment) Instrument 2008 (FSA 2008/49)

Fees manual (FEES)

- 4.65 In Chapter 7 of CP08/12 we consulted on:
- an increase to the fee payable for application for recognition as an Approved Reporting Mechanism (ARM) under the Markets in Financial Instruments Directive (MiFID). Currently FEES 3.2.7R states that providers of reporting or trade matching systems applying for recognition as an ARM must pay £20,000 and we proposed to increase this fee to £100,000;
 - the introduction of a £100,000 connection fee payable by firms, third parties acting on a firm's behalf, regulated markets or operators of MTFs who choose to report transaction directly to us; and
 - requiring applicants to submit the above fees 30 days from the date we notify them that we are proposing to test their systems.

Issues raised in consultation

4.66 We received 5 responses to this proposal from trade bodies, firms and an Exchange.

Increased application fee

4.67 We asked respondents for comments on the proposed increase to the ARM application fee to reflect more closely the actual costs incurred by the FSA.

4.68 Four of the respondents felt that the fee increase was excessive given the competitive environment for transaction reporting and the costs that applicants will incur in ensuring that their systems meet the technical requirements set out by the FSA.

4.69 One respondent acknowledged that our review had shown that the current fees do not reflect the actual costs we incur. However, they requested that we defer the fee increase until 1 January 2009 because potential ARM applicants had based their project plans and business case around the original fee structure. It was also suggested that a lower fee, discounted by the connection fee previously paid should be payable by firms already connected to our Transaction Reporting System (TRS) who are now seeking recognition as ARMs. This was suggested on the basis that the due diligence for such firms should be less onerous than for firms which are being considered for connection for the first time.

Our response:

4.70 The increase in the ARM recognition fee, and the introduction of a fee on entities that choose to connect directly to us, will alleviate the costs having to be borne by the industry through periodic fees.

4.71 ARMs and other entities provide a commercial service of transaction reporting on behalf of firms and it is fair that they meet the costs of establishing connections to our system and testing those connections and their compliance with our technical requirements (the recognition or application processing costs are nominal). Similarly, firms that choose to connect directly to us are alleviated from the costs of transaction reporting through an ARM. Therefore it is fair and proportionate that they meet the cost of connecting to us, without cross-subsidy from the rest of industry.

4.72 We made potential applicants aware of our intention to consult on the fee from January 2008. Deferral of the introduction of the fee changes would continue to result in an unfair distribution of the costs.

4.73 We also asked for comments on the proposal to introduce a connection fee payable by firms, third parties acting on a firm's behalf, regulated markets and operators of MTFs that wish to report transactions directly to the FSA.

4.74 Responses to this question indicated there was some confusion as to whether the proposed fees apply to users of the FSA's TRS. To clarify, the proposed fees apply to entities looking to connect and transaction report directly to the FSA's SABRE II system. Submission of transaction reports to the FSA's own ARM, the TRS, will not be subject to this fee (the fees for reporting transactions through the TRS are set out in FEES 4.2 and FEES 4 Annex 3). We have amended the Handbook text to clarify

this. It also worth mentioning that the connections required to submit transaction reports directly to the FSA's SABRE II system are distinct from those required by firms and other entities that may submit transaction reports through the TRS.

- 4.75 We will ensure that we contact and discuss with the respondents their concerns directly to ensure that there are no misunderstandings.
- 4.76 Entities that are approved as an ARM in another jurisdiction will still be subject to the application fee if they wish to apply for approval as an ARM in the UK.
- 4.77 The instrument has been made as consulted on. The changes to the Handbook are listed at paragraphs 2.23 to 2.25 of this Notice.

Chapter 11 of CP08/12: Quarterly consultation (No 17)

Dispute Resolution: Complaints (Amendment No 2) Instrument 2008 (FOS 2008/4 and FSA 2008/47)

Dispute Resolution: Complaints sourcebook (DISP)

- 4.78 In Chapter 11 of CP08/12 we proposed, jointly with the Financial Ombudsman Service (FOS), to extend the definition of 'eligible complainant' to include the indirect relationship that may exist between a complainant and a debt administrator.
- 4.79 We received three responses to our consultation, all of which agreed with the proposal, and the Board has therefore made the change to the Compulsory Jurisdiction of the FOS as consulted on, without amendment. The Board has also approved the identical change which the FOS Board has made to its Consumer Credit Jurisdiction and Voluntary Jurisdiction.
- 4.80 The cost-benefit analysis and compatibility statement set out in CP08/12 remain unchanged. The instrument now made by the Board is described at paragraphs 2.46 to 2.48 of this Notice.

List of new instruments and addenda

(See also descriptions within Annex E)

Instrument made by the Board on 18 September 2008

| Title of instrument | CP | Modules affected | No. of instrument | Changes effective |
|--------------------------------------|-----|----------------------|-------------------|-------------------|
| Short Selling (No 2) Instrument 2008 | n/a | Glossary, MAR | FSA 2008/50 | 19.9.08 |

Instrument made by the Board on 23 September 2008

| Title of instrument | CP | Modules affected | No. of instrument | Changes effective |
|--------------------------------------|-----|-----------------------------------|-------------------|-------------------|
| Short Selling (No 3) Instrument 2008 | n/a | Glossary (See under MAR) | FSA 2008/51 | 24.9.08 |

Instruments made by the Board on 25 September 2008

| Title of instrument | CP | Modules affected | No. of instrument | Changes effective |
|--|------------------|---|---------------------------|-------------------|
| Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 | 07/23 | SYSC , APER , FIT , MIPRU , IPRU(BSOC) , IPRU(INV) , COBS , ICOB S, SUP , COLL , CRED , ELM , PERG | FSA 2008/40 | 1.4.09 |
| Companies Act 2006 (Consequential Handbook Amendments No 2) Instrument 2008 | n/a | Glossary , IPRU(INV) , CRED | FSA 2008/41 | 1.10.08 |
| Status Disclosure and FSA Logo Instrument 2008 | 08/7 (Ch 7) | GEN , SUP | FSA 2008/42 | 31.10.08 |
| Periodic Fees (Solvency 2) Instrument 2008 | 08/12 (Ch 3) | FEES | FSA 2008/43 | 6.10.08 |
| Self-Invested Personal Pensions (Contracting Out) Instrument 2008 | 08/12 (Ch 3) | COBS | FSA 2008/44 | 1.10.08 |
| Client Assets Sourcebook (Common Platform Provisions) Instrument 2008 | 08/6 | Glossary, COBS , CASS | FSA 2008/45 | 1.1.09 |
| Supervision Manual (Amendment No 14) Instrument 2008 | 08/1 (Ch 4) | SUP | FSA 2008/46 | 6.10.08 |
| Dispute Resolution: Complaints (Amendment No 2) Instrument 2008 | 08/12 (Ch 11) | DISP | FSA 2008/47 FOS 2008/4 | 1.10.08 |
| Collective Investment Schemes Sourcebook (Immovables Valuation) Instrument 2008 | 08/7 (Ch 3) | COLL | FSA 2008/48 | 6.10.08 |

| | | | | |
|---|-----------------|-------------|-------------|---------|
| Fees (Transaction Reporting) (Amendment) Instrument 2008 | 08/12 (Ch 3) | FEES | FSA 2008/49 | 6.10.08 |
|---|-----------------|-------------|-------------|---------|

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.

Addenda

There are no amendments by addenda this month.

| Number of instrument | Title of instrument | Date addendum in force | Modules affected |
|-----------------------------|----------------------------|-------------------------------|-------------------------|
| - | - | - | - |

Errata

There are no amendments by errata this month.

| Number of instrument | Title of instrument | Date erratum in force | Modules affected |
|-----------------------------|----------------------------|------------------------------|-------------------------|
| - | - | - | - |

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 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. We have removed from the tables in this Annex reference to all instruments made before 1 January 2005. This is to save space. The cumulative record of instruments made before 1 January 2005 can be found in HN56, which continues to be available on our website.

Handbook instruments

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

| *GLOSSARY | | | |
|---|---------|----------|----|
| <i>First brought into force</i> | - | 21.6.01 | - |
| Treating With-Profits Policyholders Fairly Instrument 2005 | 2005/4 | 20.1.05 | 40 |
| With-Profits Governance (Amendment No 2) Instrument 2005 | 2005/5 | 20.1.05 | 40 |
| Conduct of Business Sourcebook (Reattribution of Inherited Estates) Instrument 2005 | 2005/6 | 20.1.05 | 40 |
| Handbook Administration Instrument 2005 | 2005/9 | 17.2.05 | 41 |
| Training and Competence Sourcebook (Money Market Instrument Activity) Instrument 2005 | 2005/10 | 17.2.05 | 41 |
| Market Abuse Directive Instrument 2005 | 2005/15 | 17.3.05 | 42 |
| Market Abuse Directive (Disclosure Rules) Instrument 2005 | 2005/16 | 17.3.05 | 42 |
| Consolidated Supervision (Miscellaneous Amendments) Instrument 2005 | 2005/20 | 21.4.05 | 43 |
| Changing Accounting Framework (Prudential Capital) Instrument 2005 | 2005/21 | 21.4.05 | 43 |
| Pensions and Consequential Amendments Instrument 2005 | 2005/22 | 21.4.05 | 43 |
| Simplified Prospectus Instrument 2005 | 2005/23 | 21.4.05 | 43 |
| Compensation Sourcebook (Amendment No 6) Instrument 2005 | 2005/24 | 21.4.05 | 43 |
| Third Party Processors Instrument 2005 | 2005/25 | 19.5.05 | 44 |
| Perimeter Guidance (Handbook Amendment) Instrument 2005 | 2005/32 | 16.6.05 | 45 |
| Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005 | 2005/37 | 16.6.05 | 45 |
| Conduct of Business Sourcebook (Use of Dealing Commission) Instrument 2005 | 2005/40 | 21.7.05 | 46 |
| Designated Investment Exchange Instrument 2005 | 2005/44 | 21.7.05 | 46 |
| Simplified Prospectus (Amendment) Instrument 2005 | 2005/46 | 15.9.05 | 47 |
| Perimeter Guidance (Handbook Amendment No 2) Instrument 2005 | 2005/49 | 15.9.05 | 47 |
| Appointed Representatives (Networks) Instrument 2005 | 2005/53 | 19.10.05 | 48 |
| Enforcement (Settlement and Other Procedures) Instrument 2005 | 2005/54 | 19.10.05 | 48 |
| Civil Partnerships Instrument 2005 | 2005/56 | 17.11.05 | 49 |
| Integrated Prudential Sourcebook (Insurers and Other Amendments) (No 2) Instrument 2005 | 2005/58 | 17.11.05 | 49 |
| Pensions Tax Simplification Instrument 2005 | 2005/62 | 17.11.05 | 49 |
| Credit Unions Sourcebook (Common Ground Provisions) Instrument 2005 | 2005/67 | 17.11.05 | 49 |
| Fees Manual Instrument 2005 | 2005/69 | 15.12.05 | 50 |
| Passporting Instrument 2005 | 2005/70 | 15.12.05 | 50 |
| Lloyd's Sourcebook (Amendment No 3) Instrument 2005 | 2005/72 | 15.12.05 | 50 |
| Handbook Administration (No 2) Instrument 2005 | 2005/73 | 15.12.05 | 50 |
| Money Laundering Provisions Instrument 2006 | 2006/1 | 26.1.06 | 51 |
| Pension Term Assurance Instrument 2006 | 2006/3 | 23.2.06 | 52 |
| Insurance: Conduct of Business Sourcebook (Amendment No 2) Instrument 2006 | 2006/4 | 23.2.06 | 52 |
| Collective Investment Schemes Sourcebooks (Miscellaneous Amendments) Instrument 2006 | 2006/5 | 23.2.06 | 52 |
| Market Conduct Sourcebook (Amendment No 7) Instrument 2006 | 2006/9 | 23.3.06 | 53 |
| Annual Questionnaire for Authorised Professional Firms Instrument 2006 | 2006/18 | 25.5.06 | 55 |
| Handbook Administration (No 3) Instrument 2006 | 2006/21 | 22.6.06 | 56 |
| Inter-Professional Investments (Exchange Traded Funds) Instrument 2006 | 2006/22 | 27.7.06 | 57 |
| New Collective Investment Schemes Sourcebook (Accounting Reference Periods and Other Amendments) Instrument 2006 | 2006/24 | 27.7.06 | 57 |
| Personal Pension Schemes Instrument 2006 | 2006/28 | 28.9.06 | 58 |
| New Collective Investment Schemes Sourcebook (Dual Pricing) Instrument 2006 | 2006/34 | 28.9.06 | 58 |
| Home Reversion and Home Purchase Activities (Consequential Amendments to the Handbook) Instrument 2006 | 2006/37 | 25.10.06 | 59 |
| Listing Rules Amendment Instrument 2006 | 2006/38 | 25.10.06 | 59 |
| Reinsurance Directive (Consequential Amendments) Instrument 2006 | 2006/39 | 25.10.06 | 59 |
| Prudential Sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries Instrument 2006 | 2006/43 | 25.10.06 | 59 |
| Prudential Sourcebook for UCITS Firms (and Consequential Amendments) Instrument 2006 | 2006/44 | 25.10.06 | 59 |
| Integrated Regulatory Reporting (Credit Institutions and Investment Firms) Instrument 2006 | 2006/46 | 25.10.06 | 59 |
| New Collective Investment Schemes Sourcebook (OTC Derivative Requirements and Other Miscellaneous Amendments) Instrument 2006 | 2006/47 | 25.10.06 | 59 |

| Ref Code | Sourcebook or manual | | |
|--------------------|---|---------------|--------------|
| Name of Instrument | | No of Inst | Date of Inst |
| | | | HN |
| | Senior Management Arrangements, Systems and Controls (Markets in Financial Instruments and Capital Requirements Directives) Instrument 2006 | 2006/50 | 23.11.06 60 |
| | CRD (Consequential Amendments) Instrument 2006 | 2006/53 | 23.11.06 60 |
| | Limited Liability Partnerships Instrument 2006 | 2006/55 | 23.11.06 60 |
| | Conduct of Business Sourcebook (Disclosure Requirements for Third Party Processors) Instrument 2006 | 2006/57 | 23.11.06 60 |
| | Complaints Sourcebook and Fees Manual (Financial Ombudsman Service Consumer Credit Jurisdiction and Voluntary Jurisdiction) Instrument 2006 (<i>instrument made by FOS</i>) | FOS 2006/3 | 9.11.06 60 |
| | Complaints Sourcebook (Consumer Credit Rules) Instrument 2006 | 2006/61 | 23.11.06 60 |
| | Prudential Requirements for Insurers (Amendment) Instrument 2006 | 2006/62 | 15.12.06 61 |
| | Handbook Administration (No 4) Instrument 2006 | 2006/64 | 21.12.06 61 |
| | Integrated Regulatory Reporting (Credit Institutions and Investment Firms) (No 2) Instrument 2006 | 2006/67 | 21.12.06 61 |
| | Compensation Sourcebook (Contribution for Mesothelioma Claims) Instrument 2006 | 2006/69 | 21.12.06 61 |
| | Transparency Obligations Directive (Disclosure and Transparency Rules) Instrument | 2006/70 | 21.12.06 61 |
| | Glossary (MiFID) Instrument 2007 | 2007/1 | 25.1.07 62 |
| | Approved Persons Regime (Simplification and MiFID) Instrument 2007 | 2007/6 | 25.1.07 62 |
| | Passporting (MiFID) Instrument 2007 | 2007/8 | 25.1.07 62 |
| | Takeover Bids Directive (Consequential Amendments) Instrument 2007 | 2007/11 | 25.1.07 62 |
| | Approved Persons Regime (Merging the Customer Functions) Instrument 2007 | 2007/14 | 22.2.07 63 |
| | New Collective Investment Schemes Sourcebook (Amendment) Instrument 2007 | 2007/15 | 22.2.07 63 |
| | Glossary Amendment (Definition of Income Property) Instrument 2007 | 2007/16 | 22.3.07 64 |
| | Fees Provisions (2007/2008) Instrument 2007 | 2007/17 | 22.3.07 64 |
| | Handbook Administration (No 5) Instrument 2007 | 2007/19 | 22.3.07 64 |
| | Pure Protection Contract Definition (Removal of Age Limit) Instrument 2007 | 2007/24 | 26.4.07 65 |
| | Fifth Motor Insurance Directive Instrument 2007 | 2007/29 | 24.5.07 66 |
| | Glossary (Conduct of Business and Other Sourcebooks) Instrument 2007 | 2007/32 | 24.5.07 66 |
| | Handbook Administration (No 6) Instrument 2007 | 2007/35 | 28.6.07 67 |
| | Integrated Regulatory Reporting Implementation (Amendment) Instrument 2007 | 2007/37 | 28.6.07 67 |
| | Dispute Resolution: Complaints (Simplification and MiFID) Instrument 2007 (<i>made jointly with FOS as FOS 2007/2</i>) | 2007/38 | 28.6.07 67 |
| | Listing Rules (Investment Entities Interim Regime) (Amendment) Instrument 2007 | 2007/39 | 28.6.07 67 |
| | Listing, Prospectus and Disclosure Rules (Miscellaneous Amendments) Instrument 2007 | 2007/40 | 28.6.07 67 |
| | Markets (MiFID) (Consequential Amendments) Instrument 2007 | 2007/42 | 26.7.07 68 |
| | Training and Competence Sourcebook (Amendment No 7) Instrument 2007 | 2007/43 | 26.7.07 68 |
| | Conduct of Business Sourcebook (MiFID, Article 4 and Other Amendments) Instrument 2007 | 2007/44 | 26.7.07 68 |
| | Decision Procedure and Penalties Manual (Consequential Amendments) Instrument 2007 | 2007/47 | 26.7.07 68 |
| | Permitted Links (Amendment) Instrument 2007 | 2007/53 | 27.9.07 69 |
| | Handbook Administration (No 7) Instrument 2007 | 2007/56 | 27.9.07 69 |
| | MiFID (Deferred Matters and Consequential Amendments) Instrument 2007 | 2007/58 | 25.10.07 70a |
| | Fees Manual (FSCS Funding) Instrument 2007 | 2007/60 | 31.10.07 70b |
| | Prudential Requirements for Insurers (Amendment No 2) Instrument 2007 | 2007/64 | 6.12.07 71 |
| | MiFID (Deferred Matters and Consequential Amendments) (No 3) Instrument 2007 | 2007/66 | 6.12.07 71 |
| | Integrated Regulatory Reporting (Amendment No 3) Instrument 2007 | 2007/70 | 6.12.07 71 |
| | Collective Investment Schemes Sourcebook (Amendment No 3) Instrument 2007 | 2007/71 | 6.12.07 71 |
| | Recognised Investment Exchanges and Recognised Clearing Houses (Notification Obligations) (Amendment) Instrument 2007 | 2007/72 | 6.12.07 71 |
| | Listing Rules (Investment Entities Single Regime) (Amendment) Instrument 2007 | 2007/73 | 6.12.07 71 |
| | Insurance: New Conduct of Business Sourcebook (Consequential Amendments) Instrument 2007 | 2007/68 | 17.12.07 71a |
| | 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) | 2008/17 | 27.3.08 75 |

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

HIGH LEVEL STANDARDS

| PRIN | The Principles for Businesses | | |
|---|-------------------------------|---------|--------------|
| <i>First brought into force</i> | | - | 1.12.01 - |
| Home Reversion and Home Purchase Activities (Consequential Amendments to the Handbook) Instrument 2006 | | 2006/37 | 25.10.06 59 |
| Senior Management Arrangements, Systems and Controls (Markets in Financial Instruments and Capital Requirements Directives) Instrument 2006 | | 2006/50 | 23.11.06 60 |
| MiFID (Miscellaneous Amendments) Instrument 2007 | | 2007/9 | 25.1.07 62 |
| Handbook Administration (No 6) Instrument 2007 | | 2007/35 | 28.6.07 67 |
| MiFID (Deferred Matters and Consequential Amendments) Instrument 2007 | | 2007/58 | 25.10.07 70a |

| *SYSC | Senior Management Arrangements, Systems and Controls | | |
|---|--|---------|--------------|
| <i>First brought into force</i> | | - | 1.12.01 - |
| Passporting Instrument 2005 | | 2005/70 | 15.12.05 50 |
| Money Laundering Provisions Instrument 2006 | | 2006/1 | 26.1.06 51 |
| Home Reversion and Home Purchase Activities (Consequential Amendments to the Handbook) Instrument 2006 | | 2006/37 | 25.10.06 59 |
| Reinsurance Directive (Consequential Amendments) Instrument 2006 | | 2006/39 | 25.10.06 59 |
| Senior Management Arrangements, Systems and Controls (Markets in Financial Instruments and Capital Requirements Directives) Instrument 2006 | | 2006/50 | 23.11.06 60 |
| CRD (Consequential Amendments) Instrument 2006 | | 2006/53 | 23.11.06 60 |
| Client Assets Sourcebook (MiFID Business) Instrument 2007 | | 2007/4 | 25.1.07 62 |
| Approved Persons Regime (Simplification and MiFID) Instrument 2007 | | 2007/6 | 25.1.07 62 |
| MiFID (Miscellaneous Amendments) Instrument 2007 | | 2007/9 | 25.1.07 62 |
| Handbook Administration (No 5) Instrument 2007 | | 2007/19 | 22.3.07 64 |
| Record Keeping, Interprofessional Business and Simplified Prospectuses Instrument 2007 | | 2007/34 | 24.5.07 66 |
| Training and Competence Sourcebook (Amendment No 7) Instrument 2007 | | 2007/43 | 26.7.07 68 |
| Decision Procedure and Penalties Manual (Consequential Amendments) Instrument 2007 | | 2007/47 | 26.7.07 68 |
| MiFID (Deferred Matters and Consequential Amendments) Instrument 2007 | | 2007/58 | 25.10.07 70a |
| 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 |

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

| COND | Threshold Conditions | No of Inst | Date of Inst | HN |
|---|----------------------|------------|--------------|-----|
| <i>First brought into force</i> | | - | 3.9.01 | - |
| Money Laundering Provisions Instrument 2006 | | 2006/1 | 26.1.06 | 51 |
| Senior Management Arrangements, Systems and Controls (Markets in Financial Instruments and Capital Requirements Directives) Instrument 2006 | | 2006/50 | 23.11.06 | 60 |
| CRD (Consequential Amendments) Instrument 2006 | | 2006/53 | 23.11.06 | 60 |
| MiFID (Miscellaneous Amendments) Instrument 2007 | | 2007/9 | 25.1.07 | 62 |
| Decision Procedure and Penalties Manual (Consequential Amendments) Instrument 2007 | | 2007/47 | 26.7.07 | 68 |
| Handbook Administration (No 7) Instrument 2007 | | 2007/56 | 27.9.07 | 69 |
| MiFID (Deferred Matters and Consequential Amendments) Instrument 2007 | | 2007/58 | 25.10.07 | 70a |
| Insurance: New Conduct of Business Sourcebook (Consequential Amendments) Instrument 2007 | | 2007/68 | 17.12.07 | 71a |
| Handbook Administration (No 8) Instrument 2008 | | 2008/1 | 24.1.08 | 72 |

| *APER | Statements of Principle and Code of Practice for Approved Persons | No of Inst | Date of Inst | HN |
|--|---|------------|--------------|-----|
| <i>First brought into force</i> | | - | 1.12.01 | - |
| Handbook Administration Instrument 2005 | | 2005/9 | 17.2.05 | 41 |
| Supervision Manual (Actuaries) (Amendment) Instrument 2005 | | 2005/48 | 15.9.05 | 47 |
| Money Laundering Provisions Instrument 2006 | | 2006/1 | 26.1.06 | 51 |
| Approved Persons Regime (Simplification and MiFID) Instrument 2007 | | 2007/6 | 25.1.07 | 62 |
| Decision Procedure and Penalties Manual (Consequential Amendments) Instrument 2007 | | 2007/47 | 26.7.07 | 68 |
| MiFID (Deferred Matters and Consequential Amendments) Instrument 2007 | | 2007/58 | 25.10.07 | 70a |
| Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 | | 2008/40 | 25.9.08 | 81 |

| *FIT | The Fit and Proper test for Approved Persons | No of Inst | Date of Inst | HN |
|--|--|------------|--------------|-----|
| <i>First brought into force</i> | | - | 3.9.01 | - |
| Approved Persons Regime (Simplification and MiFID) Instrument 2007 | | 2007/6 | 25.1.07 | 62 |
| Handbook Administration (No 7) Instrument 2007 | | 2007/56 | 27.9.07 | 69 |
| MiFID (Deferred Matters and Consequential Amendments) Instrument 2007 | | 2007/58 | 25.10.07 | 70a |
| Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 | | 2008/40 | 25.9.08 | 81 |

| *GEN | General Provisions | No of Inst | Date of Inst | HN |
|--|--------------------|------------|--------------|----|
| <i>First brought into force</i> | | - | 21.6.01 | - |
| General Provisions (Fees for Designated Investment Exchanges) Instrument 2005 | | 2005/2 | 20.1.05 | 40 |
| Handbook Administration Instrument 2005 | | 2005/9 | 17.2.05 | 41 |
| Third Party Processors Instrument 2005 | | 2005/25 | 19.5.05 | 44 |
| Supervision Manual (Actuaries) (Amendment) Instrument 2005 | | 2005/48 | 15.9.05 | 47 |
| Civil Partnerships Instrument 2005 | | 2005/56 | 17.11.05 | 49 |
| Fees Manual Instrument 2005 | | 2005/69 | 15.12.05 | 50 |
| Handbook Administration (No 2) Instrument 2005 | | 2005/73 | 15.12.05 | 50 |
| Handbook Administration (No 3) Instrument 2006 | | 2006/21 | 22.6.06 | 56 |
| Keyfacts Logo Instrument 2006 | | 2006/25 | 28.9.06 | 58 |
| Home Reversion and Home Purchase Activities (Consequential Amendments to the Handbook) Instrument 2006 | | 2006/37 | 25.10.06 | 59 |
| Conduct of Business Sourcebook (Disclosure Requirements for Third Party Processors) Instrument 2006 | | 2006/57 | 23.11.06 | 60 |
| MiFID (Miscellaneous Amendments) Instrument 2007 | | 2007/9 | 25.1.07 | 62 |
| Conduct of Business Sourcebook (MiFID, Article 4 and Other Amendments) Instrument 2007 | | 2007/44 | 26.7.07 | 68 |
| Decision Procedure and Penalties Manual (Consequential Amendments) Instrument 2007 | | 2007/47 | 26.7.07 | 68 |

| Ref Code | Sourcebook or manual | | |
|--------------------|--|------------|--------------|
| Name of Instrument | | No of Inst | Date of Inst |
| | | | HN |
| | Handbook Administration (No 7) Instrument 2007 | 2007/56 | 27.9.07 69 |
| | MiFID (Deferred Matters and Consequential Amendments) Instrument 2007 | 2007/58 | 25.10.07 70a |
| | Insurance: New Conduct of Business Sourcebook (Consequential Amendments) Instrument 2007 | 2007/68 | 17.12.07 71a |
| | 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 |

| *FEES | Fees | | |
|-------|---|---------------|--------------|
| | <i>First brought into force</i> | - | 1.1.06 - |
| | Fees Manual Instrument 2005 | 2005/69 | 15.12.05 50 |
| | Fees Manual (Financial Ombudsman Service Fees) Instrument 2005 (<i>instrument made by FOS</i>) | FOS 2005/3 | 15.12.05 50 |
| | Fees Manual (Financial Ombudsman Service Case Fees 2006/07) Instrument 2006 (<i>instrument made by FOS</i>) | FOS 2006/1 | 2.3.06 53 |
| | Fees Provisions Instrument 2006 | 2006/8 | 23.3.06 53 |
| | Fees Provisions (Amendment) Instrument 2006 | 2006/11 | 27.4.06 54 |
| | Periodic Fees (2006/2007) Instrument 2006 | 2006/15 | 25.5.06 55 |
| | Fees Manual (Financial Ombudsman Service Case Fees 2006/07) (No 2) Instrument 2006 (<i>instrument made by FOS</i>) | FOS 2006/2 | 8.6.06 56 |
| | Handbook Administration (No 3) Instrument 2006 | 2006/21 | 22.6.06 56 |
| | Fees Provisions (Remission of Fees Limitation) Instrument 2006 | 2006/26 | 28.9.06 58 |
| | Personal Pension Schemes Instrument 2006 | 2006/28 | 28.9.06 58 |
| | Home Reversion and Home Purchase Activities (Consequential Amendments to the Handbook) Instrument 2006 | 2006/37 | 25.10.06 59 |
| | Reinsurance Directive (Consequential Amendments) Instrument 2006 | 2006/39 | 25.10.06 59 |
| | Complaints Sourcebook and Fees Manual (Financial Ombudsman Service Consumer Credit Jurisdiction and Voluntary Jurisdiction) Instrument 2006 (<i>instrument made by FOS</i>) | FOS 2006/3 | 9.11.06 60 |
| | Complaints Sourcebook (Consumer Credit Rules) Instrument 2006 | 2006/62 | 23.11.06 60 |
| | Approved Persons Regime (Merging the Customer Functions) Instrument 2007 | 2007/14 | 22.2.07 63 |
| | Fees Provisions (2007/2008) Instrument 2007 | 2007/17 | 22.3.07 64 |
| | Fees Manual (Financial Ombudsman Service Case Fees 2007/08) Instrument 2007 (<i>instrument made by FOS</i>) | FOS 2007/1 | 8.3.07 64 |
| | Periodic Fees (2007/2008) Instrument 2007 | 2007/26 | 24.5.07 66 |
| | Markets (MiFID) (Consequential Amendments) Instrument 2007 | 2007/42 | 26.7.07 68 |
| | Decision Procedure and Penalties Manual (Consequential Amendments) Instrument 2007 | 2007/47 | 26.7.07 68 |
| | Fees Provisions (Incoming EEA and Treaty Firms) Instrument 2007 | 2007/51 | 27.9.07 69 |
| | Handbook Administration (No 7) Instrument 2007 | 2007/56 | 27.9.07 69 |
| | MiFID (Deferred Matters and Consequential Amendments) Instrument 2007 | 2007/58 | 25.10.07 70a |
| | Fees Manual (FSCS Funding) Instrument 2007 | 2007/60 | 31.10.07 70b |
| | 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 |

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

PRUDENTIAL STANDARDS

| PRU | Integrated Prudential sourcebook | | | |
|-----|---|---------|----------|----|
| | <i>First brought into force (in part)</i> | - | 31.10.04 | - |
| | Consolidated Supervision (Miscellaneous Amendments) Instrument 2005 | 2005/20 | 21.4.05 | 43 |
| | Changing Accounting Framework (Prudential Capital) Instrument 2005 | 2005/21 | 21.4.05 | 43 |
| | Integrated Prudential Sourcebook (Insurers) (Amendment) Instrument 2005 | 2005/45 | 15.9.05 | 47 |
| | Integrated Prudential Sourcebook (Amendment) Instrument 2005 | 2005/57 | 17.11.05 | 49 |
| | Integrated Prudential Sourcebook (Insurers and Other Amendments) (No 2) Instrument 2005 | 2005/58 | 17.11.05 | 49 |
| | Enhanced Capital Requirement Calculation (Reporting Forms) Instrument 2005 | 2005/59 | 17.11.05 | 49 |
| | Passporting Instrument 2005 | 2005/70 | 15.12.05 | 50 |
| | Handbook Administration (No 2) Instrument 2005 | 2005/73 | 15.12.05 | 50 |
| | Capital Resources for Insurance and Mortgage Mediation Activities Instrument 2006 | 2006/2 | 26.1.06 | 51 |
| | Capital Resources for Small Firms Instrument 2006 | 2006/23 | 27.7.06 | 57 |
| | Financial Reinsurance Instrument 2006 | 2006/27 | 28.9.06 | 58 |
| | Prudential Sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries Instrument 2006 | 2006/43 | 25.10.06 | 59 |
| | CRD (Consequential Amendments) Instrument 2006 | 2006/53 | 23.11.06 | 60 |
| | REVOKED | | | |

| GENPRU | General Prudential sourcebook | | | |
|--------|---|---------|----------|----|
| | <i>First brought into force (in part)</i> | | 31.12.06 | |
| | General Prudential Sourcebook Instrument 2006 | 2006/40 | 25.10.06 | 59 |
| | General Prudential Sourcebook (Transitional Provisions and Schedules) Instrument 2006 | 2006/51 | 23.11.06 | 60 |
| | Prudential Requirements for Insurers (Amendment) Instrument 2006 | 2006/62 | 15.12.06 | 61 |
| | Handbook Administration (No 4) Instrument 2006 | 2006/64 | 21.12.06 | 61 |
| | Handbook Administration (No 5) Instrument 2007 | 2007/19 | 22.3.07 | 64 |
| | Capital Requirements Directive (Miscellaneous Amendments) Instrument 2007 | 2007/36 | 28.6.07 | 67 |
| | General Prudential Sourcebook (Valuation for Counterparty Credit Risk) Instrument 2007 | 2007/63 | 6.12.07 | 71 |
| | Prudential Requirements for Insurers (Amendment No 2) Instrument 2007 | 2007/64 | 6.12.07 | 71 |
| | 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 |

| 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 Instrument 2006 | 2006/41 | 25.10.06 | 59 |
| | Prudential Sourcebook for Banks, Building Societies and Investment Firms (Transitional Provisions and Schedules) Instrument 2006 | 2006/52 | 23.11.06 | 60 |
| | Handbook Administration (No 4) Instrument 2006 | 2006/64 | 21.12.06 | 61 |
| | MiFID (Miscellaneous Amendments) Instrument 2007 | 2007/9 | 25.1.07 | 62 |
| | Handbook Administration (No 5) Instrument 2007 | 2007/19 | 22.3.07 | 64 |
| | MiFID (Miscellaneous Amendments) (No 2) Instrument 2007 | 2007/27 | 24.5.07 | 66 |
| | Handbook Administration (No 6) Instrument 2007 | 2007/35 | 28.6.07 | 67 |
| | Capital Requirements Directive (Miscellaneous Amendments) Instrument 2007 | 2007/36 | 28.6.07 | 67 |
| | Markets (MiFID) (Consequential Amendments) Instrument 2007 | 2007/42 | 26.7.07 | 68 |
| | 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 |

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

| INSPRU | Prudential sourcebook for Insurers | No of Inst | Date of Inst | HN |
|---------------------------------|---|------------|--------------|-----|
| <i>First brought into force</i> | | | 31.12.06 | |
| | Prudential Sourcebook for Insurers Instrument 2006 | 2006/42 | 25.10.06 | 59 |
| | Prudential Requirements for Insurers (Amendment) Instrument 2006 | 2006/62 | 15.12.06 | 61 |
| | Handbook Administration (No 4) Instrument 2006 | 2006/64 | 21.12.06 | 61 |
| | Approved Persons Regime (Simplification and MiFID) Instrument 2007 | 2007/6 | 25.1.07 | 62 |
| | Handbook Administration (No 5) Instrument 2007 | 2007/19 | 22.3.07 | 64 |
| | Permitted Links (Amendment) Instrument 2007 | 2007/53 | 27.9.07 | 69 |
| | MiFID (Deferred Matters and Consequential Amendments) Instrument 2007 | 2007/58 | 25.10.07 | 70a |
| | Prudential Requirements for Insurers (Amendment No 2) Instrument 2007 | 2007/64 | 6.12.07 | 71 |
| | 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 |

| *MIPRU | Prudential sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries | No of Inst | Date of Inst | HN |
|---------------------------------|---|------------|--------------|-----|
| <i>First brought into force</i> | | | 1.1.07 | |
| | Home Reversion and Home Purchase Activities (Consequential Amendments to the Handbook) Instrument 2006 | 2006/37 | 25.10.06 | 59 |
| | Prudential Sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries Instrument 2006 | 2006/43 | 25.10.06 | 59 |
| | Interim Prudential Sourcebook for Investment Businesses (Exempt CAD firms) Instrument 2007 | 2007/2 | 25.1.07 | 62 |
| | Approved Persons Regime (Simplification and MiFID) Instrument 2007 | 2007/6 | 25.1.07 | 62 |
| | Training and Competence Sourcebook (Amendment No 7) Instrument 2007 | 2007/43 | 26.7.07 | 68 |
| | MiFID (Deferred Matters and Consequential Amendments) Instrument 2007 | 2007/58 | 25.10.07 | 70a |
| | Insurance: New Conduct of Business Sourcebook (Consequential Amendments) Instrument 2007 | 2007/68 | 17.12.07 | 71a |
| | 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 |

| UPRU | Prudential sourcebook for UCITS Firms | No of Inst | Date of Inst | HN |
|---------------------------------|---|------------|--------------|----|
| <i>First brought into force</i> | | | 1.1.07 | |
| | Prudential Sourcebook for UCITS Firms (and Consequential Amendments) Instrument 2006 | 2006/44 | 25.10.06 | 59 |
| | Limited Liability Partnerships Instrument 2006 | 2006/55 | 23.11.06 | 60 |
| | Handbook Administration (No 4) Instrument 2006 | 2006/64 | 21.12.06 | 61 |
| | Investment Firms (Auditor's Reports) Instrument 2007 | 2007/65 | 6.12.07 | 71 |
| | Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations) Instrument 2008 | 2008/17 | 27.3.08 | 75 |

| IPRU (BANK) | Interim Prudential sourcebook: Banks | No of Inst | Date of Inst | HN |
|---------------------------------|---|------------|--------------|----|
| <i>First brought into force</i> | | - | 1.12.01 | - |
| | Interim Prudential Sourcebook for Banks (Interest Rate Position Risk Amendment) Instrument 2005 | 2005/13 | 17.3.05 | 42 |
| | Changing Accounting Framework (Prudential Capital) Instrument 2005 | 2005/21 | 21.4.05 | 43 |
| | Interim Prudential Sourcebook for Banks (Amendment No 8) Instrument 2005 | 2005/51 | 19.10.05 | 48 |
| | Money Laundering Provisions Instrument 2006 | 2006/1 | 26.1.06 | 51 |
| | Interim Prudential Sourcebooks (Miscellaneous Amendments) Instrument 2006 | 2006/16 | 25.5.06 | 55 |
| | Integrated Regulatory Reporting (Credit Institutions and Investment Firms) Instrument 2006 | 2006/46 | 25.10.06 | 59 |
| | CRD (Consequential Amendments) Instrument 2006 | 2006/53 | 23.11.06 | 60 |
| | Integrated Regulatory Reporting (Credit Institutions and Investment Firms) (No 2) Instrument 2006 | 2006/67 | 21.12.06 | 61 |

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

| | | | | |
|--|---------|----------|-----|--|
| Integrated Regulatory Reporting Implementation (Amendment) Instrument 2007 | 2007/37 | 28.6.07 | 67 | |
| Interim Prudential Sourcebooks (Liquidity) Instrument 2007 | 2007/52 | 27.9.07 | 69 | |
| Interim Prudential Sourcebook for Banks (Liquidity) Instrument 2007 | 2007/61 | 31.10.07 | 70b | |

| *IPRU (BSOC) | Interim Prudential sourcebook: Building Societies | | | |
|---|--|----------|----|--|
| <i>First brought into force</i> | - | 1.12.01 | - | |
| Changing Accounting Framework (Prudential Capital) Instrument 2005 | 2005/21 | 21.4.05 | 43 | |
| Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005 | 2005/37 | 16.6.05 | 45 | |
| Interim Prudential Sourcebook for Building Societies (Amendment No 10) Instrument 2005 | 2005/52 | 19.10.05 | 48 | |
| Civil Partnerships Instrument 2005 | 2005/56 | 17.11.05 | 49 | |
| Money Laundering Provisions Instrument 2006 | 2006/1 | 26.1.06 | 51 | |
| Interim Prudential Sourcebooks (Miscellaneous Amendments) Instrument 2006 | 2006/16 | 25.5.06 | 55 | |
| CRD (Consequential Amendments) Instrument 2006 | 2006/53 | 23.11.06 | 60 | |
| Interim Prudential Sourcebook for Building Societies (Limits on Aggregate Holdings of Other Societies' Liabilities) Instrument 2006 | 2006/54 | 23.11.06 | 60 | |
| Interim Prudential Sourcebooks (Liquidity) Instrument 2007 | 2007/52 | 27.9.07 | 69 | |
| Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 | 2008/40 | 25.9.08 | 81 | |

| IPRU (FSOC) | Interim Prudential sourcebook: Friendly Societies | | | |
|---|--|----------|----|--|
| <i>First brought into force</i> | - | 1.12.01 | - | |
| Changing Accounting Framework (Prudential Capital) Instrument 2005 | 2005/21 | 21.4.05 | 43 | |
| Pensions and Consequential Amendments Instrument 2005 | 2005/22 | 21.4.05 | 43 | |
| Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005 | 2005/37 | 16.6.05 | 45 | |
| Civil Partnerships Instrument 2005 | 2005/56 | 17.11.05 | 49 | |
| Interim Prudential Sourcebook for Insurers (Amendment No 8) Instrument 2005 | 2005/61 | 17.11.05 | 49 | |
| Handbook Administration (No 2) Instrument 2005 | 2005/73 | 15.12.05 | 50 | |
| Interim Prudential Sourcebook for Friendly Societies (Amendment No 2) Instrument 2006 | 2006/65 | 21.12.06 | 61 | |
| Handbook Administration (No 5) Instrument 2007 | 2007/19 | 22.3.07 | 64 | |
| Permitted Links (Amendment) Instrument 2007 | 2007/53 | 27.9.07 | 69 | |
| Prudential Requirements for Insurers (Amendment No 2) Instrument 2007 | 2007/64 | 6.12.07 | 71 | |
| 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 | |

| IPRU (INS) | Interim Prudential sourcebook: Insurers | | | |
|--|--|----------|----|--|
| <i>First brought into force</i> | - | 1.12.01 | - | |
| Insurance Regulatory Reporting Instrument 2005 | 2005/3 | 20.1.05 | 40 | |
| Interim Prudential Sourcebook for Insurers (Amendment No 7) Instrument 2005 | 2005/26 | 19.5.05 | 44 | |
| Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005 | 2005/37 | 16.6.05 | 45 | |
| Civil Partnerships Instrument 2005 | 2005/56 | 17.11.05 | 49 | |
| Enhanced Capital Requirement Calculation (Reporting Forms) Instrument 2005 | 2005/59 | 17.11.05 | 49 | |
| Interim Prudential Sourcebook for Insurers (Public Disclosure of Group Capital Adequacy) Inst 2005 | 2005/60 | 17.11.05 | 49 | |
| Interim Prudential Sourcebook for Insurers (Amendment No 8) Instrument 2005 | 2005/61 | 17.11.05 | 49 | |
| Interim Prudential Sourcebook for Insurers (Amendment No 9) Instrument 2006 | 2006/17 | 25.5.06 | 55 | |
| Financial Reinsurance Instrument 2006 | 2006/27 | 28.9.06 | 58 | |
| Reinsurance Directive (Consequential Amendments) Instrument 2006 | 2006/39 | 25.10.06 | 59 | |
| CRD (Consequential Amendments) Instrument 2006 | 2006/53 | 23.11.06 | 60 | |
| Interim Prudential Sourcebook for Insurers (Amendment No 10) Instrument 2006 | 2006/63 | 15.12.06 | 61 | |
| Handbook Administration (No 5) Instrument 2007 | 2007/19 | 22.3.07 | 64 | |

| Ref Code | Sourcebook or manual | | |
|--------------------|---|------------|--------------|
| Name of Instrument | | No of Inst | Date of Inst |
| | | | HN |
| | Handbook Administration (No 6) Instrument 2007 | 2007/35 | 28.6.07 67 |
| | Permitted Links (Amendment) Instrument 2007 | 2007/53 | 27.9.07 69 |
| | MiFID (Deferred Matters and Consequential Amendments) Instrument 2007 | 2007/58 | 25.10.07 70a |
| | Prudential Requirements for Insurers (Amendment No 2) Instrument 2007 | 2007/64 | 6.12.07 71 |
| | 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 |

| *IPRU (INV) | Interim Prudential sourcebook: Investment Businesses | | |
|----------------|--|---------|--------------|
| | <i>First brought into force</i> | - | 1.12.01 - |
| | Handbook Administration Instrument 2005 | 2005/9 | 17.2.05 41 |
| | Consolidated Supervision (Miscellaneous Amendments) Instrument 2005 | 2005/20 | 21.4.05 43 |
| | Changing Accounting Framework (Prudential Capital) Instrument 2005 | 2005/21 | 21.4.05 43 |
| | Pensions and Consequential Amendments Instrument 2005 | 2005/22 | 21.4.05 43 |
| | Interim Prudential Sourcebook for Investment Businesses (Amendment No 11) Instrument 2005 | 2005/27 | 19.5.05 44 |
| | Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005 | 2005/37 | 16.6.05 45 |
| | Appointed Representatives (Networks) Instrument 2005 | 2005/53 | 19.10.05 48 |
| | Civil Partnerships Instrument 2005 | 2005/56 | 17.11.05 49 |
| | Interim Prudential Sourcebooks (Miscellaneous Amendments) Instrument 2006 | 2006/16 | 25.5.06 55 |
| | Capital Resources for Small Firms Instrument 2006 | 2006/23 | 27.7.06 57 |
| | Personal Pension Schemes Instrument 2006 | 2006/28 | 28.9.06 58 |
| | Supervision Manual (Retail Mediation Activities Return) (Suspension) Instrument 2006 | 2006/30 | 28.9.06 58 |
| | CRD (Consequential Amendments) Instrument 2006 | 2006/53 | 23.11.06 60 |
| | Limited Liability Partnerships Instrument 2006 | 2006/55 | 23.11.06 60 |
| | Handbook Administration (No 4) Instrument 2006 | 2006/64 | 21.12.06 61 |
| | Interim Prudential Sourcebook for Investment Businesses (Exempt CAD firms) Instrument 2007 | 2007/2 | 25.1.07 62 |
| | Client Assets Sourcebook (MiFID Business) Instrument 2007 | 2007/4 | 25.1.07 62 |
| | Takeover Bids Directive (Consequential Amendments) Instrument 2007 | 2007/11 | 25.1.07 62 |
| | MiFID (Miscellaneous Amendments) (No 2) Instrument 2007 | 2007/27 | 24.5.07 66 |
| | Capital Requirements Directive (Consequential Amendments) (No 2) Instrument 2007 | 2007/28 | 24.5.07 66 |
| | Record Keeping, Interprofessional Business and Simplified Prospectuses Instrument 2007 | 2007/34 | 24.5.07 66 |
| | Handbook Administration (No 6) Instrument 2007 | 2007/35 | 28.6.07 67 |
| | Decision Procedure and Penalties Manual (Consequential Amendments) Instrument 2007 | 2007/47 | 26.7.07 68 |
| | Handbook Administration (No 7) Instrument 2007 | 2007/56 | 27.9.07 69 |
| | MiFID (Deferred Matters and Consequential Amendments) Instrument 2007 | 2007/58 | 25.10.07 70a |
| | MiFID (Deferred Matters and Consequential Amendments) (No 2) Instrument 2007 | 2007/62 | 31.10.07 70b |
| | Investment Firms (Auditor's Reports) Instrument 2007 | 2007/65 | 6.12.07 71 |
| | 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 |

BUSINESS STANDARDS

| COB | Conduct of Business | | |
|-----|---|--------|------------|
| | <i>First brought into force</i> | - | 1.12.01 - |
| | Treating With-Profits Policyholders Fairly Instrument 2005 | 2005/4 | 20.1.05 40 |
| | With-Profits Governance (Amendment No 2) Instrument 2005 | 2005/5 | 20.1.05 40 |
| | Conduct of Business Sourcebook (Reattribution of Inherited Estates) Instrument 2005 | 2005/6 | 20.1.05 40 |
| | Conduct of Business Sourcebook (Amendment No 20) Instrument 2005 | 2005/7 | 20.1.05 40 |

| Ref Code | Sourcebook or manual | | | |
|---|----------------------|------------|--------------|----|
| Name of Instrument | | No of Inst | Date of Inst | |
| | | | HN | |
| Handbook Administration Instrument 2005 | | 2005/9 | 17.2.05 | 41 |
| Conduct of Business Sourcebook (Amendment No 21) Instrument 2005 | | 2005/14 | 17.3.05 | 42 |
| Market Abuse Directive Instrument 2005 | | 2005/15 | 17.3.05 | 42 |
| Pensions and Consequential Amendments Instrument 2005 | | 2005/22 | 21.4.05 | 43 |
| Simplified Prospectus Instrument 2005 | | 2005/23 | 21.4.05 | 43 |
| Perimeter Guidance (Handbook Amendment) Instrument 2005 | | 2005/32 | 16.6.05 | 45 |
| Run-Off Plans for Closed With-Profits Funds Instrument 2005 | | 2005/33 | 16.6.05 | 45 |
| Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005 | | 2005/37 | 16.6.05 | 45 |
| Conduct of Business Sourcebook (Use of Dealing Commission) Instrument 2005 | | 2005/40 | 21.7.05 | 46 |
| Treating With-Profits Policyholders Fairly (Tax Charge) Instrument 2005 | | 2005/41 | 21.7.05 | 46 |
| Conduct of Business Sourcebook (Amendment No 22) Instrument 2005 | | 2005/42 | 21.7.05 | 46 |
| Simplified Prospectus (Amendment) Instrument 2005 | | 2005/46 | 15.9.05 | 47 |
| Conduct of Business Sourcebook (Key Features for Automatic Enrolment) Instrument 2005 | | 2005/47 | 15.9.05 | 47 |
| Perimeter Guidance (Handbook Amendment No 2) Instrument 2005 | | 2005/49 | 15.9.05 | 47 |
| Civil Partnerships Instrument 2005 | | 2005/56 | 17.11.05 | 49 |
| Interim Prudential Sourcebook for Insurers (Amendment No 8) Instrument 2005 | | 2005/61 | 17.11.05 | 49 |
| Pensions Tax Simplification Instrument 2005 | | 2005/62 | 17.11.05 | 49 |
| Handbook Administration (No 2) Instrument 2005 | | 2005/73 | 15.12.05 | 50 |
| Money Laundering Provisions Instrument 2006 | | 2006/1 | 26.1.06 | 51 |
| Stakeholder Pension Decision Trees Amendment Instrument 2006 | | 2006/12 | 27.4.06 | 54 |
| Handbook Administration (No 3) Instrument 2006 | | 2006/21 | 22.6.06 | 56 |
| Keyfacts Logo Instrument 2006 | | 2006/25 | 28.9.06 | 58 |
| Personal Pension Schemes Instrument 2006 | | 2006/28 | 28.9.06 | 58 |
| Incoming EEA Insurance Intermediaries Instrument 2006 | | 2006/31 | 28.9.06 | 58 |
| Home Reversion and Home Purchase Activities (Consequential Amendments to the Handbook) Instrument 2006 | | 2006/37 | 25.10.06 | 59 |
| Senior Management Arrangements, Systems and Controls (Markets in Financial Instruments and Capital Requirements Directives) Instrument 2006 | | 2006/50 | 23.11.06 | 60 |
| Conduct of Business Sourcebook (Menu on Assignment of Life Policies) Instrument 2006 | | 2006/56 | 23.11.06 | 60 |
| Conduct of Business Sourcebook (Disclosure Requirements for Third Party Processors) Instrument 2006 | | 2006/57 | 23.11.06 | 60 |
| Handbook Administration (No 4) Instrument 2006 | | 2006/64 | 21.12.06 | 61 |
| Conduct of Business Sourcebook (MiFID Transposition) Instrument 2007 | | 2007/3 | 25.1.07 | 62 |
| Takeover Bids Directive (Consequential Amendments) Instrument 2007 | | 2007/11 | 25.1.07 | 62 |
| Conduct of Business Sourcebook (Amendment No 23) Instrument 2007 | | 2007/18 | 22.3.07 | 64 |
| Handbook Administration (No 5) Instrument 2007 | | 2007/19 | 22.3.07 | 64 |
| Conduct of Business Sourcebook (Use of Dealing Commission) (Amendment) Instrument 2007 | | 2007/22 | 22.3.07 | 64 |
| Stakeholder Pension Decision Trees (Amendment No 2) Instrument 2007 | | 2007/23 | 26.4.07 | 65 |
| REVOKED BY Conduct of Business Sourcebook Instrument 2007 <i>from 1 November 2007</i> | | 2007/33 | 24.5.07 | 66 |
| Decision Procedure and Penalties Manual (Consequential Amendments) Instrument 2007 | | 2007/47 | 26.7.07 | 68 |
| Permitted Links (Amendment) Instrument 2007 | | 2007/53 | 27.9.07 | 69 |
| Handbook Administration (No 7) Instrument 2007 | | 2007/56 | 27.9.07 | 69 |

| *COBS | Conduct of Business | | | |
|-------|--|---------|----------|-----|
| | <i>First brought into force</i> | - | 1.11.07 | - |
| | Conduct of Business Sourcebook Instrument 2007 | 2007/33 | 24.5.07 | 66 |
| | Handbook Administration (No 6) Instrument 2007 | 2007/35 | 28.6.07 | 67 |
| | Markets (MiFID) (Consequential Amendments) Instrument 2007 | 2007/42 | 26.7.07 | 68 |
| | Conduct of Business Sourcebook (MiFID, Article 4 and Other Amendments) Instrument 2007 | 2007/44 | 26.7.07 | 68 |
| | Permitted Links (Amendment) Instrument 2007 | 2007/53 | 27.9.07 | 69 |
| | Handbook Administration (No 7) Instrument 2007 | 2007/56 | 27.9.07 | 69 |
| | MiFID (Deferred Matters and Consequential Amendments) Instrument 2007 | 2007/58 | 25.10.07 | 70a |
| | MiFID (Deferred Matters and Consequential Amendments) (No 3) Instrument 2007 | 2007/66 | 6.12.07 | 71 |
| | Insurance: New Conduct of Business Sourcebook (Consequential Amendments) Instrument 2007 | 2007/68 | 17.12.07 | 71a |
| | Handbook Administration (No 8) Instrument 2008 | 2008/1 | 24.1.08 | 72 |

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

| ICOB | Insurance: Conduct of Business | | | |
|---|--------------------------------|---------|----------|-----|
| <i>Comes into force</i> | | - | 14.1.05 | - |
| Third Party Processors Instrument 2005 | | 2005/25 | 19.5.05 | 44 |
| Perimeter Guidance (Handbook Amendment) Instrument 2005 | | 2005/32 | 16.6.05 | 45 |
| Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005 | | 2005/37 | 16.6.05 | 45 |
| Perimeter Guidance (Handbook Amendment No 2) Instrument 2005 | | 2005/49 | 15.9.05 | 47 |
| Handbook Administration (No 2) Instrument 2005 | | 2005/73 | 15.12.05 | 50 |
| Money Laundering Provisions Instrument 2006 | | 2006/1 | 26.1.06 | 51 |
| Pension Term Assurance Instrument 2006 | | 2006/3 | 23.02.06 | 52 |
| Insurance: Conduct of Business Sourcebook (Amendment No 2) Instrument 2006 | | 2006/4 | 23.02.06 | 52 |
| Handbook Administration (No 3) Instrument 2006 | | 2006/21 | 22.6.06 | 56 |
| Keyfacts Logo Instrument 2006 | | 2006/25 | 28.9.06 | 58 |
| Personal Pension Schemes Instrument 2006 | | 2006/28 | 28.9.06 | 58 |
| Incoming EEA Insurance Intermediaries Instrument 2006 | | 2006/31 | 28.9.06 | 58 |
| Home Reversion and Home Purchase Activities (Consequential Amendments to the Handbook) Instrument 2006 | | 2006/37 | 25.10.06 | 59 |
| Senior Management Arrangements, Systems and Controls (Markets in Financial Instruments and Capital Requirements Directives) Instrument 2006 | | 2006/50 | 23.11.06 | 60 |
| CRD (Consequential Amendments) Instrument 2006 | | 2006/53 | 23.11.06 | 60 |
| Handbook Administration (No 5) Instrument 2007 | | 2007/19 | 22.3.07 | 64 |
| Pure Protection Contract Definition (Removal of Age Limit) Instrument 2007 | | 2007/24 | 26.4.07 | 65 |
| Fifth Motor Insurance Directive Instrument 2007 | | 2007/29 | 24.5.07 | 66 |
| Training and Competence Sourcebook (Amendment No 7) Instrument 2007 | | 2007/43 | 26.7.07 | 68 |
| Decision Procedure and Penalties Manual (Consequential Amendments) Instrument 2007 | | 2007/47 | 26.7.07 | 68 |
| Handbook Administration (No 7) Instrument 2007 | | 2007/56 | 27.9.07 | 69 |
| MiFID (Deferred Matters and Consequential Amendments) Instrument 2007 | | 2007/58 | 25.10.07 | 70a |
| REVOKED by Insurance: New Conduct of Business Sourcebook Instrument 2007 | | 2007/67 | 17.12.07 | 71a |

| *ICOBs | Insurance: Conduct of Business | | | |
|--|--------------------------------|---------|----------|-----|
| <i>Comes into force</i> | | - | 6.1.08 | - |
| Insurance: New Conduct of Business Sourcebook Instrument 2007 | | 2007/67 | 17.12.07 | 71a |
| Handbook Administration (No 8) Instrument 2008 | | 2008/1 | 24.1.08 | 72 |
| Handbook Administration (No 9) Instrument 2008 | | 2008/19 | 24.4.08 | 76 |
| Connected Travel Insurance Instrument 2008 | | 2008/24 | 22.5.08 | 77 |
| Handbook Administration (No 10) Instrument 2008 | | 2008/33 | 24.7.08 | 79 |
| Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 | | 2008/40 | 25.9.08 | 81 |

| MCOB | Mortgages and Home Finance: Conduct of Business | | | |
|---|---|---------|----------|----|
| <i>Comes into force</i> | | - | 31.10.04 | - |
| Pensions and Consequential Amendments Instrument 2005 | | 2005/22 | 21.4.05 | 43 |
| Third Party Processors Instrument 2005 | | 2005/25 | 19.5.05 | 44 |

| Ref Code | Sourcebook or manual | | | |
|--------------------|---|------------|--------------|-----|
| Name of Instrument | | No of Inst | Date of Inst | |
| | | | | HN |
| | Perimeter Guidance (Handbook Amendment) Instrument 2005 | 2005/32 | 16.6.05 | 45 |
| | Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005 | 2005/37 | 16.6.05 | 45 |
| | Perimeter Guidance (Handbook Amendment No 2) Instrument 2005 | 2005/49 | 15.9.05 | 47 |
| | Civil Partnerships Instrument 2005 | 2005/56 | 17.11.05 | 49 |
| | Handbook Administration (No 2) Instrument 2005 | 2005/73 | 15.12.05 | 50 |
| | Money Laundering Provisions Instrument 2006 | 2006/1 | 26.1.06 | 51 |
| | Personal Pension Schemes Instrument 2006 | 2006/28 | 28.9.06 | 58 |
| | Mortgages: Conduct of Business Sourcebook (Amendment No 3) Instrument 2006 | 2006/29 | 28.9.06 | 58 |
| | Keyfacts Logo Instrument 2006 | 2006/25 | 28.9.06 | 58 |
| | Mortgages: Conduct of Business Sourcebook (Home Reversion and Home Purchase Activities) Instrument 2006 | 2006/45 | 25.10.06 | 59 |
| | Senior Management Arrangements, Systems and Controls (Markets in Financial Instruments and Capital Requirements Directives) Instrument 2006 | 2006/50 | 23.11.06 | 60 |
| | CRD (Consequential Amendments) Instrument 2006 | 2006/53 | 23.11.06 | 60 |
| | Handbook Administration (No 4) Instrument 2006 | 2006/64 | 21.12.06 | 61 |
| | Handbook Administration (No 5) Instrument 2007 | 2007/19 | 22.3.07 | 64 |
| | Dispute Resolution: Complaints (Simplification and MiFID) Instrument 2007 (<i>made jointly with FOS as FOS 2007/2</i>) | 2007/38 | 28.6.07 | 67 |
| | Training and Competence Sourcebook (Amendment No 7) Instrument 2007 | 2007/43 | 26.7.07 | 68 |
| | Conduct of Business Sourcebook (MiFID, Article 4 and Other Amendments) Instrument 2007 | 2007/44 | 26.7.07 | 68 |
| | Decision Procedure and Penalties Manual (Consequential Amendments) Instrument 2007 | 2007/47 | 26.7.07 | 68 |
| | MiFID (Deferred Matters and Consequential Amendments) Instrument 2007 | 2007/58 | 25.10.07 | 70a |
| | Disclosure Documents (Amendment) Instrument 2008 | 2008/35 | 24.7.08 | 79 |

| *CASS | Client Assets | | | |
|-------|---|---------|----------|-----|
| | <i>First brought into force</i> | - | 1.1.04 | - |
| | Handbook Administration Instrument 2005 | 2005/9 | 17.2.05 | 41 |
| | Handbook Administration (No 3) Instrument 2006 | 2006/21 | 22.6.06 | 56 |
| | Senior Management Arrangements, Systems and Controls (Markets in Financial Instruments and Capital Requirements Directives) Instrument 2006 | 2006/50 | 23.11.06 | 60 |
| | Client Assets Sourcebook (MiFID Business) Instrument 2007 | 2007/4 | 25.1.07 | 62 |
| | MiFID (Deferred Matters and Consequential Amendments) Instrument 2007 | 2007/58 | 25.10.07 | 70a |
| | Insurance: New Conduct of Business Sourcebook (Consequential Amendments) Instrument 2007 | 2007/68 | 17.12.07 | 71a |
| | 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 |

| *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 | - |
| | Handbook Administration Instrument 2005 | 2005/9 | 17.2.05 | 41 |
| | Market Abuse Directive Instrument 2005 | 2005/15 | 17.3.05 | 42 |
| | Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005 | 2005/37 | 16.6.05 | 45 |
| | Conduct of Business Sourcebook (Use of Dealing Commission) Instrument 2005 | 2005/40 | 21.7.05 | 46 |
| | Fees Manual Instrument 2005 | 2005/69 | 15.12.05 | 50 |
| | Money Laundering Provisions Instrument 2006 | 2006/1 | 26.1.06 | 51 |
| | Market Conduct Sourcebook (Amendment No 7) Instrument 2006 | 2006/9 | 23.3.06 | 53 |
| | Senior Management Arrangements, Systems and Controls (Markets in Financial Instruments and Capital Requirements Directives) Instrument 2006 | 2006/50 | 23.11.06 | 60 |
| | CRD (Consequential Amendments) Instrument 2006 | 2006/53 | 23.11.06 | 60 |
| | Takeover Bids Directive (Consequential Amendments) Instrument 2007 | 2007/11 | 25.1.07 | 62 |
| | Markets (MiFID) Instrument 2007 | 2007/13 | 25.1.07 | 62 |
| | Handbook Administration (No 5) Instrument 2007 | 2007/19 | 22.3.07 | 64 |
| | Record Keeping, Interprofessional Business and Simplified Prospectuses Instrument 2007 | 2007/34 | 24.5.07 | 66 |
| | Markets (MiFID) (Consequential Amendments) Instrument 2007 | 2007/42 | 26.7.07 | 68 |
| | Decision Procedure and Penalties Manual (Consequential Amendments) Instrument 2007 | 2007/47 | 26.7.07 | 68 |

| Ref Code | Sourcebook or manual | | |
|--------------------|---|------------|--------------|
| Name of Instrument | | No of Inst | Date of Inst |
| | | | HN |
| | Trade Data Monitors (Amendment) Instrument 2007 | 2007/54 | 27.9.07 69 |
| | Handbook Administration (No 7) Instrument 2007 | 2007/56 | 27.9.07 69 |
| | MiFID (Deferred Matters and Consequential Amendments) Instrument 2007 | 2007/58 | 25.10.07 70a |
| | Market Conduct Sourcebook (Amendment No 8) Instrument 2007 | 2007/69 | 6.12.07 71 |
| | 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 |

| TC | Training and Competence | | |
|----|---|---------|--------------|
| | <i>First brought into force</i> | - | 1.12.01 - |
| | Handbook Administration Instrument 2005 | 2005/9 | 17.2.05 41 |
| | Training and Competence Sourcebook (Money Market Instrument Activity) Instrument 2005 | 2005/10 | 17.2.05 41 |
| | Home Reversion and Home Purchase Activities (Consequential Amendments to the Handbook) Instrument 2006 | 2006/37 | 25.10.06 59 |
| | Senior Management Arrangements, Systems and Controls (Markets in Financial Instruments and Capital Requirements Directives) Instrument 2006 | 2006/50 | 23.11.06 60 |
| | MiFID (Miscellaneous Amendments) Instrument 2007 | 2007/9 | 25.1.07 62 |
| | Approved Persons Regime (Merging the Customer Functions) Instrument 2007 | 2007/14 | 22.2.07 63 |
| | Handbook Administration (No 5) Instrument 2007 | 2007/19 | 22.3.07 64 |
| | Training and Competence Sourcebook (Amendment No 7) Instrument 2007 | 2007/43 | 26.7.07 68 |
| | MiFID (Deferred Matters and Consequential Amendments) Instrument 2007 | 2007/58 | 25.10.07 70a |
| | Handbook Administration (No 8) Instrument 2008 | 2008/1 | 24.1.08 72 |

| ML | Money Laundering | | |
|----|---|---------|------------|
| | <i>First brought into force</i> | - | 1.12.01 - |
| | Handbook Administration Instrument 2005 | 2005/9 | 17.2.05 41 |
| | Pensions and Consequential Amendments Instrument 2005 | 2005/22 | 21.4.05 43 |
| | Third Party Processors Instrument 2005 | 2005/25 | 19.5.05 44 |
| | Money Laundering Provisions Instrument 2006 | 2006/1 | 26.1.06 51 |
| | REVOKED | | |

REGULATORY PROCESSES

| AUTH | Authorisation | | |
|------|---|---------|-------------|
| | <i>First brought into force</i> | - | 3.9.01 - |
| | Handbook Administration Instrument 2005 | 2005/9 | 17.2.05 41 |
| | Pensions and Consequential Amendments Instrument 2005 | 2005/22 | 21.4.05 43 |
| | Perimeter Guidance (Handbook Amendment) Instrument 2005 | 2005/32 | 16.6.05 45 |
| | Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005 | 2005/37 | 16.6.05 45 |
| | Supervision Manual (Actuaries) (Amendment) Instrument 2005 | 2005/48 | 15.9.05 47 |
| | Enforcement (Settlement and Other Procedures) Instrument 2005 | 2005/54 | 19.10.05 48 |
| | Fees Manual Instrument 2005 | 2005/69 | 15.12.05 50 |
| | Passporting Instrument 2005 | 2005/70 | 15.12.05 50 |
| | Money Laundering Provisions Instrument 2006 | 2006/1 | 26.1.06 51 |
| | Personal Pension Schemes Instrument 2006 | 2006/28 | 28.9.06 58 |
| | Deletion of Authorisation Manual Instrument 2006 | 2006/66 | 21.12.06 61 |
| | REVOKED | | |

| *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 - |
| | Treating With-Profits Policyholders Fairly Instrument 2005 | 2005/4 | 20.1.05 40 |

| Ref Code | Sourcebook or manual | | | |
|--------------------|---|------------|--------------|----|
| Name of Instrument | | No of Inst | Date of Inst | |
| | | | HN | |
| | Conduct of Business Sourcebook (Amendment No 20) Instrument 2005 | 2005/7 | 20.1.05 | 40 |
| | Handbook Administration Instrument 2005 | 2005/9 | 17.2.05 | 41 |
| | Integrated Regulatory Reporting (Minor Amendments) Instrument 2005 | 2005/11 | 17.2.05 | 41 |
| | Market Abuse Directive Instrument 2005 | 2005/15 | 17.3.05 | 42 |
| | Fees (Miscellaneous) and Compensation Funding Instrument 2005 | 2005/17 | 17.3.05 | 42 |
| | Changing Accounting Framework (Prudential Capital) Instrument 2005 | 2005/21 | 21.4.05 | 43 |
| | Pensions and Consequential Amendments Instrument 2005 | 2005/22 | 21.4.05 | 43 |
| | Third Party Processors Instrument 2005 | 2005/25 | 19.5.05 | 44 |
| | Periodic Fees (2005/2006) Instrument 2005 | 2005/28 | 19.5.05 | 44 |
| | Run-Off Plans for Closed With-Profits Funds Instrument 2005 | 2005/33 | 16.6.05 | 45 |
| | Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005 | 2005/37 | 16.6.05 | 45 |
| | Supervision Manual (Change in Liability or Legal Status) Instrument 2005 | 2005/43 | 21.7.05 | 46 |
| | Supervision Manual (Actuaries) (Amendment) Instrument 2005 | 2005/48 | 15.9.05 | 47 |
| | Appointed Representatives (Networks) Instrument 2005 | 2005/53 | 19.10.05 | 48 |
| | Enforcement (Settlement and Other Procedures) Instrument 2005 | 2005/54 | 19.10.05 | 48 |
| | Civil Partnerships Instrument 2005 | 2005/56 | 17.11.05 | 49 |
| | Integrated Regulatory Reporting (Amendment) Instrument 2005 | 2005/63 | 17.11.05 | 49 |
| | Supervision Manual (Permitted Reporting Systems) Instrument 2005 | 2005/64 | 17.11.05 | 49 |
| | Supervision Manual (Mystery Shopping) Instrument 2005 | 2005/65 | 17.11.05 | 49 |
| | Credit Unions Sourcebook (Common Ground Provisions) Instrument 2005 | 2005/67 | 17.11.05 | 49 |
| | Fees Manual Instrument 2005 | 2005/69 | 15.12.05 | 50 |
| | Passporting Instrument 2005 | 2005/70 | 15.12.05 | 50 |
| | Supervision Manual (Amendment No 13) Instrument 2005 | 2005/71 | 15.12.05 | 50 |
| | Lloyd's Sourcebook (Amendment No 3) Instrument 2005 | 2005/72 | 15.12.05 | 50 |
| | Handbook Administration (No 2) Instrument 2005 | 2005/73 | 15.12.05 | 50 |
| | Money Laundering Provisions Instrument 2006 | 2006/1 | 26.1.06 | 51 |
| | Capital Resources for Insurance and Mortgage Mediation Activities Instrument 2006 | 2006/2 | 26.1.06 | 51 |
| | Fees Provisions Instrument 2006 | 2006/8 | 23.3.06 | 53 |
| | Fees Provisions (Amendment) Instrument 2006 | 2006/11 | 27.4.06 | 54 |
| | Significant Management Function Reporting Requirement Amendment Instrument 2006 | 2006/13 | 27.4.06 | 54 |
| | Supervision Manual (Retail Mediation Activities Return) Instrument 2006 | 2006/14 | 27.4.06 | 54 |
| | Periodic Fees (2006/2007) Instrument 2006 | 2006/15 | 25.5.06 | 55 |
| | Interim Prudential Sourcebooks (Miscellaneous Amendments) Instrument 2006 | 2006/16 | 25.5.06 | 55 |
| | Annual Questionnaire for Authorised Professional Firms Instrument 2006 | 2006/18 | 25.5.06 | 55 |
| | Handbook Administration (No 3) Instrument 2006 | 2006/21 | 22.6.06 | 56 |
| | Capital Resources for Small Firms Instrument 2006 | 2006/23 | 27.7.06 | 57 |
| | Personal Pension Schemes Instrument 2006 | 2006/28 | 28.9.06 | 58 |
| | Supervision Manual (Retail Mediation Activities Return)(Suspension) Instrument 2006 | 2006/30 | 28.9.06 | 58 |
| | Incoming EEA Insurance Intermediaries Instrument 2006 | 2006/31 | 28.9.06 | 58 |
| | Gibraltar (Passporting) Instrument 2006 | 2006/32 | 28.9.06 | 58 |
| | Home Reversion and Home Purchase Activities (Consequential Amendments to the Handbook) Instrument 2006 | 2006/37 | 25.10.06 | 59 |
| | Reinsurance Directive (Consequential Amendments) Instrument 2006 | 2006/39 | 25.10.06 | 59 |
| | Prudential Sourcebook for UCITS Firms (and Consequential Amendments) Instrument 2006 | 2006/44 | 25.10.06 | 59 |
| | Integrated Regulatory Reporting (Credit Institutions and Investment Firms) Instrument 2006 | 2006/46 | 25.10.06 | 59 |
| | Senior Management Arrangements, Systems and Controls (Markets in Financial Instruments and Capital Requirements Directives) Instrument 2006 | 2006/50 | 23.11.06 | 60 |
| | CRD (Consequential Amendments) Instrument 2006 | 2006/53 | 23.11.06 | 60 |
| | Limited Liability Partnerships Instrument 2006 | 2006/55 | 23.11.06 | 60 |
| | Integrated Regulatory Reporting (Home Reversion and Home Purchase Plans) Instrument 2006 | 2006/58 | 23.11.06 | 60 |
| | Credit Unions Sourcebook (Amendment No 7) Instrument 2006 | 2006/59 | 23.11.06 | 60 |
| | Handbook Administration (No 4) Instrument 2006 | 2006/64 | 21.12.06 | 61 |
| | Integrated Regulatory Reporting (Credit Institutions and Investment Firms) (No 2) Instrument 2006 | 2006/67 | 21.12.06 | 61 |
| | Supervision Manual (Insurance Conglomerates Reporting Amendment) Instrument 2006 | 2006/68 | 21.12.06 | 61 |
| | Client Assets Sourcebook (MiFID Business) Instrument 2007 | 2007/4 | 25.1.07 | 62 |
| | Supervision Manual (Retail Mediation Activities Return) Instrument 2007 | 2007/5 | 25.1.07 | 62 |

| Ref Code | Sourcebook or manual | | |
|--|----------------------|------------|--------------|
| Name of Instrument | | No of Inst | Date of Inst |
| | | | HN |
| Approved Persons Regime (Simplification and MiFID) Instrument 2007 | | 2007/6 | 25.1.07 62 |
| Integrated Regulatory Reporting (Electronic Reporting) Instrument 2007 | | 2007/7 | 25.1.07 62 |
| Passporting (MiFID) Instrument 2007 | | 2007/8 | 25.1.07 62 |
| MiFID (Miscellaneous Amendments) Instrument 2007 | | 2007/9 | 25.1.07 62 |
| Integrated Regulatory Reporting Instrument 2007 | | 2007/10 | 25.1.07 62 |
| Takeover Bids Directive (Consequential Amendments) Instrument 2007 | | 2007/11 | 25.1.07 62 |
| Markets (MiFID) Instrument 2007 | | 2007/13 | 25.1.07 62 |
| Approved Persons Regime (Merging the Customer Functions) Instrument 2007 | | 2007/14 | 22.2.07 63 |
| Fees Provisions (2007/2008) Instrument 2007 | | 2007/17 | 22.3.07 64 |
| Handbook Administration (No 5) Instrument 2007 | | 2007/19 | 22.3.07 64 |
| Periodic Fees (2007/2008) Instrument 2007 | | 2007/26 | 24.5.07 66 |
| MiFID (Miscellaneous Amendments) (No 2) Instrument 2007 | | 2007/27 | 24.5.07 66 |
| Capital Requirements Directive (Consequential Amendments) (No 2) Instrument 2007 | | 2007/28 | 24.5.07 66 |
| Mortgage Lending and Administration Return (MLAR): Reporting (Amendment) Instrument 2007 | | 2007/30 | 24.5.07 66 |
| Handbook Administration (No 6) Instrument 2007 | | 2007/35 | 28.6.07 67 |
| Integrated Regulatory Reporting Implementation (Amendment) Instrument 2007 | | 2007/37 | 28.6.07 67 |
| Dispute Resolution: Complaints (Simplification and MiFID) Instrument 2007 (<i>made jointly with FOS as FOS 2007/2</i>) | | 2007/38 | 28.6.07 67 |
| Markets (MiFID) (Consequential Amendments) Instrument 2007 | | 2007/42 | 26.7.07 68 |
| Training and Competence Sourcebook (Amendment No 7) Instrument 2007 | | 2007/43 | 26.7.07 68 |
| Integrated Regulatory Reporting (Amendment) Instrument 2007 | | 2007/45 | 26.7.07 68 |
| Decision Procedure and Penalties Manual (Consequential Amendments) Instrument 2007 | | 2007/47 | 26.7.07 68 |
| Permitted Links (Amendment) Instrument 2007 | | 2007/53 | 27.9.07 69 |
| Handbook Administration (No 7) Instrument 2007 | | 2007/56 | 27.9.07 69 |
| MiFID (Deferred Matters and Consequential Amendments) Instrument 2007 | | 2007/58 | 25.10.07 70a |
| Integrated Regulatory Reporting (Amendment No 2) Instrument 2007 | | 2007/59 | 25.10.07 70a |
| Investment Firms (Auditor's Reports) Instrument 2007 | | 2007/65 | 6.12.07 71 |
| Integrated Regulatory Reporting (Amendment No 3) Instrument 2007 | | 2007/70 | 6.12.07 71 |
| Insurance: New Conduct of Business Sourcebook (Consequential Amendments) Instrument 2007 | | 2007/68 | 17.12.07 71a |
| Handbook Administration (No 8) Instrument 2008 | | 2008/1 | 24.1.08 72 |
| Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008 | | 2008/2 | 24.1.08 72 |
| Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations) Instrument 2008 | | 2008/17 | 27.3.08 75 |
| Handbook Administration (No 9) Instrument 2008 | | 2008/19 | 24.4.08 76 |
| Integrated Regulatory Reporting (Amendment No 4) Instrument 2008 | | 2008/20 | 24.4.08 76 |
| Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008 | | 2008/22 | 22.5.08 77 |
| Connected Travel Insurance Instrument 2008 | | 2008/24 | 22.5.08 77 |
| Supervision Manual (Controlled Functions) (Amendment) Instrument 2008 | | 2008/37 | 24.7.08 79 |
| Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 | | 2008/40 | 25.9.08 81 |
| Status Disclosure and FSA Logo Instrument 2008 | | 2008/42 | 25.9.08 81 |
| Supervision Manual (Amendment No 14) Instrument 2008 | | 2008/46 | 25.9.08 81 |

| ENF | Enforcement | | |
|---|-------------|---------|-------------|
| <i>Chapters 2 to 5 first brought into force</i> | | - | 3.9.01 - |
| <i>Rest of ENF brought into force</i> | | - | 1.12.01 - |
| Handbook Administration Instrument 2005 | | 2005/9 | 17.2.05 41 |
| Enforcement Manual (Code for Crown Prosecutors) Instrument 2005 | | 2005/34 | 16.6.05 45 |
| Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005 | | 2005/37 | 16.6.05 45 |
| Enforcement (Settlement and Other Procedures) Instrument 2005 | | 2005/54 | 19.10.05 48 |
| Money Laundering Provisions Instrument 2006 | | 2006/1 | 26.1.06 51 |
| Significant Management Function Reporting Requirement Amendment Instrument 2006 | | 2006/13 | 27.4.06 54 |
| Senior Management Arrangements, Systems and Controls (Markets in Financial Instruments and Capital Requirements Directives) Instrument 2006 | | 2006/50 | 23.11.06 60 |
| Takeover Bids Directive (Consequential Amendments) Instrument 2007 | | 2007/11 | 25.1.07 62 |

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

| | | | | |
|---|--|---------|---------|----|
| Handbook Administration (No 5) Instrument 2007 | | 2007/19 | 22.3.07 | 64 |
| REVOKED BY Decision Procedure and Penalties Manual (Consequential Amendments) Instrument 2007 <i>from 28 August 2007</i> | | 2007/47 | 26.7.07 | 68 |

| DEC | Decision making | No of Inst | Date of Inst | HN |
|---|-----------------|------------|--------------|----|
| <i>First brought into force</i> | | - | 3.9.01 | - |
| Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005 | | 2005/37 | 16.6.05 | 45 |
| Enforcement (Settlement and Other Procedures) Instrument 2005 | | 2005/54 | 19.10.05 | 48 |
| Passporting Instrument 2005 | | 2005/70 | 15.12.05 | 50 |
| Markets (MiFID) Instrument 2007 | | 2007/13 | 25.1.07 | 62 |
| REVOKED BY Decision Procedure and Penalties Manual (Consequential Amendments) Instrument 2007 <i>from 28 August 2007</i> | | 2007/47 | 26.7.07 | 68 |

| DEPP | Decision Procedure and Penalties | No of Inst | Date of Inst | HN |
|--|----------------------------------|------------|--------------|----|
| <i>First brought into force</i> | | - | 28.8.07 | - |
| Decision Procedure and Penalties Manual Instrument 2007 | | 2007/46 | 26.7.07 | 68 |
| Handbook Administration (No 7) Instrument 2007 | | 2007/56 | 27.9.07 | 69 |
| Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008 | | 2008/2 | 24.1.08 | 72 |

REDRESS

| *DISP | Dispute Resolution: Complaints | No of Inst | Date of Inst | HN |
|---|--------------------------------|------------|--------------|----|
| <i>First brought into force</i> | | - | 1.12.01 | - |
| Handbook Administration Instrument 2005 | | 2005/9 | 17.2.05 | 41 |
| Integrated Regulatory Reporting (Minor Amendments) Instrument 2005 | | 2005/11 | 17.2.05 | 41 |
| Complaints Sourcebook (Financial Ombudsman Service Case Fees 2005/2006) Instrument 2005 <i>(instrument made by FOS)</i> | FOS | 2005/1 | 10.3.05 | 42 |
| Fees (Miscellaneous) and Compensation Funding Instrument 2005 | | 2005/17 | 17.3.05 | 42 |
| Pensions and Consequential Amendments Instrument 2005 | | 2005/22 | 21.4.05 | 43 |
| Third Party Processors Instrument 2005 | | 2005/25 | 19.5.05 | 44 |
| Periodic Fees (2005/2006) Instrument 2005 | | 2005/28 | 19.5.05 | 44 |
| Supervision Manual (Actuaries) (Amendment) Instrument 2005 | | 2005/48 | 15.9.05 | 47 |
| Complaints Sourcebook (Financial Ombudsman Service Procedural Rules) Instrument 2005 <i>(instrument made by FOS)</i> | FOS | 2005/2 | 1.10.05 | 47 |
| Fees Manual Instrument 2005 | | 2005/69 | 15.12.05 | 50 |
| Fees Manual (Financial Ombudsman Service Fees) Instrument 2005 <i>(instrument made by FOS)</i> | FOS | 2005/3 | 15.12.05 | 50 |
| Personal Pension Schemes Instrument 2006 | | 2006/28 | 28.9.06 | 58 |
| CRD (Consequential Amendments) Instrument 2006 | | 2006/53 | 23.11.06 | 60 |
| Integrated Regulatory Reporting (Home Reversion and Home Purchase Plans) Instrument 2006 | | 2006/58 | 23.11.06 | 60 |
| Complaints Sourcebook and Fees Manual (Financial Ombudsman Service Consumer Credit Jurisdiction and Voluntary Jurisdiction) Instrument 2006 <i>(instrument made by FOS)</i> | FOS | 2006/3 | 9.11.06 | 60 |
| Complaints Sourcebook (Consumer Credit Rules) Instrument 2006 | | 2006/61 | 23.11.06 | 60 |
| Dispute Resolution: Complaints (MiFID) Instrument 2007 | | 2007/12 | 25.1.07 | 62 |
| Dispute Resolution: Complaints (Simplification and MiFID) Instrument 2007 <i>(made jointly with FOS as FOS 2007/2)</i> | | 2007/38 | 28.6.07 | 67 |
| Complaints Return Instrument 2007 | | 2007/74 | 6.12.07 | 71 |
| Handbook Administration (No 8) Instrument 2008 | | 2008/1 | 24.1.08 | 72 |
| Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 <i>(made jointly with FOS as FOS 2008/3)</i> | | 2008/18 | 27.3.08 | 75 |
| Handbook Administration (No 9) Instrument 2008 | | 2008/19 | 24.4.08 | 76 |
| Handbook Administration (No 10) Instrument 2008 | | 2008/33 | 24.7.08 | 79 |

| Ref Code | Sourcebook or manual | No of Inst | Date of Inst | HN |
|--|----------------------|------------|--------------|----|
| Name of Instrument | | No of Inst | Date of Inst | HN |
| Dispute Resolution: Complaints (Amendment No 2) Instrument 2008 (<i>made jointly with FOS as FOS 2008/4</i>) | | 2008/47 | 25.9.08 | 81 |

| COMP | Compensation | No of Inst | Date of Inst | HN |
|---|--------------|------------|--------------|-----|
| <i>Chapter 4 first brought into force</i> | | - | 15.11.01 | - |
| <i>Rest of COMP brought into force</i> | | - | 1.12.01 | - |
| Handbook Administration Instrument 2005 | | 2005/9 | 17.2.05 | 41 |
| Fees (Miscellaneous) and Compensation Funding Instrument 2005 | | 2005/17 | 17.3.05 | 42 |
| Compensation Sourcebook (Amendment No 6) Instrument 2005 | | 2005/24 | 21.4.05 | 43 |
| Supervision Manual (Actuaries) (Amendment) Instrument 2005 | | 2005/48 | 15.9.05 | 47 |
| Civil Partnerships Instrument 2005 | | 2005/56 | 17.11.05 | 49 |
| Compensation Sourcebook (Insurance Mediation and Protected Contracts of Insurance) (Scope Amendment No 2) Instrument 2005 | | 2005/66 | 17.11.05 | 49 |
| Fees Manual Instrument 2005 | | 2005/69 | 15.12.05 | 50 |
| Compensation Sourcebook (Amendment No 7) Instrument 2006 | | 2006/19 | 25.5.06 | 55 |
| Personal Pension Schemes Instrument 2006 | | 2006/28 | 28.9.06 | 58 |
| Home Reversion and Home Purchase Activities (Consequential Amendments to the Handbook) Instrument 2006 | | 2006/37 | 25.10.06 | 59 |
| CRD (Consequential Amendments) Instrument 2006 | | 2006/53 | 23.11.06 | 60 |
| Compensation Sourcebook (Contribution for Mesothelioma Claims) Instrument 2006 | | 2006/69 | 21.12.06 | 61 |
| MiFID (Miscellaneous Amendments) Instrument 2007 | | 2007/9 | 25.1.07 | 62 |
| Handbook Administration (No 7) Instrument 2007 | | 2007/56 | 27.9.07 | 69 |
| Compensation Sourcebook (Protected Deposits Limit) Instrument 2007 | | 2007/57 | 28.9.07 | 70a |
| MiFID (Deferred Matters and Consequential Amendments) Instrument 2007 | | 2007/58 | 25.10.07 | 70a |
| 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 |

| COAF | Complaints against the FSA | No of Inst | Date of Inst | HN |
|---|----------------------------|------------|--------------|-----|
| <i>First brought into force</i> | | - | 3.9.01 | - |
| Complaints against the FSA Scheme (Amendment No 2) Instrument 2005 | | 2005/55 | 19.10.05 | 48 |
| Complaints against the FSA Scheme (Amendment No 3) Instrument 2006 | | 2006/33 | 28.9.06 | 58 |
| Complaints against the FSA Scheme (Amendment No 4) Instrument 2007 | | 2007/48 | 26.7.07 | 68 |
| MiFID (Deferred Matters and Consequential Amendments) Instrument 2007 | | 2007/58 | 25.10.07 | 70a |
| Complaints against the FSA Scheme (Amendment No 5) Instrument 2008 | | 2008/26 | 22.5.08 | 77 |

SPECIALIST SOURCEBOOKS

| CIS | Collective Investment Schemes | No of Inst | Date of Inst | HN |
|---|-------------------------------|------------|--------------|----|
| <i>Part of Chapter 18 first brought into force</i> | | - | 3.9.01 | - |
| <i>Rest of CIS brought into force</i> | | - | 1.12.01 | - |
| Collective Investment Schemes Sourcebook (Use of Financial Derivative Instruments in UCITS) Instrument 2005 | | 2005/8 | 20.1.05 | 40 |
| Handbook Administration Instrument 2005 | | 2005/9 | 17.2.05 | 41 |
| Collective Investment Schemes Sourcebook (Publication of Prices of Units) Instrument 2005 | | 2005/12 | 17.2.05 | 41 |
| Pensions and Consequential Amendments Instrument 2005 | | 2005/22 | 21.4.05 | 43 |
| Simplified Prospectus Instrument 2005 | | 2005/23 | 21.4.05 | 43 |
| Periodic Fees (2005/2006) Instrument 2005 | | 2005/28 | 19.5.05 | 44 |
| Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005 | | 2005/37 | 16.6.05 | 45 |
| Fees Manual Instrument 2005 | | 2005/69 | 15.12.05 | 50 |
| Passporting Instrument 2005 | | 2005/70 | 15.12.05 | 50 |
| Money Laundering Provisions Instrument 2006 | | 2006/1 | 26.1.06 | 51 |
| Collective Investment Schemes Sourcebooks (Miscellaneous Amendments) Instrument 2006 | | 2006/5 | 23.02.06 | 52 |
| Prudential Sourcebook for UCITS Firms (and Consequential Amendments) Instrument 2006 | | 2006/44 | 25.10.06 | 59 |

| Ref Code | Sourcebook or manual | No of Inst | Date of Inst | HN |
|--------------------|--|------------|--------------|----|
| Name of Instrument | | | | |
| | Handbook Administration (No 4) Instrument 2006 | 2006/64 | 21.12.06 | 61 |
| | REVOKED | | | |

| *COLL | Collective Investment Schemes | | | |
|-------|---|---------|----------|-----|
| | <i>Comes into force</i> | - | 1.4.04 | - |
| | Collective Investment Schemes Sourcebook (Use of Financial Derivative Instruments in UCITS) Instrument 2005 | 2005/8 | 20.1.05 | 40 |
| | Pensions and Consequential Amendments Instrument 2005 | 2005/22 | 21.4.05 | 43 |
| | Simplified Prospectus Instrument 2005 | 2005/23 | 21.4.05 | 43 |
| | Periodic Fees (2005/2006) Instrument 2005 | 2005/28 | 19.5.05 | 44 |
| | Perimeter Guidance (Handbook Amendment) Instrument 2005 | 2005/32 | 16.6.05 | 45 |
| | Fees Manual Instrument 2005 | 2005/69 | 15.12.05 | 50 |
| | Collective Investment Schemes Sourcebooks (Miscellaneous Amendments) Instrument 2006 | 2006/5 | 23.02.06 | 52 |
| | New Collective Investment Schemes Sourcebook (Accounting Reference Periods and Other Amendments) Instrument 2006 | 2006/24 | 27.7.06 | 57 |
| | New Collective Investment Schemes Sourcebook (Dual Pricing) Instrument 2006 | 2006/34 | 28.9.06 | 58 |
| | New Collective Investment Schemes Sourcebook (OTC Derivative Requirements and Other Miscellaneous Amendments) Instrument 2006 | 2006/47 | 25.10.06 | 59 |
| | CRD (Consequential Amendments) Instrument 2006 | 2006/53 | 23.11.06 | 60 |
| | Handbook Administration (No 4) Instrument 2006 | 2006/64 | 21.12.06 | 61 |
| | New Collective Investment Schemes Sourcebook (Amendment) Instrument 2007 | 2007/15 | 22.2.07 | 63 |
| | New Collective Investment Schemes Sourcebook (Amendment No 2) Instrument 2007 | 2007/25 | 26.4.07 | 65 |
| | Record Keeping, Interprofessional Business and Simplified Prospectuses Instrument 2007 | 2007/34 | 24.5.07 | 66 |
| | Conduct of Business Sourcebook (MiFID, Article 4 and Other Amendments) Instrument 2007 | 2007/44 | 26.7.07 | 68 |
| | Decision Procedure and Penalties Manual (Consequential Amendments) Instrument 2007 | 2007/47 | 26.7.07 | 68 |
| | Collective Investment Schemes Sourcebook (Qualifying Money Market Funds and Miscellaneous Amendments) Instrument 2007 | 2007/55 | 27.9.07 | 69 |
| | MiFID (Deferred Matters and Consequential Amendments) Instrument 2007 | 2007/58 | 25.10.07 | 70a |
| | Collective Investment Schemes Sourcebook (Amendment No 3) Instrument 2007 | 2007/71 | 6.12.07 | 71 |
| | 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 | 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 |

| *CRED | Credit Unions | | | |
|-------|---|---------|----------|----|
| | <i>First brought into force</i> | - | 1.7.02 | - |
| | Handbook Administration Instrument 2005 | 2005/9 | 17.2.05 | 41 |
| | Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005 | 2005/37 | 16.6.05 | 45 |
| | Enforcement (Settlement and Other Procedures) Instrument 2005 | 2005/54 | 19.10.05 | 48 |
| | Supervision Manual (Mystery Shopping) Instrument 2005 | 2005/65 | 17.11.05 | 49 |
| | Credit Unions Sourcebook (Common Ground Provisions) Instrument 2005 | 2005/67 | 17.11.05 | 49 |
| | Fees Manual Instrument 2005 | 2005/69 | 15.12.05 | 50 |
| | Handbook Administration (No 2) Instrument 2005 | 2005/73 | 15.12.05 | 50 |
| | Money Laundering Provisions Instrument 2006 | 2006/1 | 26.1.06 | 51 |
| | Fees Provisions Instrument 2006 | 2006/8 | 23.3.06 | 53 |
| | Senior Management Arrangements, Systems and Controls (Markets in Financial Instruments and Capital Requirements Directives) Instrument 2006 | 2006/50 | 23.11.06 | 60 |
| | CRD (Consequential Amendments) Instrument 2006 | 2006/53 | 23.11.06 | 60 |
| | Credit Unions Sourcebook (Amendment No 7) Instrument 2006 | 2006/59 | 23.11.06 | 60 |

| Ref Code | Sourcebook or manual | | | |
|--------------------|--|------------|--------------|-----|
| Name of Instrument | | No of Inst | Date of Inst | |
| | | | | HN |
| | Integrated Regulatory Reporting (Credit Institutions and Investment Firms) (No 2) Instrument 2006 | 2006/67 | 21.12.06 | 61 |
| | Approved Persons Regime (Simplification and MiFID) Instrument 2007 | 2007/6 | 25.1.07 | 62 |
| | Dispute Resolution: Complaints (Simplification and MiFID) Instrument 2007 (<i>made jointly with FOS as FOS 2007/2</i>) | 2007/38 | 28.6.07 | 67 |
| | Markets (MiFID) (Consequential Amendments) Instrument 2007 | 2007/42 | 26.7.07 | 68 |
| | Decision Procedure and Penalties Manual (Consequential Amendments) Instrument 2007 | 2007/47 | 26.7.07 | 68 |
| | Handbook Administration (No 7) Instrument 2007 | 2007/56 | 27.9.07 | 69 |
| | MiFID (Deferred Matters and Consequential Amendments) Instrument 2007 | 2007/58 | 25.10.07 | 70a |
| | Complaints Return Instrument 2007 | 2007/74 | 6.12.07 | 71 |
| | Insurance: New Conduct of Business Sourcebook (Consequential Amendments) Instrument 2007 | 2007/68 | 17.12.07 | 71a |
| | 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 |

| ECO | Electronic Commerce Directive | | | |
|-----|--|---------|----------|----|
| | <i>First brought into force</i> | - | 21.8.02 | - |
| | Handbook Administration Instrument 2005 | 2005/9 | 17.2.05 | 41 |
| | Simplified Prospectus Instrument 2005 | 2005/23 | 21.4.05 | 43 |
| | Passporting Instrument 2005 | 2005/70 | 15.12.05 | 50 |
| | Home Reversion and Home Purchase Activities (Consequential Amendments to the Handbook) Instrument 2006 | 2006/37 | 25.10.06 | 59 |
| | REVOKED by Conduct of Business Sourcebook Instrument 2007 <i>from 1 November 2007</i> | 2007/33 | 24.5.07 | 66 |
| | Decision Procedure and Penalties Manual (Consequential Amendments) Instrument 2007 | 2007/47 | 26.7.07 | 68 |

| *ELM | Electronic Money | | | |
|------|--|---------|----------|-----|
| | <i>First brought into force</i> | - | 18.4.02 | - |
| | Electronic Money Sourcebook (Amendment) Instrument 2005 | 2005/18 | 17.3.05 | 42 |
| | Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005 | 2005/37 | 16.6.05 | 45 |
| | Enforcement (Settlement and Other Procedures) Instrument 2005 | 2005/54 | 19.10.05 | 48 |
| | Money Laundering Provisions Instrument 2006 | 2006/1 | 26.1.06 | 51 |
| | CRD (Consequential Amendments) Instrument 2006 | 2006/53 | 23.11.06 | 60 |
| | Integrated Regulatory Reporting (Credit Institutions and Investment Firms) (No 2) Instrument 2006 | 2006/67 | 21.12.06 | 61 |
| | Integrated Regulatory Reporting Implementation (Amendment) Instrument 2007 | 2007/37 | 28.6.07 | 67 |
| | Markets (MiFID) (Consequential Amendments) Instrument 2007 | 2007/42 | 26.7.07 | 68 |
| | Training and Competence Sourcebook (Amendment No 7) Instrument 2007 | 2007/43 | 26.7.07 | 68 |
| | Decision Procedure and Penalties Manual (Consequential Amendments) Instrument 2007 | 2007/47 | 26.7.07 | 68 |
| | Handbook Administration (No 7) Instrument 2007 | 2007/56 | 27.9.07 | 69 |
| | MiFID (Deferred Matters and Consequential Amendments) Instrument 2007 | 2007/58 | 25.10.07 | 70a |
| | Insurance: New Conduct of Business Sourcebook (Consequential Amendments) Instrument 2007 | 2007/68 | 17.12.07 | 71a |
| | 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 |

| LLD | Lloyd's | | | |
|-----|---|---------|----------|----|
| | <i>First brought into force</i> | - | 1.12.01 | - |
| | Handbook Administration Instrument 2005 | 2005/9 | 17.2.05 | 41 |
| | Lloyd's Sourcebook (Amendment No 3) Instrument 2005 | 2005/72 | 15.12.05 | 50 |
| | Financial Reinsurance Instrument 2006 | 2006/27 | 28.9.06 | 58 |

| Ref Code | Sourcebook or manual | No of Inst | Date of Inst | HN |
|--|----------------------|------------|--------------|----|
| Name of Instrument | | | | |
| Provisions REDESIGNATED and sourcebook REVOKED by CRD (Consequential Amendments) Instrument 2006 | | 2006/53 | 23.11.06 | 60 |

| PROF | Professional Firms | No of Inst | Date of Inst | HN |
|---|--------------------|------------|--------------|-----|
| <i>First brought into force</i> | | - | 1.12.01 | - |
| Fees (Miscellaneous) and Compensation Funding Instrument 2005 | | 2005/17 | 17.3.05 | 42 |
| Periodic Fees (2005/2006) Instrument 2005 | | 2005/28 | 19.5.05 | 44 |
| Fees Manual Instrument 2005 | | 2005/69 | 15.12.05 | 50 |
| Money Laundering Provisions Instrument 2006 | | 2006/1 | 26.1.06 | 51 |
| Annual Questionnaire for Authorised Professional Firms Instrument 2006 | | 2006/18 | 25.5.06 | 55 |
| Senior Management Arrangements, Systems and Controls (Markets in Financial Instruments and Capital Requirements Directives) Instrument 2006 | | 2006/50 | 23.11.06 | 60 |
| Passporting (MiFID) Instrument 2007 | | 2007/8 | 25.1.07 | 62 |
| Dispute Resolution: Complaints (Simplification and MiFID) Instrument 2007 (<i>made jointly with FOS as FOS 2007/2</i>) | | 2007/38 | 28.6.07 | 67 |
| Training and Competence Sourcebook (Amendment No 7) Instrument 2007 | | 2007/43 | 26.7.07 | 68 |
| Decision Procedure and Penalties Manual (Consequential Amendments) Instrument 2007 | | 2007/47 | 26.7.07 | 68 |
| Handbook Administration (No 7) Instrument 2007 | | 2007/56 | 27.9.07 | 69 |
| MiFID (Deferred Matters and Consequential Amendments) Instrument 2007 | | 2007/58 | 25.10.07 | 70a |
| Insurance: New Conduct of Business Sourcebook (Consequential Amendments) Instrument 2007 | | 2007/68 | 17.12.07 | 71a |
| 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 |

| 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 |

| 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 | - |
| <i>Rest of REC brought into force</i> | | - | 1.12.01 | - |
| Handbook Administration Instrument 2005 | | 2005/9 | 17.2.05 | 41 |
| Market Abuse Directive Instrument 2005 | | 2005/15 | 17.3.05 | 41 |
| Periodic Fees (2005/2006) Instrument 2005 | | 2005/28 | 19.5.05 | 44 |
| Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005 | | 2005/37 | 16.6.05 | 45 |
| Disclosure Rules Fees and Periodic Fees (2005/2006) Instrument 2005 | | 2005/39 | 16.6.05 | 45 |
| Fees Manual Instrument 2005 | | 2005/69 | 15.12.05 | 50 |
| Senior Management Arrangements, Systems and Controls (Markets in Financial Instruments and Capital Requirements Directives) Instrument 2006 | | 2006/50 | 23.11.06 | 60 |
| Markets (MiFID) Instrument 2007 | | 2007/13 | 25.1.07 | 62 |
| Handbook Administration (No 5) Instrument 2007 | | 2007/19 | 22.3.07 | 64 |
| Markets (MiFID) (Consequential Amendments) Instrument 2007 | | 2007/42 | 26.7.07 | 68 |
| Decision Procedure and Penalties Manual (Consequential Amendments) Instrument 2007 | | 2007/47 | 26.7.07 | 68 |
| Handbook Administration (No 7) Instrument 2007 | | 2007/56 | 27.9.07 | 69 |
| Recognised Investment Exchanges and Recognised Clearing Houses (Notification Obligations) (Amendment) Instrument 2007 | | 2007/72 | 6.12.07 | 71 |

LISTING, PROSPECTUS AND DISCLOSURE

| LR | Listing Rules | No of Inst | Date of Inst | HN |
|---------------------------------|---------------|------------|--------------|----|
| <i>First brought into force</i> | | - | 1.7.05 | - |
| Listing Rules Instrument 2005 | | 2005/35 | 16.6.05 | 45 |

| Ref Code | Sourcebook or manual | | | |
|--------------------|--|------------|--------------|-----|
| Name of Instrument | | No of Inst | Date of Inst | |
| | | | HN | |
| | Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005 | 2005/37 | 16.6.05 | 45 |
| | Civil Partnerships Instrument 2005 | 2005/56 | 17.11.05 | 49 |
| | Fees Manual Instrument 2005 | 2005/69 | 15.12.05 | 50 |
| | Listing Rules Amendment Instrument 2006 | 2006/38 | 25.10.06 | 59 |
| | CRD (Consequential Amendments) Instrument 2006 | 2006/53 | 23.11.06 | 60 |
| | Transparency Obligations Directive (Disclosure and Transparency Rules) Instrument | 2006/70 | 21.12.06 | 61 |
| | Handbook Administration (No 5) Instrument 2007 | 2007/19 | 22.3.07 | 64 |
| | Listing Rules (Investment Entities Interim Regime) (Amendment) Instrument 2007 | 2007/39 | 28.6.07 | 67 |
| | Listing, Prospectus and Disclosure Rules (Miscellaneous Amendments) Instrument 2007 | 2007/40 | 28.6.07 | 67 |
| | Decision Procedure and Penalties Manual (Consequential Amendments) Instrument 2007 | 2007/47 | 26.7.07 | 68 |
| | Handbook Administration (No 7) Instrument 2007 | 2007/56 | 27.9.07 | 69 |
| | MiFID (Deferred Matters and Consequential Amendments) Instrument 2007 | 2007/58 | 25.10.07 | 70a |
| | Listing Rules (Investment Entities Single Regime) (Amendment) Instrument 2007 | 2007/73 | 6.12.07 | 71 |
| | Handbook Administration (No 8) Instrument 2008 | 2008/1 | 24.1.08 | 72 |
| | Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008 | 2008/2 | 24.1.08 | 72 |
| | Listing Rules Sourcebook (Amendment No 2) Instrument 2008 | 2008/21 | 24.4.08 | 76 |
| | Disclosure Rules and Transparency Rules Sourcebook (Corporate Governance Rules) Instrument 2008 | 2008/32 | 26.6.08 | 78 |
| | Handbook Administration (No 10) Instrument 2008 | 2008/33 | 24.7.08 | 79 |

| PR | Prospectus Rules | | | |
|----|---|---------|----------|-----|
| | <i>First brought into force</i> | - | 1.7.05 | - |
| | Prospectus Rules Instrument 2005 | 2005/36 | 16.6.05 | 45 |
| | Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005 | 2005/37 | 16.6.05 | 45 |
| | Fees Manual Instrument 2005 | 2005/69 | 15.12.05 | 50 |
| | Listing, Prospectus and Disclosure Rules (Miscellaneous Amendments) Instrument 2007 | 2007/40 | 28.6.07 | 67 |
| | Decision Procedure and Penalties Manual (Consequential Amendments) Instrument 2007 | 2007/47 | 26.7.07 | 68 |
| | Handbook Administration (No 7) Instrument 2007 | 2007/56 | 27.9.07 | 69 |
| | MiFID (Deferred Matters and Consequential Amendments) Instrument 2007 | 2007/58 | 25.10.07 | 70a |
| | Handbook Administration (No 8) Instrument 2008 | 2008/1 | 24.1.08 | 72 |

| DTR | Disclosure Rules and Transparency Rules | | | |
|-----|---|---------|----------|----|
| | <i>First brought into force</i> | - | 1.7.05 | - |
| | Market Abuse Directive (Disclosure Rules) Instrument 2005 | 2005/16 | 17.3.05 | 42 |
| | Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005 | 2005/37 | 16.6.05 | 45 |
| | Disclosure Rules Fees and Periodic Fees (2005/2006) Instrument 2005 | 2005/39 | 16.6.05 | 45 |
| | Fees Manual Instrument 2005 | 2005/69 | 15.12.05 | 50 |
| | Transparency Obligations Directive (Disclosure and Transparency Rules) Instrument | 2006/70 | 21.12.06 | 61 |
| | Handbook Administration (No 5) Instrument 2007 | 2007/19 | 22.3.07 | 64 |
| | Listing, Prospectus and Disclosure Rules (Miscellaneous Amendments) Instrument 2007 | 2007/40 | 28.6.07 | 67 |
| | Decision Procedure and Penalties Manual (Consequential Amendments) Instrument 2007 | 2007/47 | 26.7.07 | 68 |
| | Handbook Administration (No 7) Instrument 2007 | 2007/56 | 27.9.07 | 69 |
| | Disclosure Rules and Transparency Rules Sourcebook (Corporate Governance Rules) Instrument 2008 | 2008/32 | 26.6.08 | 78 |

Instruments outside the Handbook

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

| UKLA | | | |
|---|---------|---------|----|
| <i>Listing rules (as amended on 18.10.2001) and the UKLA Guidance Manual (incorporating the Listing Rules Guidance Notes)</i> | - | 1.12.01 | - |
| UKLA Fees Instrument 2005 | 2005/19 | 17.3.05 | 42 |
| Listing Rules Fees Instrument 2005 | 2005/29 | 19.5.05 | 44 |
| REVOKED by Listing Rules and UKLA Guidance Manual (Revocation) Instrument 2005 | 2005/38 | 16.6.05 | 45 |
| <i>See also under "Listing, Prospectus and Disclosure" in "Handbook instruments" (above)</i> | | | |

| Interim Permitted Persons | | | |
|--|---------|---------------------|----|
| <i>Interim Permitted Persons provisions brought into force:</i> - to the extent they relate to a specific part of the Handbook - otherwise | - | 15.11.01 1.12.01 | - |
| Interim Permitted General Insurance Intermediaries Instrument 2005 | 2005/1 | 10.1.05 | 40 |
| Interim Permitted Persons (Personal Pensions) Instrument 2006 | 2006/36 | 28.9.06 | 58 |
| Interim Permitted Persons (Home Reversion and Home Purchase Activities) Instrument 2006 | 2006/49 | 25.10.06 | 59 |

| Pensions Review | | | |
|--|---|---------|---|
| <i>Pensions Review provisions brought into force</i> | - | 1.12.01 | - |
| No amending instruments made since 1.1.05 | | | |

| Unauthorised Mutual Societies | | | |
|---|---------|---------|----|
| <i>Unauthorised mutuals registration fees rules brought into force</i> | - | 17.1.02 | - |
| Periodic Fees (Unauthorised Mutual Societies Registration)(2005/2006) Instrument 2005 | 2005/30 | 19.5.05 | 44 |
| Periodic Fees (Unauthorised Mutual Societies Registration)(2006/2007) Instrument 2006 | 2006/20 | 25.5.06 | 55 |
| Periodic Fees (Unauthorised Mutual Societies Registration)(2007/2008) Instrument 2007 | 2007/31 | 24.5.07 | 66 |
| Periodic Fees (Unauthorised Mutual Societies Registration)(2008/2009) Instrument 2008 | 2008/29 | 22.5.08 | 77 |

| *PERG | Perimeter Guidance manual | | |
|--|----------------------------------|----------|-----|
| <i>Regulatory Guide brought into force</i> | - | 1.7.05 | - |
| Perimeter Guidance Instrument 2005 | 2005/31 | 16.6.05 | 45 |
| Perimeter Guidance (Amendment) Instrument 2005 | 2005/50 | 15.9.05 | 47 |
| Civil Partnerships Instrument 2005 | 2005/56 | 17.11.05 | 49 |
| Perimeter Guidance Manual (Application of E-money Provisions) Instrument 2005 | 2005/68 | 17.11.05 | 49 |
| Passporting Instrument 2005 | 2005/70 | 15.12.05 | 50 |
| Perimeter Guidance (Pension Term Assurance) Instrument 2006 | 2006/6 | 23.2.06 | 52 |
| Perimeter Guidance (Property and Land Investment Schemes) Instrument 2006 | 2006/7 | 23.2.06 | 52 |
| Perimeter Guidance (Pension Activities) Instrument 2006 | 2006/10 | 23.3.06 | 53 |
| Handbook Administration (No 3) Instrument 2006 | 2006/21 | 22.6.06 | 56 |
| Perimeter Guidance (Personal Pension Schemes) Instrument 2006 | 2006/35 | 28.9.06 | 58 |
| Perimeter Guidance (Home Reversion and Home Purchase Activities) Instrument 2006 | 2006/48 | 25.10.06 | 59 |
| Perimeter Guidance (MiFID and Recast CAD Scope) Instrument 2007 | 2007/20 | 22.3.07 | 64 |
| Perimeter Guidance (MiFID Scope) Instrument 2007 | 2007/21 | 22.3.07 | 64 |
| Handbook Administration (No 7) Instrument 2007 | 2007/56 | 27.9.07 | 69 |
| MiFID (Deferred Matters and Consequential Amendments) Instrument 2007 | 2007/58 | 25.10.07 | 70a |
| Insurance: New Conduct of Business Sourcebook (Consequential Amendments) Instrument 2007 | 2007/68 | 17.12.07 | 71a |
| 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 |

PERG is made and amended by instrument.

| | | | | |
|---|--|---------|----------|----|
| BSOG | Building Societies Regulatory Guide | | | |
| <i>Regulatory Guide brought into force</i> | | - | 1.7.07 | - |
| Building Societies Regulatory Guide Instrument 2006 | | 2006/60 | 23.11.06 | 60 |

BSOG is made and amended by instrument

| | | | | |
|---|--|---------|---------|----|
| RPPD | Providers and Distributors Regulatory Guide | | | |
| <i>Regulatory Guide brought into force</i> | | - | 16.7.07 | - |
| Providers and Distributors Regulatory Guide Instrument 2007 | | 2007/41 | 12.7.07 | 68 |

RPPD is made and amended by instrument

| | | | | |
|--|-------------------------------------|---------|---------|----|
| EG | Enforcement Regulatory Guide | | | |
| <i>Regulatory Guide brought into force</i> | | - | 28.8.07 | - |
| Enforcement Regulatory Guide Instrument 2007 | | 2007/49 | 26.7.07 | 68 |

EG is made and amended by instrument

| | | | | |
|--|---|---------|----------|-----|
| UNFCOG | Unfair Contract Terms Regulatory Guide | | | |
| <i>Regulatory Guide brought into force</i> | | - | 28.8.07 | - |
| Unfair Contract Terms Regulatory Guide Instrument 2007 | | 2007/50 | 26.7.07 | 68 |
| Insurance: New Conduct of Business Sourcebook (Consequential Amendments) Instrument 2007 | | 2007/68 | 17.12.07 | 71a |

UNFCOG is made and amended by instrument

Guidance Notes issued by the FSA

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

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

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

Handbook provisions not yet in force

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

Listed by effective date within modules

| Module | Change | Instrument | When effective | Described in |
|----------|---|--|-------------------------|--|
| Glossary | New reporting requirements | Integrated Regulatory Reporting (Credit Institutions and Investment Firms) (No 2) Instrument 2006 [FSA 2006/67] | 30.9.08 (<i>part</i>) | HN 61 <i>Dec 2006</i> (paras 3.16 – 3.19) |
| | Changes to implement new regime for connected travel insurance | Connected Travel Insurance Instrument 2008 [FSA 2008/24] | 1.1.09 | HN 77 <i>May 2008</i> (paras 2.24 – 2.28) |
| | Amendments to implementation timetable for reporting certain data items | Integrated Regulatory Reporting Implementation (Amendment) Instrument 2007 [FSA 2007/37] | 1.4.09 | HN 67 <i>June 2007</i> (paras 2.20 – 2.33) |
| SYSC | Rules requiring firms to record telephone conversations and electronic communications | Conduct of Business Sourcebook (Recording of Telephone Conversations and Electronic Communications) Instrument 2008 [FSA 2008/6] | 6.3.09 | HN 73 <i>Feb 2008</i> (paras 2.7 – 2.9) |
| GEN | Amendment to the circumstances in which permission to use the FSA logo is given | FSA Logo Licence (Amendment) Instrument 2008 [FSA 2008/39] | 31.10.08; 1.1.09 | HN 80 <i>Aug 2008</i> (paras 2.3 – 2.6) |
| FEES | Changes to implement new regime for connected travel insurance | Connected Travel Insurance Instrument 2008 [FSA 2008/24] | 1.1.09 | HN 77 <i>May 2007</i> (paras 2.24 – 2.28) |
| MIPRU | Changes to implement new regime for connected travel insurance | Connected Travel Insurance Instrument 2008 [FSA 2008/24] | 1.1.09 | HN 77 <i>May 2007</i> (paras 2.24 – 2.28) |
| COBS | Clarification of ‘best execution’ provisions for authorized fund managers | Conduct of Business Sourcebook (Amendment) Instrument 2008 [FSA 2008/36] | 1.11.08 | HN 79 <i>July 2008</i> (paras 2.23 – 2.25) |
| | Rules requiring firms to record telephone conversations and electronic communications | Conduct of Business Sourcebook (Recording of Telephone Conversations and Electronic Communications) Instrument 2008 [FSA 2008/6] | 6.3.09 | HN 73 <i>Feb 2008</i> (paras 2.7 – 2.9) |

| Module | Change | Instrument | When effective | Described in |
|---------------|--|---|--------------------------|-------------------------------------|
| ICOB5 | Changes to implement new regime for connected travel insurance | Connected Travel Insurance Instrument 2008 [FSA 2008/24] | 1.1.09 | HN 77 May 2007 (paras 2.24 – 2.28) |
| SUP | Amendments to implementation timetable for reporting certain data items | Integrated Regulatory Reporting Implementation (Amendment) Instrument 2007 [FSA 2007/37] | 1.4.09 (part) | HN 67 June 2007 (paras 2.20 – 2.33) |
| | Changes to regulatory reporting requirements | Integrated Regulatory Reporting (Amendment No 3) Instrument 2007 [FSA 2007/70] | 30.9.08 (part) | HN 71 Dec 2007 (paras 2.47 – 2.49) |
| | New reporting requirements | Integrated Regulatory Reporting (Credit Institutions and Investment Firms) Second Instrument 2006 [FSA 2006/67] | 30.9.08 (part) | HN 61 Dec 2006 (paras 3.16 – 3.19) |
| | Introduction of revised financial reporting requirements for firms undertaking investment activities | Integrated Regulatory Reporting Instrument 2007 [FSA 2007/10] | 1.1.09 and 1.7.09 (part) | HN 62 Jan 2007 (paras 2.3 – 2.10) |
| | Requirement for EEA and non-EEA banks to report data item FSA044 | Integrated Regulatory Reporting (Amendment No 4) Instrument 2008 [FSA 2008/20] | 1.1.09 | HN 76 Apr 2008 (paras 2.12 – 2.13) |
| | Changes to implement new regime for connected travel insurance | Connected Travel Insurance Instrument 2008 [FSA 2008/24] | 1.1.09 | HN 77 May 2008 (paras 2.24 – 2.28) |
| DISP | Revisions to Complaints Return | Complaints Return Instrument 2007 [FSA 2007/74] | 1.8.09 (part) | HN 71 Dec 2007 (paras 2.50 – 2.52) |
| CRED | Revisions to Complaints Return | Complaints Return Instrument 2007 [FSA 2007/74] | 1.8.09 | HN 71 Dec 2007 (paras 2.50 – 2.52) |
| ELM | New reporting requirements | Integrated Regulatory Reporting (Credit Institutions and Investment Firms) (No 2) Instrument 2006 [FSA 2006/67] | 1.1.09 (part) | HN 61 Dec 2006 (paras 3.16 – 3.19) |
| PERG | Changes to implement new regime for connected travel insurance | Connected Travel Insurance Instrument 2008 [FSA 2008/24] | 1.1.09 | HN 77 May 2007 (paras 3.4 – 3.5) |

What's New?

listed by effective date within modules

| Module | Change | Instrument | When effective | Described in paragraphs |
|----------|---|--|----------------|-------------------------|
| Glossary | Prohibition on creation or increase of net short positions in publicly quoted UK financial sector companies | Short Selling (No 2) Instrument 2008 [FSA 2008/50] | 19.9.08 | 2.38 – 2.41 |
| | Amendments to “disclosable short position” and “UK financial sector company” | Short Selling (No 3) Instrument [FSA 2008/51] | 24.9.08 | 2.38 – 2.41 |
| | Changes following changes in legislation | Companies Act 2006 (Consequential Handbook Amendments No 2) Instrument 2008 [FSA 2008/41] | 1.10.08 | 2.3 – 2.4 |
| | Consequential changes following simplification of parts of CASS | Client Assets Sourcebook (Common Platform Provisions) Instrument 2008 [FSA 2008/45] | 1.1.09 | 2.36 – 2.37 |
| SYSC | Extension of MiFID-derived responsibilities to non-MiFID/CRD firms | Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 [FSA 2008/40] | 1.4.09 | 2.7 – 2.9 |
| APER | Extension of MiFID-derived responsibilities to non-MiFID/CRD firms | Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 [FSA 2008/40] | 1.4.09 | 2.7 – 2.9 |
| FIT | Extension of MiFID-derived responsibilities to non-MiFID/CRD firms | Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 [FSA 2008/40] | 1.4.09 | 2.7 – 2.9 |
| GEN | Changes to status disclosure and use of FSA logo for incoming EEA firms | Status Disclosure and FSA Logo Instrument 2008 [FSA 2008/42] | 1.10.08 | 2.12 – 2.19 |
| FEES | Fees for insurers, to recover FSA costs in relation to Solvency 2 | Periodic Fees (Solvency 2) Instrument 2008 [FSA 2008/43] | 6.10.08 | 2.20 – 2.22 |
| | Increased fees for recognition as an ARM and reporting transactions | Fees (Transaction Reporting) (Amendment) Instrument 2008 [FSA 2008/49] | 6.10.08 | 2.23 – 2.25 |

| Module | Change | Instrument | When effective | Described in paragraphs |
|---------------|---|--|-----------------------|--------------------------------|
| MIPRU | Extension of MiFID-derived responsibilities to non-MiFID/CRD firms | Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 [FSA 2008/40] | 1.4.09 | 2.7 – 2.9 |
| IPRU(BSOC) | Extension of MiFID-derived responsibilities to non-MiFID/CRD firms | Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 [FSA 2008/40] | 1.4.09 | 2.7 – 2.9 |
| IPRU(INV) | Changes following changes in legislation | Companies Act 2006 (Consequential Handbook Amendments No 2) Instrument 2008 [FSA 2008/41] | 1.10.08 | 2.3 – 2.4 |
| | Extension of MiFID-derived responsibilities to non-MiFID/CRD firms | Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 [FSA 2008/40] | 1.4.09 | 2.7 – 2.9 |
| COBS | Requirement to provide comparison projection where client contracts out of SIPP | Self-Invested Personal Pensions (Contracting Out) Instrument 208 [FSA 2008/44] | 1.10.08 | 2.31 – 2.33 |
| | Consequential changes following simplification of parts of CASS | Client Assets Sourcebook (Common Platform Provisions) Instrument 2008 [FSA 2008/45] | 1.1.09 | 2.36 – 2.37 |
| | Extension of MiFID-derived responsibilities to non-MiFID/CRD firms | Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 [FSA 2008/40] | 1.4.09 | 2.7 – 2.9 |
| ICOBS | Extension of MiFID-derived responsibilities to non-MiFID/CRD firms | Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 [FSA 2008/40] | 1.4.09 | 2.7 – 2.9 |
| CASS | Simplification of parts of CASS | Client Assets Sourcebook (Common Platform Provisions) Instrument 2008 [FSA 2008/45] | 1.1.09 | 2.36 – 2.37 |
| MAR | Prohibition on creation or increase of net short positions in certain UK financial sector companies | Short Selling (No 2) Instrument 2008 [FSA 2008/50] | 19.9.08 | 2.38 – 2.41 |
| SUP | Changes to status disclosure and use of FSA logo for incoming EEA firms | Status Disclosure and FSA Logo Instrument 2008 [FSA 2008/42] | 1.10.08 | 2.12 – 2.19 |
| | Changes to mode of providing details of approved persons | Supervision Manual (Amendment No 14) Instrument 2008 [FSA 2008/46] | 6.10.08 | 2.44 – 2.45 |

| Module | Change | Instrument | When effective | Described in paragraphs |
|---------------|--|--|-----------------------|--------------------------------|
| | Extension of MiFID-derived responsibilities to non-MiFID/CRD firms | Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 [FSA 2008/40] | 1.4.09 | 2.7 – 2.9 |
| DISP | Extension of FOS jurisdiction to cover actions of debt administration firms | Dispute Resolution: Complaints (Amendment No 2) Instrument 2008 [FOS 2008/4; FSA 2008/47] | 1.10.08 | 2.46 – 2.48 |
| COLL | Amended rules for authorised funds regarding valuation of immovable property | Collective Investment Schemes Sourcebook (Immovables Valuation) Instrument 2008 [FSA 2008/48] | 6.10.08 | 2.50 – 2.52 |
| | Extension of MiFID-derived responsibilities to non-MiFID/CRD firms | Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 [FSA 2008/40] | 1.4.09 | 2.7 – 2.9 |
| CRED | Changes following changes in legislation | Companies Act 2006 (Consequential Handbook Amendments No 2) Instrument 2008 [FSA 2008/41] | 1.10.08 | 2.3 – 2.4 |
| | Extension of MiFID-derived responsibilities to non-MiFID/CRD firms | Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 [FSA 2008/40] | 1.4.09 | 2.7 – 2.9 |
| ELM | Extension of MiFID-derived responsibilities to non-MiFID/CRD firms | Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 [FSA 2008/40] | 1.4.09 | 2.7 – 2.9 |
| PERG | Extension of MiFID-derived responsibilities to non-MiFID/CRD firms | Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 [FSA 2008/40] | 1.4.09 | 2.7 – 2.9, 3.2 |
| SERV | Extension of MiFID-derived responsibilities to non-MiFID/CRD firms | Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008 [FSA 2008/40] | 1.4.09 | 2.7 – 2.9, 3.3 |

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