

Financial Services Authority

Handbook Notice 92

Board Meeting: 24 September 2009

Notice published: 25 September 2009



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Handbook Notice 92

This Handbook Notice introduces the Handbook and other material made by the Board under its legislative powers on 24 September 2009. 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 24 September, the FSA Board made changes to the Handbook in five instruments which:
- make minor administrative corrections to the Handbook, none of which represents any change in FSA policy (FSA 2009/49);
 - update the Handbook references in a number of Handbook modules in line with the appropriate Companies Act 2006 and other statutory references (FSA 2009/50);
 - provide additional rules and guidance in the Banking: Conduct of Business Sourcebook (BCOBS) to firms and transitional provisions and minor consequential Handbook changes (FSA 2009/52);
 - extend the FOS jurisdiction to cover transitioning payment institutions (TPI) and extend the FSA's complaint-handling rules to TPIs on the same basis as they will apply to payment service providers (FSA 2009/53); and
 - make changes to the structure of the Listing Regime (FSA 2009/54).

The Board has also approved the making by the Board of the Financial Ombudsman Service of one instrument relating to case fees (FOS 2009/4).

- 1.2 These instruments are listed in Annex A.

Changes outside the Handbook

- 1.3 Changes have been made this month to the Building Societies Regulatory Guide (BSOG) and the Perimeter Guidance manual (PERG). Details of these changes are in Chapter 3 of this Notice.

Description of changes

- 1.4 The legislative changes referred to above are listed and briefly described in Chapters 2 and 3 (if applicable) of this Notice.
- 1.5 The FSA reserves the right to make correctional or clarificatory amendments to the instruments made at the Board meeting without further consultation should this prove necessary or desirable.

Feedback on responses to consultations

- 1.6 Chapters 2 and 3 contain brief references to the consultative stages of the new legislative material made by the Board this month. The material referred to in those chapters was consulted on in the following:
 - DP08/1 *A review of the Structure of the Listing Regime* and CP08/21 *Consultation on amendments to the Listing Rules and feedback on DP08/1* (December 2008); and
 - Chapters 6 and 10 of CP09/20 *Quarterly consultation (No. 21)* (July 2009).
- 1.7 Feedback on responses to the proposals referred to in Chapters 6 and 10 of CP09/20 are set out in Chapter 4 of this Notice. Feedback to the other consultations is being published separately.

Annexes to this Notice

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

Publication of Handbook material

- 1.9 This Notice is published on the FSA website and is available in hardcopy.
- 1.10 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.
- 1.11 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.
- 1.12 The consolidated text of the Handbook can be found on the FSA's website at <http://fsahandbook.info/FSA/handbook.jsp>.
- 1.13 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

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

Comments

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

2 Handbook changes made by the Board

Introduction

- 2.1 This chapter briefly describes Handbook changes made or approved on 24 September 2009 by the Board. Where relevant it also refers to the development stages of that material, enabling readers to look back at developmental documents if they wish.

GLOSSARY

Handbook Administration (No 15) Instrument 2009 (FSA 2009/49)

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

Changes to Glossary:

Changes to definitions of “arranging (bringing about) a regulated sale and rent back agreement”, “deposit” and “related party”

Changes:

Changes to PRIN Sch 4

Changes to SYSC 19.2.1R

Changes to SYSC Sch 4

Deletion and replacement of GEN Sch 4

Addition of new FEES Sch 4

Changes to BIPRU Sch 4

Change to INSPRU Sch 4

Change to MIPRU Sch 4

Changes to COBS 15.4.4R

Change to COBS Sch 4

Change to MCOB 2.6A.18G

Changes to MAR 5.7.1R and 5.7.8EU

Changes to MAR 7.2.13G and 7.2.14G

Change to MAR Sch 4

Changes to SUP 10.6.4R and 10.6.8R

Changes to SUP 10.123G

Addition of SUP TP 1 8H to 8J

Changes to SUP Sch 4

Changes to DISP Appendix 1

Change to COMP Introduction (new ref to COMP 17)

Changes to COMP 10.2.3R, 10.2.10R and 10.2.11R

Changes to COMP 17.2.4R, 17.2.7R and 17.2.8R

Addition of COMP TP 1 20

Changes to COAF Sch 4

Changes to COLL Sch 4

Change to CRED Sch 4

Deletion and replacement of RCB Sch 4

Change to REC Sch 4

Changes to LR 8.2.1R, 8.2.2R and 8.2.3R

Changes to LR 8.3.1R, 8.3.4R and 8.3.5AR

Changes to LR 8.4.2R and 8.4.12R

Changes to LR 8.6.9BG

Addition of LR Sch 4

Addition of DTR Sch 4

Addition of PR Sch 4

Changes to PERG 1.5.1G

Changes to PERG 3.1.2G

Changes to PERG 8.2.3G and 8.2.5G

Changes to PERG 8.4.34G

Changes to PERG 8.14.18G

Changes to PERG 8.19.1G

Changes to PERG 8.20.4G

Changes to PERG 8.36.1G

Changes to PERG 9.10.3G and 9.10.6G

Changes to PERG 10.5

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

- correction to the definition of “arranging (bringing about) a regulated sale and rent back agreement” to correct a minor error in the *Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009* (FSA 2009/36);
- change to the definition of “deposit” to make clear that some types of deposit which are excluded from the Regulated Activities Order definition of “deposit” are nevertheless protected for the purposes of the compensation scheme;
- correction to the definition of “related party” to make clear that there are two separate applications of this defined term rather than one;
- correction in SYSC 19.2.1R to remove an unintended circularity of drafting in respect of “*remuneration policies*” since this defined term already includes the ‘procedures and practices’ referred to in this rule;
- correction to COBS 15.4.4R, by changing the reference in that provision to “distance contract” to “contract”;
- correction to one of the provisions in MCOB to correct a minor error in the *Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009* (FSA 2009/36);
- change to MAR 5.7.8EU to correct an inadvertent error in the copying out of the EU provision, and in MAR 5.7.1R to ensure that this provision is consistent with the intentions of that EU provision;
- changes to the website references in MAR 7.2.13G and 7.2.14G;
- changes to SUP 10.6.4R and 10.6.8R to make clear that the recent extension of CF1 and CF2 to holding companies and parent undertakings (PS09/14¹ refers) does not apply where the holding company or parent undertaking is itself a regulated firm (i.e. regulated either by the FSA or an EEA regulator); this is consistent with the original policy intention as expressed in CP08/25²;
- change to SUP 10.12.3G(1) by dividing the text in order to make the intended meaning clearer;
- transitional provisions have been added to the recently extended application of controlled functions to overseas firms with a UK branch (PS09/4 refers); again, this delivers the policy intention as expressed in CP08/25;
- correction to a cross-reference in DISP Appendix 1;
- amendment to the compensation provisions (in COMP 10.2) which relate to the limits on compensation payable following a merger of building societies or a transfer of business of a building society to a subsidiary of another mutual society, to make more clear that these limits do apply in the latter event;

1 PS09/4 *The approved persons regime – significant influence function review* (July 2009)

2 CP08/25 *The approved persons regime – significant influence function review* (December 2008)

- new text for the Introduction to COMP to cover the new chapter 7 of COMP;
- amendment to COMP 17.2.8R to make clear that firms are only required to record, in a single customer view, a customer's national insurance number where they already hold this;
- changes to various provisions in LR to ensure consistency with changes made to the definitions of "disclosure rules" and "transparency rules" in this month's *Listing Rules Sourcebook (Amendment) Instrument 2009* (FSA 2009/54);
- corrections to various cross-references throughout PERG;
- changes and updates to many of the schedules which list the legislative powers under which the individual modules were made (Schedule 4: Powers exercised). These schedules are purely for guidance and have no legislative effect. Other minor changes have also been made administratively to ensure a consistent presentation of this information between the various modules; these changes, which do not affect the listing of the powers, are not shown in the instrument. The schedules for DEPP and DISP will be dealt with in the next Administration instrument.

2.4 These changes come into force on **6 October 2009** with the exception of the following changes:

- changes to COMP 10 and COMP TPs, which come into force on **1 October 2009** to coincide with changes made the *Compensation Sourcebook (Mutual Society Mergers and Protected Deposit Transfers under the Special Resolution Regime) Instrument 2009* (FSA 2009/43);
- change to SYSC 19.2.1R, which comes into force on **1 January 2010** to coincide with changes made by the *Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009* (FSA 2009/48);
- changes to the definition of "deposit" and COMP 17, which come into force on **31 December 2010** to coincide with changes made by the *Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009* (FSA 2009/47).

Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009 (FSA 2009/50)

Changes to Glossary:

Changes to the definitions of "connected person", "employees' share scheme", "issuer", "OEIC Regulations", "participation", "relevant security", "share", "subsidiary undertaking" and "treasury shares"

Changes:

Changes to COND 2.3.6G, 2.3.7G, 2.3.8G, 2.3.9G and 2.3.12G

Changes to GEN TP 1.2

Changes to GENPRU 2.2.64R, 2.2.78R, 2.2.80R, 2.2.83R, 2.2.98R and 2.2.101R

Changes to IPRU(FSOC) Chapter 7 Part 1

Changes to IPRU(INS) Chapters 9.36, 11.1, Appendix 9.1 and Appendix 9.15

Changes to IPRU(INV) 2.3R, Annex D 3.5, 5.2 and 9.8

Changes to MCOB 3.6.2G

Changes to MAR Annex 1.1.2G and 1.1.7G

Changes to SUP 18.2.53G

Changes to COLL 3.2.6R

Changes to CRED 14 Annex 1G

Changes to LR 5.2.12R

Changes to LR 5.3.2R

Changes to LR 9.3.12R

Changes to LR 9.5.10R

Changes to LR 9.8.6R, 9.8.13R

Changes to LR 13.8.2R

Changes to LR Appendix 1.1.1

Changes to DTR 5.1.1R

Changes to BSOG 1.1.3G

Changes to BSOC 3.3.19G and 3.3.22G

Changes to PERG 9.1.4G

Changes to PERG 9.6.5G

Changes to PERG 9.10.4G

2.5 Since it received Royal Assent, the Companies Act 2006 has been brought into effect, in phases, by a number of commencement orders. Because the Handbook contains various references to previous Companies Act legislation repealed by the Companies Act 2006, we have been updating those references so that they now reflect the appropriate Companies Act 2006 and other statutory references, the most recent of which comes into effect on **1 October 2009**.

2.6 There is also a new transitional provision to ensure continuity of law, so that things done under previous Companies Act legislation that are repealed and replaced by the 2006 Act will continue to be effective.

2.7 These changes have not been consulted on.

Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 (FOS 2009/4)

2.8 For the changes made to the Glossary by this instrument, see paragraphs 2.18 to 2.20 of this Notice.

Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009 (FSA 2009/52)

2.9 For the changes made to the Glossary by this instrument, see paragraphs 2.32 to 2.36 of this Notice.

Listing Rules Sourcebook (Amendment No 3) Instrument 2009 (FSA 2009/54)

2.10 For the changes made to the Glossary by this instrument, see paragraphs 2.58 to 2.63 of this Notice.

HIGH LEVEL STANDARDS

Principles for Businesses (PRIN)

Handbook Administration (No 15) Instrument 2009 (FSA 2009/49)

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

Senior Management Arrangements, Systems and Controls sourcebook (SYSC)

Handbook Administration (No 15) Instrument 2009 (FSA 2009/49)

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

Threshold Conditions (COND)

Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009 (FSA 2009/50)

2.13 For changes made to COND by this instrument, see paragraphs 2.5 to 2.7 of this Notice.

General Provisions (GEN)

Handbook Administration (No 15) Instrument 2009 (FSA 2009/49)

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

Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009 (FSA 2009/50)

- 2.15 For the changes made to GEN by this instrument, see paragraphs 2.5 to 2.7 of this Notice.

Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009 (FSA 2009/52)

- 2.16 For the changes made to GEN by this instrument, see paragraphs 2.32 to 2.36 of this Notice.

Fees manual (FEES)

Handbook Administration (No 15) Instrument 2009 (FSA 2009/49)

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

Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 (FOS 2009/4)

Changes to Glossary: ***Change to the definition of “payment service provider”***

Changes: ***Addition of FEES 5.5.1AR, 5.5.6AR and 5.5.7BR***

Changes to FEES 5.5.15R

Addition of FEES 5.7.2AR

Changes to FEES 5.9.1AR and 5.9.2G

Changes to FEES 5 Annex 1R

Changes to DISP TP 1.4

- 2.18 Following consultation in Chapter 10 of CP09/20³ the Board of the Financial Ombudsman Service (FOS) has made changes to enable the FOS to charge:
- case fees to payment service providers and to firms taking advantage of the transitional provisions under the payment services directive; and

³ CP09/20 *Quarterly consultation (No.21)* (July 2009)

- case fees and annual levies to payment service providers authorised elsewhere in the European Economic Area (EEA) who wish to offer services to customers in the UK on a services basis and who choose to participate in the voluntary jurisdiction of the FOS.
- 2.19 Under the Act, the FSA and the FOS are given shared powers to make the rules in FEES 5. Some rules are made by the FSA, some by the FSA and the FOS and some by the FOS alone. Rules made by the FOS are subject to approval by the FSA.
- 2.20 The FSA has now approved the making by the FOS of this instrument. The changes come into force on **1 November 2009**, which is the date the Payment Services Regulations take effect.

PRUDENTIAL STANDARDS

General Prudential sourcebook (GENPRU)

Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009 (FSA 2009/50)

- 2.21 For the changes made to GENPRU by this instrument, see paragraphs 2.5 to 2.7 of this Notice.

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

Handbook Administration (No 15) Instrument 2009 (FSA 2009/49)

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

Prudential sourcebook for Insurers (INSPRU)

Handbook Administration (No 15) Instrument 2009 (FSA 2009/49)

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

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

Handbook Administration (No 15) Instrument 2009 (FSA 2009/49)

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

Interim Prudential sourcebook for Friendly Societies (IPRU(FSOC))

*Companies Act 2006 (Consequential Handbook Amendments No 3)
Instrument 2009 (FSA 2009/50)*

- 2.25 For the changes made to IPRU(FSOC) by this instrument, see paragraphs 2.5 to 2.7 of this Notice.

Interim Prudential sourcebook for Insurers (IPRU(INS))

*Companies Act 2006 (Consequential Handbook Amendments No 3)
Instrument 2009 (FSA 2009/50)*

- 2.26 For the changes made to IPRU(INS) by this instrument, see paragraphs 2.5 to 2.7 of this Notice.

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

*Companies Act 2006 (Consequential Handbook Amendments No 3)
Instrument 2009 (FSA 2009/50)*

- 2.27 For the changes made to IPRU(INV) by this instrument, see paragraphs 2.5 to 2.7 of this Notice.

BUSINESS STANDARDS

Conduct of Business sourcebook (COBS)

Handbook Administration (No 15) Instrument 2009 (FSA 2009/49)

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

Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009 (FSA 2009/52)

- 2.29 For the changes made to COBS by this instrument, see paragraphs 2.32 to 2.36 of this Notice.

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

Handbook Administration (No 15) Instrument 2009 (FSA 2009/49)

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

*Companies Act 2006 (Consequential Handbook Amendments No 3)
Instrument 2009 (FSA 2009/50)*

- 2.31 For the changes made to MCOB by this instrument, see paragraphs 2.5 to 2.7 of this Notice.

Banking: Conduct of Business sourcebook (BCOBS)

Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009 (FSA 2009/52)

Changes to Glossary: *Addition of new definitions of “distance selling contract”, “excepted contract”, “payment instrument” and “payment routing information”*

Change to the definition of “deposit”

Changes:

Deletion of GEN 4.2.1AG

Changes to BCOBS 1.1.2R, 1.1.3R, 1.1.4R

Addition of BCOBS 1.1.5R, 1.1.6R and 1.1.7G

Changes to BCOBS 2.3.8R

Changes to BCOBS 4.1.2G, 4.1.3R and 4.1.4G

Addition of BCOBS 4.2.2G

Addition of BCOBS 5.1.11R, 5.1.12R, 5.1.13R, 5.1.14R, 5.1.15R, 5.1.16R, 5.1.17R, 5.1.18R and 5.1.19R

Addition of BCOBS TP 1

Changes to COBS 1.1.1R

Addition of COBS 1.1.1AR

Deletion of COBS 4.2.5G

Changes to COBS 4.3.1R

Deletion of COBS 4.4.2G

Changes to COBS 4.5.7R and 4.5.8R

Changes to COBS 4.8.1R

Changes to COBS 4.9.1R

Changes to COBS 4.11.1R

Changes to COBS 5.1.10G

Changes to COBS 15.1.1G

Changes to CRED 1.1.2G

Changes to CRED 11.1.1.G

Deletion of CRED 11.1.2G

Changes to CRED 11.1.5G

Changes to CRED 11.2.3G, 11.2.5G and 11.2.6G

Changes to CRED 11.4.1G, 11.4.2G, 11.4.3G, 11.4.4G, 11.4.5G, 11.4.7G, 11.4.8G, 11.4.9G

Deletion of CRED 11.4.10G

Changes to CRED 11.4.11G

Changes to ELM 1.1.5G(2)

Changes to ELM 1.4A.5R

Changes to ELM 1.5.2G

- 2.32 In PS09/6 *Regulating retail banking conduct of business* (April 2009), we announced that we would take on all aspects of regulation for retail banking conduct within our scope from **1 November 2009**, with rules and guidance applying to retail banking services outside the scope of the Payment Services Regulations (PSRs) in a Banking Conduct of Business sourcebook (BCOBS).
- 2.33 We also indicated that we would consult further on several areas that we identified where additional rules or guidance would be desirable.
- 2.34 In Chapter 6 of CP09/20⁴, we undertook this consultation, which covered proposed additional guidance to clarify the existing rules, some transitional provisions and consequential amendments to other Handbook modules needed because of the introduction of BCOBS. We also consulted on adding a small number of rules to fill gaps in consumer protection arising from the scope of the Payment Services Regulations (e.g. for non-Euro, non-Sterling accounts).
- 2.35 This instrument follows that consultation. Feedback on the consultation is set out in Chapter 4 of this Notice.
- 2.36 With the exception of COBS 4.1.4G which comes into force on **1 January 2010**, all changes take effect from **1 November 2009**.

Market Conduct sourcebook (MAR)

Handbook Administration (No 15) Instrument 2009 (FSA 2009/49)

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

Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009 (FSA 2009/50)

- 2.38 For the changes made to MAR by this instrument, see paragraphs 2.5 to 2.7 of this Notice.

4 CP09/20 *Quarterly consultation (No. 21)* (July 2009)

REGULATORY PROCESSES

Supervision manual (SUP)

Handbook Administration (No 15) Instrument 2009 (FSA 2009/49)

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

Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009 (FSA 2009/50)

- 2.40 For the changes made to SUP by this instrument, see paragraphs 2.5 to 2.7 of this Notice.

REDRESS

Dispute Resolution: Complaints sourcebook (DISP)

Handbook Administration (No 15) Instrument 2009 (FSA 2009/49)

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

Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 (FOS 2009/4)

- 2.42 For the changes made to DISP by this instrument, see paragraphs 2.18 to 2.20 of this Notice.

Payment Services (Transitioning Firms) Instrument 2009 (FSA 2009/53)

Changes: **Addition of DISP TP 1.4**

- 2.43 Following consultation in Chapter 10 of CP09/20⁵, the Board has made changes to ensure that firms taking advantage of the transitional provisions under the Payment Services Directive (“transitioning payment institutions”) are covered by the Compulsory Jurisdiction of the Financial Ombudsman Service (FOS) and to extend the FSA’s complaint-handling rules to TPIs on the same basis as they will apply to payment services providers.
- 2.44 The changes come into force on **1 November 2009**, which is the date the Payment Services Regulations take effect.
- 2.45 Feedback for this consultation is set out in Chapter 4 of this Notice.

5 CP09/20 *Quarterly consultation* (No. 21) (July 2009)

Compensation sourcebook (COMP)

Handbook Administration (No 15) Instrument 2009 (FSA 2009/49)

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

Complaints against the FSA sourcebook (COAF)

Handbook Administration (No 15) Instrument 2009 (FSA 2009/49)

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

SPECIALIST SOURCEBOOKS

Collective Investment Schemes sourcebook (COLL)

Handbook Administration (No 15) Instrument 2009 (FSA 2009/49)

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

Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009 (FSA 2009/50)

- 2.49 For the changes made to COLL by this instrument, see paragraphs 2.5 to 2.7 of this Notice.

Credit Unions sourcebook (CRED)

Handbook Administration (No 15) Instrument 2009 (FSA 2009/49)

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

Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009 (FSA 2009/50)

- 2.51 For the changes made to CRED by this instrument, see paragraphs 2.5 to 2.7 of this Notice.

Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009 (FSA 2009/52)

- 2.52 For the changes made to CRED by this instrument, see paragraphs 2.32 to 2.36 of this Notice.

Electronic Money sourcebook (ELM)

Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009 (FSA 2009/52)

- 2.53 For the changes made to ELM by this instrument, see paragraphs 2.32 to 2.36 of this Notice.

Regulated Covered Bonds sourcebook (RCB)

Handbook Administration (No 15) Instrument 2009 (FSA 2009/49)

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

Recognised Investment Exchanges and Recognised Clearing House sourcebook (REC)

Handbook Administration (No 15) Instrument 2009 (FSA 2009/49)

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

LISTING, PROSPECTUS AND DISCLOSURE

Listing Rules sourcebook (LR)

Handbook Administration (No 15) Instrument 2009 (FSA 2009/49)

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

Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009 (FSA 2009/50)

- 2.57 For the changes made to LR by this instrument, see paragraphs 2.5 to 2.7 of this Notice.

Listing Rules Sourcebook (Amendment No 3) Instrument 2009

Changes to Glossary:

Addition of new definitions of “premium listing”, “premium listing (commercial company)”, “premium listing (investment company)”, “standard listing” and “standard listing (commercial company)”

Changes to the definitions of “corporate governance rules”, “Disclosure Rules and Transparency Rules”, “DTR”, “listing rules” and “Transparency rules”

Deletion of the definitions “primary listed issuer”, “primary listing”, “secondary listed issuer” and “secondary listing”

Changes:

Changes to LR 14.1.1R

Changes to LR 14.2.5G

Changes to LR 14.3.1R, 14.3.2R, 14.3.3G, 14.3.6R, 14.3.7R, 14.3.8R, 14.3.9R, 14.3.10R, 14.3.11G, 14.3.17R, 14.3.18R and 14.3.22G

Changes to LR 1.4.1R

Addition of LR 1.5.1G and 1.5.2R

Changes to LR 3.3.1R

Changes to LR 5.2.5R

Deletion of LR 5.2.5AR and 5.2.6R

Changes to LR 5.2.7R, 5.2.8R, 5.2.10R and 5.2.12R

Addition of LR 5.4A (LR 5.4A.1R, 5.4A.2G, 5.4A.3R, 5.4A.4R, 5.4A.5R, 5.4A.6R, 5.4A.7R, 5.4A.8R, 5.4A.9G, 5.4A.10R, 5.4A.11R, 5.4A.12R, 5.4A.13G, 5.4A.14R, 5.4A.15G and 5.4A.16G)

Changes to LR 6.1.1R

Changes to LR 7.1.1R

Changes to LR 7.2.3G

Changes to LR 8.1.2R

Changes to LR 8.2.1R

Addition of LR 8.2.1AR

Changes to LR 8.4.11R

Addition of LR 8.4.14R, 8.4.15R and 8.4.16R

Changes to LR 8.7.13R and 8.7.14R

Changes to LR 9.1.1R, 9.1.2R, 9.1.3R and 9.1.4R

Changes to LR 9.3.10G

Changes to LR 9.8.7R

Addition of LR 9.8.7AR

Changes to LR 10.1.1R

Changes to LR 11.1.1R

Changes to LR 12.1.1R

Changes to LR 13.1.1R

Changes to LR 14, 14.1.1R

Changes to LR 14.2.1R and 14.2.5G

Deletion of LR 14.2.6R

Addition of LR 14.3.24R

Changes to LR 15.1.1R

Changes to LR 16.1.1R

Changes to LR 16.4.1R

Changes to LR Appendix 1.1

Addition of LR TR 4

- 2.58 Following consultation in CP08/21⁶, (A review of the structure of the Listing Regime), the Board has made amendments to the Listing Rules sourcebook (LR).
- 2.59 The effects of the amendments are:
- to restructure the listing regime into two segments, Premium and Standard;
 - to require overseas Premium Listed companies to comply or explain against the UK Combined Code;
 - to require overseas Standard Listed companies to comply with the EU Company Reporting Directive;
 - to make the Standard Listing segment available to UK companies; and
 - to simplify the process for companies with equity listing wishing to move from one segment to another by clarifying that a cancellation of their listing is not required.
- 2.60 With the exception of the changes in LR 14 which take effect from **6 October 2009**, all the changes come into force on **6 April 2010**.
- 2.61 The amendments will ensure that greater clarity is achieved for the regime as a whole and that there is as far as possible a level playing field for all listed companies irrespective of their country of incorporation. The amendments will come into effect on **6 April 2010**, with the exception of those to make the Standard segment available to UK companies, which will come into effect on **6 October 2009**. This is in response to demand from a small number of issuers with specific capital-raising needs.
- 2.62 We will be publishing in the first week of October a full Feedback and Policy Statement. This will also include further consultation on two issues:
- requiring overseas Premium Listed companies to offer Pre-emption rights to their existing shareholders – we have decided as a policy issue that this change should be made and we are seeking input on whether the rule as drafted is effective in securing that policy outcome; and
 - requiring that new Listed issues are admitted to trading on a regulated market.
- 2.63 We are also carrying out an exercise to allocate all securities to the relevant listing category. The vast majority of securities will be easily allocated but in a small number of cases we will need to tighten the existing definitions or amend the scope of current Listing Rule chapters. This exercise will require a separate consultation to accommodate necessary rule changes. We envisage that this consultation will be issued in mid-November 2009, with a short period for receiving responses of approximately six weeks, so that all necessary rule changes can be made well before the final implementation date of **April 2010**.

6 CP08/21 *Consultation on amendments to the Listing Rules and feedback on DP08/1* (December 2008)

Prospectus Rules sourcebook (PR)

Handbook Administration (No 15) Instrument 2009 (FSA 2009/49)

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

Disclosure Rules and Transparency Rules sourcebook (DTR)

Handbook Administration (No 15) Instrument 2009 (FSA 2009/49)

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

Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009 (FSA 2009/50)

- 2.66 For the changes made to DTR by this instrument, see paragraphs 2.5 to 2.7 of this Notice.

3 Changes outside the Handbook

- 3.1 Changes have also been made this month to material outside the Handbook, in the following Regulatory Guides.

Building Societies Regulatory Guide (BSOG)

*Companies Act 2006 (Consequential Handbook Amendments No 3)
Instrument 2009 (FSA 2009/50)*

- 3.2 For the changes made by this instrument, see paragraphs 2.5 to 2.7 of this Notice.

Perimeter Guidance manual (PERG)

Handbook Administration (No 15) Instrument 2009 (FSA 2009/49)

- 3.3 Minor changes have been made to the following PERG provisions to correct out-of-date cross-references.

Changes:

Changes to PERG 1.5.1G
Changes to PERG 3.1.2G
Changes to PERG 8.2.3G and 8.2.5G
Changes to PERG 8.4.34G
Changes to PERG 8.14.18G
Changes to PERG 8.19.1G
Changes to PERG 8.20.4G
Changes to PERG 8.36.1G
Changes to PERG 9.10.3G and 9.10.6G
Changes to PERG 10.5

3.4 For the other changes by this instrument, see paragraphs 2.2 to 2.4 of this Notice.

Companies Act 2006 (Consequential Handbook Amendments No 3)
Instrument 2009 (FSA 2009/50)

3.5 For the changes made by this instrument, see paragraphs 2.5 to 2.7 of this Notice.

4 Feedback on responses to consultation

- 4.1 This chapter contains feedback on responses to the following consultations:
Chapters 6 and 10 of *CP09/20 Quarterly consultation (No. 21)* (July 2009).

Chapter 6 of CP09/20: Quarterly consultation (No 21)

Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009 (FSA 2009/52)

- 4.2 We received 24 responses to our consultation, from consumer bodies, trade associations and firms.

Advance notice of disadvantageous changes to interest rates and of bonus or introductory rates coming to an end

- 4.3 We proposed adding guidance to BCOBS 4 to make it clear that ‘appropriate information’ for non-payment accounts includes:
- a. providing reasonable advance personal notification to banking customers of any material change to interest rates to their disadvantage;
 - b. providing reasonable advance personal notification to banking customers of any introductory or bonus interest rates coming to an end; and
 - c. where relevant, a reminder in such notification of the fact that other savings accounts are available and that the firm will, where applicable, help a customer to switch.
- 4.4 We also proposed adding guidance to suggest that firms consider disclosing on statements any interest rate that applies.
- 4.5 In determining whether a change in interest rates is material, we indicated that we thought this would be affected by the size of the balance and the size of the change in rate, and welcomed views on whether ‘materiality’ should be more precisely defined, where it should be defined and what the content should be.

- 4.6 For these provisions, we proposed a six-month transitional period (until 1 May 2010), during which firms would be required to comply with their obligations under the general law and (if subscribers) the current Banking Code.
- 4.7 We received detailed responses on this issue, with a variety of views.⁷

Advance notification of material changes to interest rates that are to a customer's disadvantage

- 4.8 There was widespread agreement, from both the industry and consumer bodies, that consumers should be notified of material changes. However, several industry respondents disagreed with our view that the proposed requirement for personal advance notification was proportionate, saying it would not influence consumer behaviour, would lead to significant financial and environmental costs and inhibit innovation. Some also pointed out that a requirement for reasonable advance notification may have a destabilising impact on margins. Consumer bodies, however, were supportive of advance notification.
- 4.9 While most respondents agreed that there is a need for further information on what constitutes a 'material' change, there were differing views as to where it should be provided, with respondents split between whether it should be in BCOBS or in industry guidance.
- 4.10 Several respondents made suggestions for parameters for identifying a 'material' change, based on account balance and interest rate change. There were mixed views on what the definition of a 'disadvantageous' change should be, with several respondents supporting a continued comparison to the base rate, as is currently in the Banking Code – i.e. if the Bank of England base rate falls by 0.5 percentage points, a firm's decision to reduce a customer's non-payment account interest rate by 0.5 percentage points would not be considered disadvantageous. However, others pointed out that it was simpler, and more consistent with the PSRs' requirements in this area, to view a 'disadvantageous' change to interest rates as being any reduction. The BBA has provided us with two proposals for Industry Guidance in this area – one considering a 'disadvantageous' change to be a decline relative to the base rate, and the other defining 'disadvantageous' as any decrease.
- 4.11 Several respondents sought clarification as to whether accounts that track a reference rate (i.e. tracker rates) would be captured and need advance notification.

⁷ A number of industry respondents also indicated that they disagreed with our interpretation of the requirements of the PSRs with respect to notification of changes in interest rates for payment accounts. We have responded separately on this point to the trade associations.

Advance notification of bonus or introductory interest rates coming to an end

- 4.12 Most industry respondents said there should also be a materiality requirement here, suggesting a minimum account balance threshold, and that it should only apply to accounts where the bonus or introductory period is more than 12 months. Other industry respondents said that no notification should be required, as long as the customer is provided with clear information when the product is taken out.
- 4.13 Respondents also questioned whether this requirement would apply only to products taken out after 1 November 2009, and sought clarification that BCOBS 4.1.2G(4) would not apply. One respondent said that this should be referred to as a ‘reminder’, as consumers are provided with this information when they first take out the product.

Notification requirements

- 4.14 Our draft guidance at BCOBS 4.1.2G(4) indicated that the notification discussed above should also refer, where applicable, to the fact that the firm offers a comparable retail banking service for which the customer is eligible, indicate that the customer may move to that service or to another bank, and indicate that the firm will assist the customer to move accounts if he wishes to do so.
- 4.15 This proposal was supported by consumer bodies. Several firms raised concerns, believing that the guidance should not indicate that they should encourage customers to switch, or indicate that other providers may have suitable products.

Other points raised

- 4.16 Two consumer bodies said that our guidance suggesting that firms disclose interest rates on statements should be a rule.
- 4.17 Several respondents sought confirmation that the guidance on disclosing interest rates on statements would not apply to passbook accounts.
- 4.18 Several industry respondents pointed out the difficulty that the guidance to ‘take into account the period of notice required to cancel the contract’ would cause for accounts with long notice periods.

Costs and benefits

- 4.19 Firms highlighted the costs associated with personal notification, and indicated that they expected there would be no resulting consumer benefit. Consumer bodies felt that there would be benefits to consumers that would outweigh the costs, and pointed out that the system changes required would need to be undertaken to comply with the PSRs in any case.
- 4.20 We provided an estimate that 10% of accounts were internet-based. The BBA estimated that up to 25% of account holders can be notified by e-mail (and would therefore not incur postal costs for notification). However one of the smaller building societies pointed out that less than 2% of their accounts are internet based.

Our response:

- 4.21 A change in interest rate that happens automatically because it tracks a reference rate (i.e. tracker rates) would not be captured by this guidance, which applies only ‘where a firm proposes to exercise a power’ to make a material change to any rate of interest.
- 4.22 On the definition of a ‘disadvantageous’ interest rate change, we do not believe that changes should be considered relative to the base rate, as this is confusing for the consumer, and does not allow them the information required to make an informed decision on whether to spend, save or invest their money. It is also inconsistent with the approach taken in the PSRs and not relevant for non-sterling currency accounts. A ‘disadvantageous’ interest rate change in this context is therefore any reduction or other change in the interest rate that is unfavourable to the banking customer.
- 4.23 We consider that, given the rules and guidance already provided in BCOBS, there is no need for the addition of a prescriptive definition of a ‘material change’. We note the views of respondents and the BBA that they would like to have industry guidance on this, and we will consider any application for confirmation of industry guidance in line with our BCOBS rules and guidance.
- 4.24 On the need to take into account the period of notice required by the banking customer to cancel the contract, this does not necessarily mean that no changes can be made during the notice period, but a reminder that the notice period is one of the factors that should be taken into account.
- 4.25 We have considered respondents’ views that a materiality requirement should also apply to the notification of introductory and bonus interest rates coming to an end, and agree that, given the costs and benefits of our proposals agree that this is reasonable. We will therefore include a materiality clause that indicates that firms should notify ‘where appropriate’, and that in considering when it is appropriate, should consider the reduction in interest rate, account balance and period since the contract was entered into. Given the systems changes involved, we will also include a transitional provision stating that firms need not have regard to this guidance in relation to a bonus or introductory rate of interest that expires before **1 May 2010**. This will then apply to bonus and introductory periods that end after that date, regardless of when the contract was entered into.
- 4.26 While several firms indicated that they did not support our guidance that notification should include, where applicable, information on comparable services offered by the firm and indicate that it will assist the customer to move, we consider this is important guidance on what information is ‘appropriate’ for the purposes of BCOBS 4.1.1R.
- 4.27 We appreciate the views of consumer bodies in relation to guidance on statements, but believe it can not be justified as a rule on cost/benefit grounds, particularly where advance notification of interest rate changes is already provided, however we would still encourage firms to do so. This guidance would apply only where statements are issued. If a firm does not issue written statements of account for the reasons outlined in BCOBS 4.2.1R(1), then this guidance would not be relevant to them.

- 4.28 On the costs and benefits of our proposals, we agree that the impact on a firm will depend on their customer and account profile. For example firms with a low proportion of internet-based accounts will likely face greater costs per notification than those with a greater proportion of internet-based accounts. On the whole, however, our total industry-wide estimate of 10% of accounts being internet-based appears to be reasonable.
- 4.29 We estimated that 40% of accounts would not satisfy the materiality criteria in relation to advance notice of disadvantageous changes to interest rates, while the figures from the BBA indicate that, depending on customer profile, the proportion of non-payment accounts with balances below the industry guidance proposed £500 de minimis limit vary between 30% – 60%, not significantly different from our estimate in the CP.
- 4.30 We did not receive any further comments on our estimates of the proportion of accounts that would not satisfy the materiality criteria, so consider it a reasonable basis for our cost estimates.
- 4.31 The inclusion of a materiality clause in the guidance in relation to the reminder of introductory and bonus interest rates coming to an end will reduce the compliance costs (compared with the option of no materiality clause). As accounts failing the materiality test tend to have small balances, the reduction in compliance costs will therefore outweigh any potential benefits those account holders may obtain.

Liability for losses for unauthorised transactions

- 4.32 In PS09/6, we identified a potential gap arising as a result of the provisions of the PSRs relating to liability for losses for unauthorised transactions being limited to transactions within the PSRs scope. We therefore proposed adding rules on unauthorised transactions to BCOBS 5 designed to achieve a similar effect to those provisions of the PSRs, which would cover accounts and retail banking services outside the scope of the PSRs and within the scope of BCOBS (affecting, for example, accounts denominated in currencies other than sterling or euro and payments made by cheque).
- 4.33 Respondents were supportive of our proposals. Several industry respondents also stated that there should be an additional provision mirroring regulation 59 in the PSRs, limiting the period in which a claim can be made by a customer to 13 months after the debit date.
- 4.34 One firm also requested information as to why the draft rule at 5.1.12(4) includes a prohibition on the customer being liable for any consequential losses in respect of an unauthorised payment, which seems to go further the PSRs. Another firm questioned why BCOBS 5.1.12R(3)(c) excluded distance contracts.
- 4.35 Some respondents sought clarification of the terms ‘gross negligence’ and what a ‘reasonable period’ is (particularly as firms may need time to ascertain whether a customer has acted fraudulently or with gross negligence).

Our response:

- 4.36 We believe it is important to extend these protections to consumers for transactions outside the scope of the PSRs. We do not, however, consider there to be a case for including a rule to mirror regulation 59 of the PSRs. On BCOBS 5.1.12(4)R, we consider this to be an important consumer protection. We will therefore proceed with our rule at BCOBS 5.1.11R and 5.1.12R as proposed.
- 4.37 Gross negligence is a legal concept that is widely understood, and reflects the language used in the corresponding provisions of the PSRs. On the requirement to act within a ‘reasonable period’ we would, for example, expect it to be reasonable to investigate a claim before making a refund if there is prima facie evidence to suggest that either fraud, or deliberate or grossly negligent behaviour on the part of the customer, may have occurred. However, if this is not the case, the refund and other correcting actions should take place as quickly as reasonably practicable. Where an investigation is justified, it would need to be carried out as quickly as reasonably practicable.
- BCOBS 5.1.12R(3)(c) excludes distance contracts to provide consistency with the provisions of the PSRs (see regulation 62(3)(c)).

Exclusion of liability

- 4.38 For consistency with our Conduct of Business sourcebook (COBS), we proposed adding a rule to BCOBS 1 that would prohibit a firm from seeking to exclude or restrict any duty or liability it may have to customers under the regulatory system or under the general law.
- 4.39 All respondents who provided comment on this issue agreed with our proposal and draft rules.

Our response:

- 4.40 We will proceed with our proposals at BCOBS 1.1.6R and 1.1.7G in relation to exclusion of liability.

Making funds available and value dating

- 4.41 We proposed that, for accounts that are not payment accounts, any funds received by a firm for a customer’s account be value dated on the day they are received (except in the case of paper cheques). We also proposed adding guidance to BCOBS 4.1.4G, suggesting that firms disclose to customers when funds will be made available.
- 4.42 Respondents generally agreed with our decision not to propose adding a rule requiring funds to be made available immediately, with the exception of two consumer bodies who thought consumers should have access to their funds as soon as they arrive, with one citing that firms would need to change their systems anyway in order to accommodate a similar requirement in the PSRs. Firms generally supported our proposed guidance on disclosing to customers when their funds will be available.

- 4.43 On our proposal for value-dating, most respondents were in agreement with our proposal. However several pointed out the difficulties that firms providing services through agents would have complying with the requirement in the case of cash placed with a firm (BCOBS 5.1.13R(1)(b)) due to a delay in funds paid in at an agency reaching the principal.
- 4.44 One firm felt our proposal to add a rule on value-dating was inappropriate, as EU legislators did not intend this provision to apply to transactions on non-payment accounts, and pointed out that the nature of funds movement into and out of a non-payment account is different to a payment account. They suggested it would result in a downward adjustment in long term savings interest rates to compensate for the increased cost of funds to firms.
- 4.45 Another firm asked that the exemption for cheques be extended to cover the clearing period for inbound direct debit payments into savings accounts. A further point was that this requirement could cause difficulties when fraud investigation is underway.

Our response:

- 4.46 On our proposed guidance on disclosing when funds will be made available, we will proceed with BCOBS 4.1.4G(5). We considered the consumer bodies' view that we should reconsider making a rule on requiring funds to be made available but, given that most non-payment accounts are generally used in a different manner to payment accounts, a requirement for funds to be made available immediately would have limited benefits for the associated costs.
- 4.47 On the proposed value-dating rules, we note the view put forward by the industry that agency banks and small building societies will have difficulty complying due to the delay in cash paid in at an agency reaching the principal. These firms will need to make changes to systems or processes in order to meet these requirements. Therefore we will proceed with our proposed rule at BCOBS 5.1.13R, but put in place a transitional provision for three months (until 1 February 2010).
- 4.48 The point on inbound direct debit payments relates to requirements in the PSRs on making funds available, not to the proposed BCOBS rules and guidance. There should be no impact on fraud investigations.

Incorrect execution or non-execution of transactions

- 4.49 The PSRs include a requirement that, where a firm has failed to execute or has incorrectly executed a transaction and the customer is not at fault, the firm must restore the account to the position it would otherwise have been in. We consulted on adding a rule to BCOB 5 to achieve a similar effect for transactions outside the scope of the PSRs.
- 4.50 Most respondents agreed with our proposed rules, with several industry respondents also saying that we should include a provision mirroring Regulation 78 of the PSRs (on the right of recourse), which permits a firm to seek compensation from the firm responsible for the transaction's failure.

Our response:

- 4.51 We will proceed with our rules at BCOBS 5.1.14R to 5.1.19R, as proposed. Given the scope of our rule-making powers under FSMA, it would not be appropriate for us to make a rule in BCOBS seeking to create a right of recourse for a firm against another firm.

Transitional provisions

- 4.52 We proposed a six-month transitional provision from 1 November to allow firms extra time to change references to the Banking Code and Business Banking Code in documentation and literature. We also asked whether there was a need for any other transitional provisions with respect to our proposals.
- 4.53 There was broad agreement in relation to our proposed transitional provision on references to the Banking Code, although several firms said they would be changing their brochures anyway given the PSRs changes that need to be implemented.
- 4.54 Several industry respondents said there should also be a transitional provision for all of the new requirements proposed in this QCP, while other said they should be extended to all requirements for non-EEA accounts.

Our response:

- 4.55 We will proceed with our proposed transitional provision on references to the Banking Code and Business Banking Code in documentation and literature.
- We considered the need for further transitional provisions at the same time as we considered the case for our other proposals, and have responded to each when considering issues above, resulting in:
- a transitional period until **1 May 2010** for our guidance on the advance notification of material detrimental interest rate changes and bonus/introductory interest rates ending; and
 - a transitional period until **1 February 2010** for BCOBS 5.1.13R on value-dating.

Other changes

- 4.56 We proposed a number of minor consequential amendments to GEN, COBS, ELM and CRED arising as a result of the introduction of BCOBS on **1 November 2009**.
- 4.57 We also proposed a minor amendment to BCOBS 2.3.8R, which is the rule requiring that for any information that refers to a particular tax treatment or rate of interest payable, a firm must ensure that it prominently states that the tax treatment or the rate of interest payable depends on the individual circumstances of each banking customer and may be subject to change in the future. Our proposed change would allow firms the flexibility to provide the required disclosure in another communication as long as that separate communication is provided to the *banking customer* on paper or in another *durable medium* in good time before the customer is committed to the transaction.

- 4.58 We did not receive any comments on our proposed consequential amendments to GEN, COBS, ELM and CRED.
- 4.59 On our proposed amendment to BCOBS 2.3.8R, we received five responses, three of which had no concerns about our proposals. One respondent suggested we issue guidelines for the wording used within communications to improve consistency among firms. Another respondent queried the requirement to provide information in a durable medium following a telephone communication which referred to a particular tax treatment or rate of interest payable.

Our response:

- 4.60 We will proceed with our consequential amendments to GEN, COBS, ELM and CRED as proposed.
- 4.61 In taking an outcome-based approach, we consider that the obligations of BCOBS 2.3.8R should be considered in a way which is appropriate and proportionate taking into account the means of communication. We therefore do not consider it appropriate to issue guidance over and above that referred to in BCOBS 2.3.9G at this time. We consulted to amend BCOBS 2.3.8R to allow firms the flexibility to provide the required explanations in other communications. Where a particular tax treatment or rate of interest payable is referred to within a telephone communication, the proposed rule allows the provision of that information within the telephone communication and does not restrict it to a durable medium. We will therefore proceed with our rules at BCOBS 2.3.8R as proposed.
- 4.62 The amendments made in the light of consultation do not affect the cost benefit analysis or the compatibility statement, which remain as published in the CP. The changes now made by this instrument are listed in paragraphs 2.32 to 2.36 of this Notice.

Chapter 10 of CP09/20: Quarterly consultation (No 21)

Payment Services (Transitioning Firms) Instrument 2009 (FSA 2009/53)

- 4.63 In Chapter 10 of CP09/20⁸, we proposed changes to the Dispute Resolution: Complaints sourcebook (DISP) to enable them to ensure that firms taking advantage of the transitional provisions under the payment services directive “transitioning payment institutions” (TPIs) are covered by the Compulsory Jurisdiction of the Financial Ombudsman Service (FOS) and to extend the FSA’s complaint-handling rules to TPIs on the same basis as they will apply to payment services providers.
- 4.64 One response to the consultation was received, which favoured the changes proposed. The Board has therefore made the changes as consulted on, without amendment.

8 CP09/20 *Quarterly consultation (No. 21)* (July 2009)

4.65 The cost benefit analysis and compatibility statement set out in CP09/20 remain unchanged. The instrument now made by the Board is described at paragraphs 2.43 to 2.45 of this Notice.

*Payment Services (Financial Ombudsman Service Case Fees 2009/2010)
Instrument 2009 (FOS 2009/4)*

4.66 In Chapter 10 of CP09/20 the Financial Ombudsman Service (FOS) proposed changes to FEES to enable them to charge:

- case fees to payment service providers and to firms taking advantage of the transitional provisions under the payment services directive; and
- case fees and annual levies to payment service providers authorised elsewhere in the European Economic Area (EEA) who wish to offer services to customers in the UK on a services basis and who choose to participate in the voluntary jurisdiction of the FOS.

4.67 One response to the consultation was received, which favoured the changes proposed by FOS. The Board of the FOS has therefore made the changes as consulted on, without amendment.

4.68 The instrument now made by the Board is described at paragraphs 2.18 to 2.20 of this Notice.

List of new instruments and addenda

(See also descriptions within Annex E)

Instruments made or approved by the Board on 24 September 2009

Title of instrument	CP	Modules affected	No. of instrument	Changes effective
Handbook Administration (No 15) Instrument 2009	n/a	Glossary , PRIN, SYSC, GEN, FEES, BIPRU, INSPRU, MIPRU, COBS, MCOB, MAR, SUP, DISP, COMP, COAF, COLL, CRED, RCB, REC, LR, DTR, PR, PERG	FSA 2009/49	1.10.09; 6.10.09; 1.1.10; 31.12.10
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	n/a	Glossary , COND, GEN, GENPRU, IPRU(FSOC), IPRU(INS), IPRU(INV), MCOB, MAR, SUP, COLL, CRED, LR, DTR, BSOG, PERG	FSA 2009/50	1.10.09
[number not used]	-	-	FSA 2009/51	-
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009	09/20 (Ch 6)	Glossary, GEN, BCOBS , CRED, ELM	FSA 2009/52	1.11.09; 1.1.10
Payment Services (Transitioning Firms) Instrument 2009	09/20 (Ch 10)	DISP	FSA 2009/53	1.1.09
Listing Rules Sourcebook (Amendment No 3) Instrument 2009	08/21	Glossary, LR	FSA 2009/54	6.10.09; 6.4.10
Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009	09/20 (Ch 10)	Glossary, FEES , DISP	FOS 2009/4	1.11.09

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

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

Table of Handbook modules showing amending instruments

1. The first of the tables in this Annex lists the modules which make up the Handbook and the instruments by which they were made or amended, together with the date (in italics) on which each module was first commenced (in whole or in part), the date of each instrument which amended it and the number of the Handbook Notice which described the making or amendment. The subsequent tables list instruments making material which lies outside the Handbook.
2. For detailed information on dates in force, see the legal instruments by which the text was made or amended. The date on which each paragraph of the Handbook (or, where relevant, its latest amendment) came into force appears in the consolidated text of the Handbook in the margin of the text beneath the status letter for the paragraph.
3. An asterisk * in this table beside the reference code for a module (or the heading of a table, for provisions outside the Handbook) shows that the Board made a change to that module at its last meeting.
4. The three columns on the right-hand side of this table show the FSA instrument number, the date the instrument was made and the number of the Handbook Notice ("HN") in which details of the instrument were first published.
5. This Annex reference only shows instruments made from 1 January 2007 onwards. We can however supply by email lists, for each Handbook module, of all instruments made *before* 31 December 2006. Requests, which should specify the relevant module(s), should be sent by email to nick.walker@fsa.gov.uk copied to roslyn.anderson@fsa.gov.uk

Handbook instruments made after 1 January 2007

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

*GLOSSARY			
<i>First brought into force</i>	-	21.6.01	-
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) Instrument 2008	2008/17	27.3.08	75
Dispute Resolution: Complaints (Simplification (No 2) and other Amendments) Instrument 2008 <i>(made jointly with FOS as FOS 2008/3)</i>	2008/18	27.3.08	75
Handbook Administration (No 9) Instrument 2008	2008/19	24.4.08	76
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008	2008/22	22.5.08	77
Connected Travel Insurance Instrument 2008	2008/24	22.5.08	77
Market Conduct Sourcebook (Amendment No 9) Instrument 2008	2008/25	22.5.08	77
Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2008 (REVOKED: July 2008)	2008/27	22.5.08	77
Collective Investment Schemes Sourcebook (Property Authorised Investment Funds) Instrument	2008/28	22.5.08	77

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

2008			
Short Selling Instrument 2008	2008/30	12.6.08	78
Disclosure Rules and Transparency Rules Sourcebook (Corporate Governance Rules) Instrument 2008	2008/32	26.6.08	78
Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
Glossary Amendment (Biofuels and Biomass) Instrument 2008	2008/34	24.7.08	79
Disclosure Documents (Amendment) Instrument 2008	2008/35	24.7.08	79
Supervision Manual (Controlled Functions) (Amendment) Instrument 2008	2008/37	24.7.08	79
Short Selling (No 2) Instrument 2008	2008/50	18.9.08	81
Short Selling (No 3) Instrument 2008	2008/51	23.9.08	81
Companies Act 2006 (Consequential Handbook Amendments No 2) Instrument 2008	2008/41	25.9.08	81
Client Assets Sourcebook (Common Platform Provisions) Instrument 2008	2008/45	25.9.08	81
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
Glossary Amendment (Definition of Preference Share) Instrument 2008	2008/56	29.10.08	82
Financial Services Compensation Scheme (Amendment of Tariff Measures and Other Levy Rules) Instrument 2008	2008/57	29.10.08	82
Prudential Categories (Amendment) Instrument 2008	2008/65	4.12.08	83
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008	2008/66	4.12.08	83
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment) Instrument 2008	2008/68	4.12.08	83
Listing Rules (Sponsors) (Amendment) Instrument 2008	2008/70	4.12.08	83
Short Selling (No 5) Instrument 2009	2009/1	14.1.09	84
Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2009	2009/5	22.1.09	84
Supervision Manual (Passporting and Reinsurance) (Amendment) Instrument 2009	2009/9	26.2.09	85
Trading Plan Instrument 2009	2009/12	26.2.09	85
Payment Services Instrument 2009	2009/14	26.3.09	86
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
Supervision Manual (Controllers) (Amendment) Instrument 2009	2009/20	26.3.09	86
Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09	87
Fees (Payment Services) Instrument 2009	2009/23	23.4.09	87
Banking: Conduct of Business Sourcebook Instrument 2009	2009/24	23.4.09	87
Periodic Fees (2009/2010) and Other Fees Instrument 2009	2009/27	28.5.09	88
Fees (Payment Services) (No 2) Instrument 2009	2009/28	28.5.09	88
Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) Instrument 2009	2009/29	28.5.09	88
Recognised Investment Exchanges and Recognised Clearing Houses Sourcebook (Amendments to Recognition Requirements) Instrument 2009	2009/30	28.5.09	88
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)	2009/36	1.7.09	90
Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90
Supervision Manual (Controlled Functions) (Amendment No 2) Instrument 2009	2009/42	23.7.09	90
Collective Investment Schemes Sourcebook (Single Sub-fund Umbrellas) Instrument 2009	2009/44	23.7.09	90
Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009	2009/47	23.7.09	90
Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009	2009/48	11.8.09	91
Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 (<i>instrument made by FOS</i>)	FOS 2009/4	16.9.09	92
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009	2009/52	24.9.09	92
Listing Rules Sourcebook (Amendment No 3) Instrument 2009	2009/54	24.9.09	92

HIGH LEVEL STANDARDS

*PRIN	The Principles for Businesses		
	<i>First brought into force</i>	-	1.12.01
	MiFID (Miscellaneous Amendments) Instrument 2007	2007/9	25.1.07
	Handbook Administration (No 6) Instrument 2007	2007/35	28.6.07

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	MiFID (Deferred Matters and Consequential Amendments) Instrument 2007	2007/58	25.10.07 70a
	Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08 82
	Payment Services Instrument 2009	2009/14	26.3.09 86
	Banking: Conduct of Business Sourcebook Instrument 2009	2009/24	23.4.09 87
	Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09 90
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09 92

*SYSC	Senior Management Arrangements, Systems and Controls		
	<i>First brought into force</i>	-	1.12.01 -
	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
	Supervision Manual (Controlled Functions) (Amendment) Instrument 2008	2008/37	24.7.08 79
	Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08 81
	Senior Management Arrangements, Systems and Controls (Amendment No 2) Instrument 2009	2009/7	26.2.09 85
	Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09 86
	Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09 87
	Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)	2009/36	1.7.09 90
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09 90
	Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09 90
	Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009	2009/48	11.8.09 91
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09 92

*COND	Threshold Conditions		
	<i>First brought into force</i>	-	3.9.01 -
	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
	Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08 82
	Threshold Conditions (Banking Act 2009) Instrument 2009	2009/39	23.7.09 90
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09 92

APER	Statements of Principle and Code of Practice for Approved Persons		
	<i>First brought into force</i>	-	1.12.01 -
	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
	Supervision Manual (Controlled Functions) (Amendment No 2) Instrument 2009	2009/42	23.7.09 90

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

FIT	The Fit and Proper test for Approved Persons		
<i>First brought into force</i>		-	3.9.01
Approved Persons Regime (Simplification and MiFID) Instrument 2007		2007/6	25.1.07
Handbook Administration (No 7) Instrument 2007		2007/56	27.9.07
MiFID (Deferred Matters and Consequential Amendments) Instrument 2007		2007/58	25.10.07
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08
Handbook Administration (No 12) Instrument 2009		2009/3	22.1.09
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09

*GEN	General Provisions		
<i>First brought into force</i>		-	21.6.01
MiFID (Miscellaneous Amendments) Instrument 2007		2007/9	25.1.07
Conduct of Business Sourcebook (MiFID, Article 4 and Other Amendments) Instrument 2007		2007/44	26.7.07
Decision Procedure and Penalties Manual (Consequential Amendments) Instrument 2007		2007/47	26.7.07
Handbook Administration (No 7) Instrument 2007		2007/56	27.9.07
MiFID (Deferred Matters and Consequential Amendments) Instrument 2007		2007/58	25.10.07
Insurance: New Conduct of Business Sourcebook (Consequential Amendments) Instrument 2007		2007/68	17.12.07
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08
Regulatory Reform (Financial Services and Markets Act 2000) Order 2007 (Consequential Handbook Amendments) Instrument 2008		2008/2	24.1.08
Companies Act 2006 (Transitional Provisions) Instrument 2008		2008/9	27.3.08
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08
Disclosure Documents (Amendment) Instrument 2008		2008/35	24.7.08
FSA Logo Licence (Amendment) Instrument 2008		2008/39	20.8.08
Status Disclosure and FSA Logo Instrument 2008		2008/42	25.9.08
Handbook Administration (No 11) Instrument 2008		2008/55	29.10.08
Payment Services Instrument 2009		2009/14	26.3.09
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009		2009/52	24.9.09

*FEES	Fees		
<i>First brought into force</i>		-	1.1.06
Approved Persons Regime (Merging the Customer Functions) Instrument 2007		2007/14	22.2.07
Fees Provisions (2007/2008) Instrument 2007		2007/17	22.3.07
Fees Manual (Financial Ombudsman Service Case Fees 2007/08) Instrument 2007 (<i>instrument made by FOS</i>)		FOS 2007/1	8.3.07
Periodic Fees (2007/2008) Instrument 2007		2007/26	24.5.07
Markets (MiFID) (Consequential Amendments) Instrument 2007		2007/42	26.7.07
Decision Procedure and Penalties Manual (Consequential Amendments) Instrument 2007		2007/47	26.7.07
Fees Provisions (Incoming EEA and Treaty Firms) Instrument 2007		2007/51	27.9.07
Handbook Administration (No 7) Instrument 2007		2007/56	27.9.07
MiFID (Deferred Matters and Consequential Amendments) Instrument 2007		2007/58	25.10.07
Fees Manual (FSCS Funding) Instrument 2007		2007/60	31.10.07
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08
Fees Provisions (2008/2009) Instrument 2008		2008/10	27.3.08
Financial Services Compensation Scheme (Amendment of Fees Provisions) Instrument 2008		2008/11	27.3.08
Fees Manual (Financial Ombudsman Service Case Fees 2008/2009) Instrument 2008		FOS 2008/2	5.3.08
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
Periodic Fees (2008/2009) and Other Fees Instrument 2008		2008/23	22.5.08

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Connected Travel Insurance Instrument 2008	2008/24	22.5.08 77
	Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08 79
	Periodic Fees (Solvency 2) Instrument 2008	2008/43	25.9.08 81
	Fees (Transaction Reporting) (Amendment) Instrument 2008	2008/49	25.9.08 81
	Financial Services Compensation Scheme (Amendment of Fees Provisions (No 2)) Instrument 2008	2008/52	29.9.08 82
	Financial Services Compensation Scheme (Amendment of Fees Provisions (No 3)) Instrument 2008	2008/54	7.10.08 82
	Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08 82
	Financial Services Compensation Scheme (Amendment of Tariff Measures and Other Levy Rules) Instrument 2008	2008/57	29.10.08 82
	Financial Services Compensation Scheme (Amendment of Fees Provisions (No 4)) Instrument 2008	2008/63	29.10.08 82
	Fees Manual (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009	FOS 2009/2	13.3.09 86
	Fees Provisions (2009/2010) Instrument 2009	2009/15	26.3.09 86
	Fees (Miscellaneous Amendments) Instrument 2009	2009/16	26.3.09 86
	Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09 86
	Handbook Administration (No 13) Instrument 2009	2009/22	23.4.09 87
	Fees (Payment Services) Instrument 2009	2009/23	23.4.09 87
	Periodic Fees (2009/2010) and Other Fees Instrument 2009	2009/27	28.5.09 88
	Fees (Payment Services) (No 2) Instrument 2009	2009/28	28.5.09 88
	Fees (Electronic Payments) Instrument 2009	2009/32	25.6.09 89
	Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)	2009/36	1.7.09 90
	Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09 90
	Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009	2009/47	23.7.09 90
	Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 (<i>instrument made by FOS</i>)	FOS 2009/4	16.9.09 92
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09 92

PRUDENTIAL STANDARDS

*GENPRU	General Prudential sourcebook		
	<i>First brought into force (in part)</i>		31.12.06
	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
	Prudential Requirements for Insurers (Amendment No 3) Instrument 2008	2008/66	4.12.08 83
	General Prudential Sourcebook (Notification of Redemption or Repayment) Instrument 2009	2009/8	26.2.09 85
	Reclassification of Available-For-Sale Debt Instrument 2009	2009/40	23.7.09 90
	Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009	2009/48	11.8.09 91
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09 92

*BIPRU	Prudential sourcebook for Banks, Building Societies and Investment Firms		
	<i>First brought into force (in part)</i>		1.1.07
	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

Ref Code	Sourcebook or manual	No of Inst	Date of Inst	HN
Name of Instrument				
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Lifetime Mortgages) Instrument 2008		2008/4	28.2.08	73
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08	77
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Credit Derivatives Specific Risk) Instrument 2008		2008/58	29.10.08	82
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09	87
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92

*INSPRU	Prudential sourcebook for Insurers	No of Inst	Date of Inst	HN
<i>First brought into force</i>			31.12.06	
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
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008		2008/66	4.12.08	83
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92

*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	
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
Professional Indemnity Insurance (Limits of Indemnity) Instrument 2009		2009/4	22.1.09	84
Reclassification of Available-For-Sale Debt Instrument 2009		2009/40	23.7.09	90
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92

UPRU	Prudential sourcebook for UCITS Firms	No of Inst	Date of Inst	HN
<i>First brought into force</i>			1.1.07	
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
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09	87

IPRU (BANK)	Interim Prudential sourcebook: Banks	No of Inst	Date of Inst	HN
<i>First brought into force</i>		-	1.12.01	-
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

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

IPRU (BSOC)	Interim Prudential sourcebook: Building Societies		
<i>First brought into force</i>		-	1.12.01
Interim Prudential Sourcebooks (Liquidity) Instrument 2007		2007/52	27.9.07
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08

*IPRU (FSOC)	Interim Prudential sourcebook: Friendly Societies		
<i>First brought into force</i>		-	1.12.01
Handbook Administration (No 5) Instrument 2007		2007/19	22.3.07
Permitted Links (Amendment) Instrument 2007		2007/53	27.9.07
Prudential Requirements for Insurers (Amendment No 2) Instrument 2007		2007/64	6.12.07
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008		2008/66	4.12.08
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09

*IPRU (INS)	Interim Prudential sourcebook: Insurers		
<i>First brought into force</i>		-	1.12.01
Handbook Administration (No 5) Instrument 2007		2007/19	22.3.07
Handbook Administration (No 6) Instrument 2007		2007/35	28.6.07
Permitted Links (Amendment) Instrument 2007		2007/53	27.9.07
MiFID (Deferred Matters and Consequential Amendments) Instrument 2007		2007/58	25.10.07
Prudential Requirements for Insurers (Amendment No 2) Instrument 2007		2007/64	6.12.07
Handbook Administration (No 8) Instrument 2008		2008/1	24.1.08
Interim Prudential sourcebook for Insurers (Marine Mutuals Reporting) (Amendment) Instrument 2008		2008/15	27.3.08
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08
Prudential Requirements for Insurers (Amendment No 3) Instrument 2008		2008/66	4.12.08
Interim Prudential Sourcebook for Insurers (Other EEA States Insurance Statistics Amendment) Instrument 2009		2009/33	25.6.09
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09

*IPRU (INV)	Interim Prudential sourcebook: Investment Businesses		
<i>First brought into force</i>		-	1.12.01
Interim Prudential Sourcebook for Investment Businesses (Exempt CAD firms) Instrument 2007		2007/2	25.1.07
Client Assets Sourcebook (MiFID Business) Instrument 2007		2007/4	25.1.07
Takeover Bids Directive (Consequential Amendments) Instrument 2007		2007/11	25.1.07
MiFID (Miscellaneous Amendments) (No 2) Instrument 2007		2007/27	24.5.07
Capital Requirements Directive (Consequential Amendments) (No 2) Instrument 2007		2007/28	24.5.07
Record Keeping, Interprofessional Business and Simplified Prospectuses Instrument 2007		2007/34	24.5.07
Handbook Administration (No 6) Instrument 2007		2007/35	28.6.07
Decision Procedure and Penalties Manual (Consequential Amendments) Instrument 2007		2007/47	26.7.07
Handbook Administration (No 7) Instrument 2007		2007/56	27.9.07
MiFID (Deferred Matters and Consequential Amendments) Instrument 2007		2007/58	25.10.07
MiFID (Deferred Matters and Consequential Amendments) (No 2) Instrument 2007		2007/62	31.10.07
Investment Firms (Auditor's Reports) Instrument 2007		2007/65	6.12.07
Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations) Instrument 2008		2008/17	27.3.08

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08 77
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08 81
Companies Act 2006 (Consequential Handbook Amendments No 2) Instrument 2008		2008/41	25.9.08 81
Handbook Administration (No 11) Instrument 2008		2008/55	29.10.08 82
Professional Indemnity Insurance (Limits of Indemnity) Instrument 2009		2009/4	22.1.09 84
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09 92

BUSINESS STANDARDS

*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
Conduct of Business Sourcebook (Recording of Telephone Conversations and Electronic Communications) Instrument 2008		2008/6	28.2.08 73
Permitted Links (Amendment No 2) Instrument 2008		2008/16	27.3.08 75
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08 76
Handbook Administration (No 10) Instrument 2008		2008/33	24.7.08 79
Disclosure Documents (Amendment) Instrument 2008		2008/35	24.7.08 79
Conduct of Business Sourcebook (Amendment) Instrument 2008		2008/36	24.7.08 79
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08 81
Self-Invested Personal Pensions (Contracting Out) Instrument 2008		2008/44	25.9.08 81
Client Assets Sourcebook (Common Platform Provisions) Instrument 2008		2008/45	25.9.08 81
Handbook Administration (No 11) Instrument 2008		2008/55	29.10.08 82
Conduct of Business Sourcebook (Record Keeping for Inducements) Instrument 2008		2008/59	29.10.08 82
Conduct of Business Sourcebook (Product Information for Variation of Personal Pension Schemes) Instrument 2008		2008/67	4.12.08 83
Handbook Administration (No 12) Instrument 2009		2009/3	22.1.09 84
Payment Services Instrument 2009		2009/14	26.3.09 86
Financial Services Compensation Scheme (Limits Amendment) Instrument 2009		2009/25	23.4.09 87
With-Profits Funds: Payments of Compensation and Redress Instrument 2009		2009/41	23.7.09 90
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09 92
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009		2009/52	24.9.09 92

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
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09 87

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

Financial Services Compensation Scheme (Limits Amendment) Instrument 2009	2009/25	23.4.09	87
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*MCOB	Mortgages and Home Finance: Conduct of Business		
<i>First brought into force</i>	-	31.10.04	-
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
Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84
Mortgages and Home Finance: Conduct of Business Sourcebook (Deferred Interest Forbearance Amendments) Instrument 2009	2009/17	26.3.09	86
Financial Services Compensation Scheme (Limits Amendment) Instrument 2009	2009/25	23.4.09	87
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)	2009/36	1.7.09	90
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92

*BCOBS	Banking: Conduct of Business		
<i>First brought into force</i>	-	1.11.09	-
Banking: Conduct of Business Sourcebook Instrument 2009	2009/24	23.4.09	87
Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009	2009/52	24.9.09	92

CASS	Client Assets		
<i>First brought into force</i>	-	1.1.04	-
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
Handbook Administration (No 12) Instrument 2009	2009/3	22.1.09	84

*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	-
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
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
Short Selling (No 4) Instrument 2008	2008/60	29.10.08	82
Short Selling (No 5) Instrument 2009	2009/1	14.1.09	84

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Handbook Administration (No 12) Instrument 2009		2009/3	22.1.09 84
Short Selling (No 6) Instrument 2009		2009/35	25.4.09 89
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09 92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09 92

TC	Training and Competence		
<i>First brought into force</i>		-	1.12.01 -
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
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)		2009/36	1.7.09 90

REGULATORY PROCESSES

*SUP	Supervision		
<i>Chapter 9 first brought into force</i>		-	21.6.01 -
<i>Chapters 6, 7, 8 and 10 first brought into force</i>		-	3.9.01 -
<i>Rest of SUP first brought into force</i>		-	1.12.01 -
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
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		2008/2	24.1.08 72

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
				HN
Amendments) Instrument 2008				
Integrated Regulatory Reporting (Removal of Annual Financial Returns and Reconciliations) Instrument 2008		2008/17	27.3.08	75
Handbook Administration (No 9) Instrument 2008		2008/19	24.4.08	76
Integrated Regulatory Reporting (Amendment No 4) Instrument 2008		2008/20	24.4.08	76
Companies Act 2006 (Consequential Handbook Amendments) Instrument 2008		2008/22	22.5.08	77
Connected Travel Insurance Instrument 2008		2008/24	22.5.08	77
Supervision Manual (Controlled Functions) (Amendment) Instrument 2008		2008/37	24.7.08	79
Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008		2008/40	25.9.08	81
Status Disclosure and FSA Logo Instrument 2008		2008/42	25.9.08	81
Supervision Manual (Amendment No 14) Instrument 2008		2008/46	25.9.08	81
Handbook Administration (No 11) Instrument 2008		2008/55	29.10.08	82
Prudential Categories (Amendment) Instrument 2008		2008/65	4.12.08	83
Handbook Administration (No 12) Instrument 2009		2009/3	22.1.09	84
Supervision Manual (Passporting and Reinsurance) (Amendment) Instrument 2009		2009/9	26.2.09	85
Supervision Manual (Amendment No 15) Instrument 2009		2009/10	26.2.09	85
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009		2009/18	26.3.09	86
Supervision Manual (Controllers) (Amendment) Instrument 2009		2009/20	26.3.09	86
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09	87
Integrated Regulatory Reporting (Amendment No 5) Instrument 2009		2009/34	25.4.09	89
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)		2009/36	1.7.09	90
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09	90
Dormant Bank and Building Society Accounts Instrument 2009		2009/38	23.7.09	90
Supervision Manual (Controlled Functions) (Amendment No 2) Instrument 2009		2009/42	23.7.09	90
Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009		2009/48	11.8.09	91
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009		2009/50	24.9.09	92

DEPP	Decision Procedure and Penalties			
<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
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment) Instrument 2008		2008/68	4.12.08	83
Handbook Administration (No 12) Instrument 2009		2009/3	22.1.09	84
Payment Services Instrument 2009		2009/14	26.3.09	86
Supervision Manual (Controllers) (Amendment) Instrument 2009		2009/20	26.3.09	86

REDRESS

*DISP	Dispute Resolution: Complaints			
<i>First brought into force</i>				
		-	1.12.01	-
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
Dispute Resolution: Complaints (Amendment No 2) Instrument 2008 (<i>made jointly with FOS as FOS</i>)		2008/47	25.9.08	81

Ref Code	Sourcebook or manual	No of Inst	Date of Inst	HN
Name of Instrument				
<i>2008/4</i>				
Handbook Administration (No 11) Instrument 2008 (<i>made jointly with FOS as FOS 2008/5</i>)		2008/55	29.10.08	82
Payment Services Instrument 2009 (<i>made jointly with FOS as FOS 2009/1</i>)		2009/14	26.3.09	86
Periodic Fees (2009/2010) and Other Fees Instrument 2009		2009/27	28.5.09	88
Interim Permitted Regulated Sale and Rent Back Activities Instrument 2009 (<i>made jointly with FOS as FOS 2009/3</i>)		2009/36	1.7.09	90
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09	90
Dormant Bank and Building Society Accounts Instrument 2009		2009/38	23.7.09	90
Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 (<i>instrument made by FOS</i>)		FOS 2009/4	16.9.09	92
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92
Payment Services (Transitioning Firms) Instrument 2009		2009/53	24.9.09	92

*COMP	Compensation			
<i>Chapter 4 first brought into force</i>		-	15.11.01	-
<i>Rest of COMP brought into force</i>		-	1.12.01	-
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
Compensation Sourcebook (Amendment No 8) Instrument 2008		2008/53	2.10.08	82
Financial Services Compensation Scheme (Amendment of Fees Provisions (No 3)) Instrument 2008		2008/54	7.10.08	82
Handbook Administration (No 11) Instrument 2008		2008/55	29.10.08	82
Compensation Sourcebook (Accelerated Compensation for Depositors) Instrument 2008		2008/62	29.10.08	82
Compensation Sourcebook (Building Society Mergers) Instrument 2008		2008/64	26.11.08	83
Compensation Sourcebook (Building Societies and other Mutual Society Mergers) Instrument 2009		2009/2	15.1.09	84
Handbook Administration (No 12) Instrument 2009		2009/3	22.1.09	84
Compensation Sourcebook (Protected Deposit Transfers under the Special Resolution Regime) Instrument 2009		2009/21	29.3.09	86
Financial Services Compensation Scheme (Limits Amendment) Instrument 2009		2009/25	23.4.09	87
Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) Instrument 2009		2009/29	28.5.09	88
Handbook Administration (No 14) Instrument 2009		2009/37	23.7.09	90
Dormant Bank and Building Society Accounts Instrument 2009		2009/38	23.7.09	90
Compensation Sourcebook (Mutual Society Mergers and Protected Deposit Transfers under the Special Resolution Regime) (Amendment) Instrument 2009		2009/43	23.7.09	90
Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009		2009/47	23.7.09	90
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92

*COAF	Complaints against the FSA			
<i>First brought into force</i>		-	3.9.01	-
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
Handbook Administration (No 13) Instrument 2009		2009/22	23.4.09	87
Handbook Administration (No 15) Instrument 2009		2009/49	24.9.09	92

SPECIALIST SOURCEBOOKS

*COLL	Collective Investment Schemes			
<i>First brought into force</i>		-	1.4.04	-
New Collective Investment Schemes Sourcebook (Amendment) Instrument 2007		2007/15	22.2.07	63

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
			HN	
	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 (REVOKED: July 2008)	2008/27	22.5.08	77
	Collective Investment Schemes Sourcebook (Property Authorised Investment Funds) Instrument 2008	2008/28	22.5.08	77
	Handbook Administration (No 10) Instrument 2008	2008/33	24.7.08	79
	Senior Management Arrangements, Systems and Controls (Extension of Common Platform Provisions) Instrument 2008	2008/40	25.9.08	81
	Collective Investment Schemes Sourcebook (Immovables Valuation) Instrument 2008	2008/48	25.9.08	81
	Collective Investment Schemes Sourcebook (Simplified Prospectus) (Amendment) Instrument 2008	2008/61	29.10.08	82
	Collective Investment Schemes Sourcebook (Suspension of Dealings) Instrument 2008	2008/69	4.12.08	83
	Collective Investment Schemes Sourcebook (Electronic Communications) Instrument 2009	2009/5	22.1.09	84
	Collective Investment Schemes Sourcebook (Amendment No 4) Instrument 2009	2009/11	26.2.09	85
	Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
	Collective Investment Schemes Sourcebook (Single Sub-fund Umbrellas) Instrument 2009	2009/44	23.7.09	90
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92

*CRED	Credit Unions			
	<i>First brought into force</i>	-	1.7.02	-
	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
	Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
	Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009	2009/52	24.9.09	92

*ELM	Electronic Money			
	<i>First brought into force</i>	-	18.4.02	-

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	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
	Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09 86
	Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009	2009/52	24.9.09 92

PROF	Professional Firms		
	<i>First brought into force</i>	-	1.12.01 -
	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
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09 90

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

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

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

LISTING, PROSPECTUS AND DISCLOSURE

*LR	Listing Rules			
	<i>First brought into force</i>	-	1.7.05	-
	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
	Listing Rules (Sponsors) (Amendment) Instrument 2008	2008/70	4.12.08	83
	Listing Rules Sourcebook (Rights Issue Subscription Period) Instrument 2009	2009/6	9.2.09	85
	Trading Plan Instrument 2009	2009/12	26.2.09	85
	Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
	Handbook Administration (No 14) Instrument 2009	2009/37	23.7.09	90
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92
	Listing Rules Sourcebook (Amendment No 3) Instrument 2009	2009/54	24.9.09	92

*PR	Prospectus Rules			
	<i>First brought into force</i>	-	1.7.05	-
	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
	Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92

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

Instruments outside the Handbook made after 1 January 2007

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

Interim Permitted Persons

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

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

*PERG Perimeter Guidance manual

Regulatory Guide brought into force	-	1.7.05	-
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
Handbook Administration (No 11) Instrument 2008	2008/55	29.10.08	82
Collective Investment Schemes Sourcebook (Consequential Amendments No 2) Instrument 2009	2009/18	26.3.09	86
Perimeter Guidance (Payment Services Scope) Instrument 2009	2009/19	26.3.09	86
Dormant Bank and Building Society Accounts Instrument 2009	2009/38	23.7.09	90
Perimeter Guidance (Amendment No 2) Instrument 2009	2009/46	23.7.09	90
Handbook Administration (No 15) Instrument 2009	2009/49	24.9.09	92
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92

PERG is made and amended by instrument.

*BSOG Building Societies Regulatory Guide

Regulatory Guide brought into force	-	1.7.07	-
Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009	2009/50	24.9.09	92

BSOG is made and amended by instrument

RPPD Providers and Distributors Regulatory Guide

Regulatory Guide brought into force	-	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

Regulatory Guide brought into force	-	28.8.07	-
Enforcement Regulatory Guide Instrument 2007	2007/49	26.7.07	68
Decision Procedure and Penalties Manual and Enforcement Guide (Amendment) Instrument 2008	2008/68	4.12.08	83
Payment Services Instrument 2009	2009/14	26.3.09	86
Enforcement Guide (Use of Firm-Commissioned Reports) Instrument 2009	2009/26	23.4.09	87

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	Changes to reflect FSA’s new responsibilities under the Payment Services Directive	Payment Services Instrument 2009 [FSA 2009/14]	1.11.09 (<i>part</i>)	HN86 <i>Mar 2009</i> (paras 2.2 – 2.8)
	New conduct of business sourcebook for firms accepting deposits from banking customers	Banking: Conduct of Business Sourcebook Instrument 2009 [FSA 2009/24]	1.11.09	HN87 <i>Apr 2009</i> (paras 2.18 – 2.20)
	Provisions for tariff base and periodic fees for payment services institutions	Fees (Payment Services) (No 2) Instrument 2009 [FSA 2009/28]	1.11.09	HN88 <i>May 2009</i> (paras 2.8 – 2.12)
	Clarification of certain designated investment business categories	Prudential Categories (Amendment) Instrument 2008 [FSA 2008/65]	6.12.09	HN83 <i>Dec 2008</i> (paras 2.14 – 2.17)
	Introduction of new Remuneration Code	Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009 [FSA 2009/48]	1.1.10	HN91 <i>Aug 2009</i> (paras 2.3 – 2.6)
	New tariff measures for calculating FSCS compensation and specific cost levies	Financial Services Compensation Scheme (Amendment of Tariff Measures and Other Levy Rules) Instrument 2008 [FSA 2008/57]	1.4.10	HN82 <i>Oct 2008</i> (paras 2.19 – 2.22)
	Changes to FSCS provisions enabling faster payout of claims to depositors	Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009 [FSA 2009/47]	31.12.10	HN90 <i>July 2009</i> (paras 2.57 – 2.63)
PRIN	Changes to reflect FSA’s new responsibilities under the Payment Services Directive	Payment Services Instrument 2009 [FSA 2009/14]	1.11.09	HN86 <i>Mar 2009</i> (paras 2.2 – 2.8)
	New conduct of business sourcebook for firms accepting deposits from banking customers	Banking: Conduct of Business Sourcebook Instrument 2009 [FSA 2009/24]	1.11.09	HN87 <i>Apr 2009</i> (paras 2.18 – 2.20)
SYSC	Introduction of new Remuneration Code	Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009 [FSA 2009/48]	1.1.10	HN91 <i>Aug 2009</i> (paras 2.3 – 2.6)

Module	Change	Instrument	When effective	Described in
GEN	Changes to reflect FSA's new responsibilities under the Payment Services Directive	Payment Services Instrument 2009 [FSA 2009/14]	1.11.09	HN86 <i>Mar 2009</i> (paras 2.2 – 2.8)
FEES	Provisions for tariff base and periodic fees for payment services institutions	Fees (Payment Services) (No 2) Instrument 2009 [FSA 2009/28]	1.11.09	HN88 <i>May 2009</i> (paras 2.8 – 2.12)
	New tariff measures for calculating FSCS compensation and specific cost levies	Financial Services Compensation Scheme (Amendment of Tariff Measures and Other Levy Rules) Instrument 2008 [FSA 2008/57]	1.4.10 (<i>part</i>)	HN82 <i>Oct 2008</i> (paras 2.19 – 2.22)
	Changes to FSCS provisions enabling faster payout of claims to depositors	Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009 [FSA 2009/47]	31.12.10	HN90 <i>July 2009</i> (paras 2.57 – 2.63)
GENPRU	Introduction of new Remuneration Code	Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009 [FSA 2009/48]	1.1.10	HN91 <i>Aug 2009</i> (paras 2.3 – 2.6)
COBS	Changes to remove unfair outcomes for with-profits policyholders	With-Profits Funds: Payments of Compensation and Redress Instrument 2009 [FSA 2009/41]	1.10.09	HN90 <i>July 2009</i> (paras 2.31 – 2.34)
	Changes to reflect FSA's new responsibilities under the Payment Services Directive	Payment Services Instrument 2009 [FSA 2009/14]	1.11.09	HN86 <i>Mar 2009</i> (paras 2.2 – 2.8)
	Amended provisions relating to compensation limits	Financial Services Compensation Scheme (Limits Amendment) Instrument 2009 [FSA 2009/25]	1.1.10	HN87 <i>Apr 2009</i> (paras 2.26 – 2.28)
ICOBS	Amended provisions relating to compensation limits	Financial Services Compensation Scheme (Limits Amendment) Instrument 2009 [FSA 2009/25]	1.1.10	HN87 <i>Apr 2009</i> (paras 2.26 – 2.28)
MCOB	Amended provisions relating to compensation limits	Financial Services Compensation Scheme (Limits Amendment) Instrument 2009 [FSA 2009/25]	1.1.10	HN87 <i>Apr 2009</i> (paras 2.26 – 2.28)
BCOBS	New conduct of business sourcebook for firms accepting deposits from banking customers	Banking: Conduct of Business Sourcebook Instrument 2009 [FSA 2009/24]	1.11.09	HN87 <i>Apr 2009</i> (paras 2.18 – 2.20)
SUP	Clarification of certain designated investment business categories	Prudential Categories (Amendment) Instrument 2008 [FSA 2008/65]	6.12.09 (<i>part</i>)	HN83 <i>Dec 2008</i> (paras 2.14 – 2.17)
	Introduction of new Remuneration Code	Senior Management Arrangements, Systems and Controls (Remuneration Code) Instrument 2009 [FSA 2009/48]	1.1.10	HN91 <i>Aug 2009</i> (paras 2.3 – 2.6)

Module	Change	Instrument	When effective	Described in
DEPP	Changes to reflect FSA's new responsibilities under the Payment Services Directive	Payment Services Instrument 2009 [FSA 2009/14]	1.11.09	HN86 <i>Mar 2009</i> (paras 2.2 – 2.8)
DISP	Changes to reflect FSA's new responsibilities under the Payment Services Directive	Payment Services Instrument 2009 [FSA 2009/14; FOS 2009/1]	1.11.09	HN86 <i>Mar 2009</i> (paras 2.2 – 2.8)
COMP	Extension of expiry date of provisions relating to compensation payable for certain deposit-taking defaults	Compensation Sourcebook (Mutual Society Mergers and Protected Deposit Transfers under the Special Resolution Regime) (Amendment) Instrument 2009 [FSA 2009/43]	1.10.09	HN90 <i>July 2009</i> (paras 2.6 – 2.10)
	Changes to reflect changes made to the DGSD	Compensation Sourcebook (Deposit Guarantee Schemes Directive Amendments) Instrument 2009 [FSA 2009/29]	1.1.10; 31.12.10 (<i>part</i>)	HN88 <i>May 2009</i> (paras 2.17 – 2.19)
	Amended provisions relating to compensation limits	Financial Services Compensation Scheme (Limits Amendment) Instrument 2009 [FSA 2009/25]	1.1.10	HN87 <i>Apr 2009</i> (paras 2.26 – 2.28)
	Changes to FSCS provisions enabling faster payout of claims to depositors	Financial Services Compensation Scheme (Banking Compensation Reform) Instrument 2009 [FSA 2009/47]	1.1.10; 31.12.10 (<i>part</i>)	HN90 <i>July 2009</i> (paras 2.57 – 2.63)
PERG	New guidance on scope of authorisation regime under Payment Services Directive	Perimeter Guidance (Payment Services Scope) Instrument 2009 [FSA 2009/19]	1.11.09	HN86 <i>Mar 2009</i> (paras 3.2 – 3.5)
EG	Changes to reflect FSA's new responsibilities under the Payment Services Directive	Payment Services Instrument 2009 [FSA 2009/14]	1.11.09	HN86 <i>Mar 2009</i> (paras 2.2 – 2.8; 3.8 – 3.9)

What's New?

listed by effective date within modules

Module	Change	Instrument	When effective	Described in paragraphs
Glossary	Changes to cross-references to Companies Act	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009 [FSA 2009/50]	1.10.09	2.5 – 2.7
	Minor administrative corrections	Handbook Administration (No 15) Instrument 2009 [FSA 2009/49]	6.10.09 and 31.12.10	2.2 – 2.4
	New definitions following introduction of BCBS	Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009 [FSA 009/52]	1.11.09	2.32 – 2.36
	Change to definition of “payment service provider”	Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 [FOS 2009/4]	1.11.09	2.18 – 2.20
	Amendments following restructure of Listing Regime	Listing Rules Sourcebook (Amendment No 3) Instrument 2009 [FSA 2009/54]	6.4.10	2.58 – 2.63
PRIN	Changes to Sch 4	Handbook Administration (No 15) Instrument 2009 [FSA 2009/49]	6.10.09	2.2 – 2.4
SYSC	Minor administrative corrections and changes to Sch 4	Handbook Administration (No 15) Instrument 2009 [FSA 2009/49]	6.10.09 and 1.1.10	2.2 – 2.4
COND	Changes to cross-references to Companies Act	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009 [FSA 2009/50]	1.10.09	2.5 – 2.7
GEN	Changes to cross-references to Companies Act	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009 [FSA 2009/50]	1.10.09	2.5 – 2.7
	Revised Sch 4	Handbook Administration (No 15) Instrument 2009 [FSA 2009/49]	6.10.09	2.2 – 2.4
	Minor amendment following introduction of BCBS	Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009 [FSA 009/52]	1.11.09	2.32 – 2.36

Module	Change	Instrument	When effective	Described in paragraphs
FEES	New Sch 4	Handbook Administration (No 15) Instrument 2009 [FSA 2009/49]	6.10.09	2.2 – 2.4
	New complaints case fees for payment service providers	Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 [FOS 2009/4]	1.11.09	2.18 – 2.20
GENPRU	Changes to cross-references to Companies Act	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009 [FSA 2009/50]	1.10.09	2.5 – 2.7
BIPRU	Changes to Sch 4	Handbook Administration (No 15) Instrument 2009 [FSA 2009/49]	6.10.09	2.2 – 2.4
INSPRU	Changes to Sch 4	Handbook Administration (No 15) Instrument 2009 [FSA 2009/49]	6.10.09	2.2 – 2.4
MIPRU	Changes to Sch 4	Handbook Administration (No 15) Instrument 2009 [FSA 2009/49]	6.10.09	2.2 – 2.4
IPRU(FSOC)	Changes to cross-references to Companies Act	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009 [FSA 2009/50]	1.10.09	2.5 – 2.7
IPRU(INS)	Changes to cross-references to Companies Act	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009 [FSA 2009/50]	1.10.09	2.5 – 2.7
IPRU(INV)	Changes to cross-references to Companies Act	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009 [FSA 2009/50]	1.10.09	2.5 – 2.7
COBS	Minor administrative corrections and changes to Sch 4	Handbook Administration (No 15) Instrument 2009 [FSA 2009/49]	6.10.09	2.2 – 2.4
	Minor changes following introduction of BCBS	Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009 [FSA 009/52]	1.11.09	2.32 – 2.36
MCOB	Changes to cross-references to Companies Act	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009 [FSA 2009/50]	1.10.09	2.5 – 2.7
	Minor administrative corrections	Handbook Administration (No 15) Instrument 2009 [FSA 2009/49]	6.10.09	2.2 – 2.4

Module	Change	Instrument	When effective	Described in paragraphs
BCOBS	New rules and guidance, and new transitional provisions	Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009 [FSA 009/52]	1.11.09 and 1.1.10	2.32 – 2.36
MAR	Changes to cross-references to Companies Act	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009 [FSA 2009/50]	1.10.09	2.5 – 2.7
	Minor administrative corrections and changes to Sch 4	Handbook Administration (No 15) Instrument 2009 [FSA 2009/49]	6.10.09	2.2 – 2.4
SUP	Changes to cross-references to Companies Act	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009 [FSA 2009/50]	1.10.09	2.5 – 2.7
	Minor administrative corrections and changes to Sch 4	Handbook Administration (No 15) Instrument 2009 [FSA 2009/49]	6.10.09	2.2 – 2.4
DISP	Minor administrative corrections	Handbook Administration (No 15) Instrument 2009 [FSA 2009/49]	6.10.09	2.2 – 2.4
	New transitional provision relating to complaints and certain payment services institutions	Payment Services (Transitioning Firms) Instrument 2009 [FSA 2009/53]	1.11.09	2.43 – 2.45
	New transitional provision applying to transitioning payment institutions	Payment Services (Financial Ombudsman Service Case Fees 2009/2010) Instrument 2009 [FOS 2009/4]	1.11.09	2.18 – 2.20
COMP	Minor administrative corrections	Handbook Administration (No 15) Instrument 2009 [FSA 2009/49]	1.10.09 and 31.12.10	2.2 – 2.4
COAF	Changes to Sch 4	Handbook Administration (No 15) Instrument 2009 [FSA 2009/49]	6.10.09	2.2 – 2.4
COLL	Changes to cross-references to Companies Act	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009 [FSA 2009/50]	1.10.09	2.5 – 2.7
	Changes to Sch 4	Handbook Administration (No 15) Instrument 2009 [FSA 2009/49]	6.10.09	2.2 – 2.4
CRED	Changes to cross-references to Companies Act	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009 [FSA 2009/50]	1.10.09	2.5 – 2.7

Module	Change	Instrument	When effective	Described in paragraphs
	Changes to Sch 4	Handbook Administration (No 15) Instrument 2009 [FSA 2009/49]	6.10.09	2.2 – 2.4
	Minor changes following introduction of BCOBS	Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009 [FSA 009/52]	1.11.09	2.32 – 2.36
ELM	Minor changes following introduction of BCOBS	Banking: Conduct of Business Sourcebook (Amendment) and Consequential Amendments Instrument 2009 [FSA 009/52]	1.11.09	2.32 – 2.36
RCB	Revised Sch 4	Handbook Administration (No 15) Instrument 2009 [FSA 2009/49]	6.10.09	2.2 – 2.4
REC	Changes to Sch 4	Handbook Administration (No 15) Instrument 2009 [FSA 2009/49]	6.10.09	2.2 – 2.4
LR	Changes to cross-references to Companies Act	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009 [FSA 2009/50]	1.10.09	2.5 – 2.7
	Minor administrative corrections and new Sch 4	Handbook Administration (No 15) Instrument 2009 [FSA 2009/49]	6.10.09	2.2 – 2.4
	Restructure of Listing Regime	Listing Rules Sourcebook (Amendment No 3) Instrument 2009 [FSA 2009/54]	6.10.09 and 6.4.10	2.58 – 2.63
PR	New Sch 4	Handbook Administration (No 15) Instrument 2009 [FSA 2009/49]	6.10.09	2.2 – 2.4
DTR	Changes to cross-references to Companies Act	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009 [FSA 2009/50]	1.10.09	2.5 – 2.7
	New Sch 4	Handbook Administration (No 15) Instrument 2009 [FSA 2009/49]	6.10.09	2.2 – 2.4
BSOG	Changes to cross-references to Companies Act	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009 [FSA 2009/50]	1.10.09	2.5 – 2.7
PERG	Changes to cross-references to Companies Act	Companies Act 2006 (Consequential Handbook Amendments No 3) Instrument 2009 [FSA 2009/50]	1.10.09	2.5 – 2.7
	Minor administrative corrections	Handbook Administration (No 15) Instrument 2009 [FSA 2009/49]	6.10.09	2.2 – 2.4

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