

## Chapter 5

# Regulators' logos and the Key facts logo



## Licence for use of the FSA and Key facts logos

### Application

- 1.1 The FCA grants this licence to *firms, authorised payment institutions, authorised electronic money institutions, appointed representatives, agents and tied agents*.

### The FSA logo

- 2.1 The FSA logo is made up of two elements which together make up the registered UK service mark, with number 2150560:
- (1) the symbol (the scroll and globe device); and
  - (2) the FSA letters.
- 2.2 The Key facts logo is made up of two elements which together make up the registered Community trade mark, with number E3866688:
- (1) the symbol (the rectangular speech bubble); and
  - (2) the word 'Key facts'.
- 2.3 There are two versions of the FSA logo, version A and a smaller version B in which the scroll has been simplified. There are two versions of the Key facts logo, a low resolution version and a high resolution version.
- 2.4 Copyright subsists in the FSA logo.
- 2.5 Copies of the FSA logo that are capable of being reproduced for printing can be found on the FCA's website at [www.fca.org.uk](http://www.fca.org.uk)

### Permission to use the FSA logo

- 3.1 A UK domestic firm, its appointed representatives and tied agents, an authorised payment institution and its agents and an authorised electronic money institution and its agents are permitted to use the FSA logo:
- (1) as part of a statement by that person, in a letter or electronic equivalent, that it or, in relation to an appointed representative, agent or tied agent, its principal, is authorised and regulated by the FSA; or
  - (2) if required to do so by the FCA.
- 3.1A [deleted]
- 3.2 The disclosure required by GEN 4.3.1 R (Disclosure in letters to retail clients) as continued in GEN TP 1.3(3).13 is an example of a statement within paragraph 3.1 above.
- 3.3 Business cards, compliment slips, text messages, account statements and other similar documents are not letters (or electronic equivalents). Therefore, the licence does not extend to documents such as these.

### Permission to use the Key facts logo

- 3A.1 A firm, its appointed representatives and tied agents are permitted to use the Key facts logo as and when it is required or permitted to be used by the rules.
- 3A.2 The following are examples of places where the rules require or permit the Key facts logo to be used:

- (1) [deleted]
- (2) In *ICOB*S:
  - (a) [deleted]
  - (b) in a *policy summary*; and
  - (c) in a *key features* as an alternative to a *policy summary*.
- (3) In *MCOB*
  - (a) [deleted]
  - (b) in an *illustration* (*MCOB* 5.6.2 R and *MCOB* 9.4.2 R); and
  - (c) in a risks and features statement (*MCOB* 4.10.11 R) and financial information statement (*MCOB* 5.8.7 R).

**Conditions on appearance of the FSA logo**

- 4.1 The permission in paragraph 3.1 is subject to the following conditions:
- (1) the regulatory mark is attached to the FSA logo;
  - (2) the FSA logo and regulatory mark appear in black type, or reversed out white on a coloured background;
  - (3) the FSA letters appear in type which is not more than three times the size of the accompanying script;
  - (4) the two elements of the FSA logo appear together in the same way, and in the same proportion, as in the registered service mark;
  - (5) the FSA logo is not redrawn in any way, or matched by a typesetter;
  - (6) version B of the FSA logo is used only at sizes below 10 mm in overall height; and
  - (7) if the FSA logo is reproduced electronically, no hyperlink is incorporated.

**Conditions on appearance of the Key facts logo**

- 4A.1 The permission in paragraph 3A.1 is subject to the following conditions:
- (1) the regulatory mark (®) is attached to the Key facts logo;
  - (2) the Key facts logo and regulatory mark appear:
    - (a) in black type;
    - (b) reversed out white on a coloured background; or
    - (c) in colour provided that this does not diminish their prominence;
  - (3) the two elements of the Key facts logo appear together in the same way, and in the same proportion, as in the Community trade mark;
  - (4) the Key facts logo is not redrawn in any way, or matched by a typesetter;
  - (5) the low resolution version of the Key facts logo is used only in documents intended to be read on a computer, television or other screen; and

- (6) if the Key facts logo is reproduced electronically, no hyperlink is incorporated.

## Further conditions on the use of the FSA and Key facts logos

- 5.1 The permissions in paragraphs 3.1 and 3A.1 are also subject to the conditions that any material, whether produced on paper or electronically, on which the FSA or Key facts logos are displayed does not:
- (1) in any way imply that the *FCA* is endorsing the licensee or its products, services or communications (see also [GEN 1.2.2 R \(1\)](#)); or
  - (2) misrepresent the licensee's relationship with the *FCA* or present false information about the *FCA*; or
  - (3) contain content that could be construed as distasteful, offensive or controversial; or
  - (4) infringe any intellectual property or other rights of any *person* or otherwise not comply with any relevant law or regulation.

- 6.1 [deleted]

## Commencement and duration

- 7.1 This licence comes into effect on 1 May 2003 except that in relation to the Key facts logo it comes into effect on 6 November 2006. In relation to the FSA logo, this licence ceases to have effect and is revoked on 1 April 2014.
- 7.2 The *FCA* may alter or revoke this licence at any time, by giving at least two months' notice on the *FCA*'s website.

## Interpretation

- 8.1 This licence is to be interpreted in accordance with chapter 2 of the General provisions (Interpreting the Handbook) of the *Handbook*. In particular, expressions in italics are defined in the Handbook Glossary.

## Governing law and jurisdiction

- 9.1 This licence is governed by and interpreted in line with English law. The courts of any jurisdiction in the United Kingdom have the exclusive jurisdiction to settle any dispute in connection with this licence.