

**PERSONAL CURRENT ACCOUNTS AND OVERDRAFTS (INFORMATION AND TOOLS FOR CUSTOMERS) (AMENDMENT) INSTRUMENT 2018**

**Powers exercised**

- A. The Financial Conduct Authority makes this instrument in the exercise of the following powers and related provisions in the Financial Services and Markets Act 2000 (“the Act”):
- (1) section 137A (The FCA’s general rules);
  - (2) section 137R (Financial promotion rules);
  - (3) section 137T (General supplementary powers); and
  - (4) section 139A (Power of the FCA to give guidance).
- B. The rule-making powers listed above are specified for the purpose of section 138G(2) (Rule-making instruments) of the Act.

**Commencement**

- C. This instrument comes into force on 14 December 2018.

**Amendment to instrument**

- D. The Personal Current Accounts and Overdrafts (Information and Tools for Customers) Instrument 2018 (FCA 2018/52) is amended as follows: the text of paragraph C is replaced with the following: “This instrument comes into force on 18 December 2019”.

**Citation**

- H. This instrument may be cited as the Personal Current Accounts and Overdrafts (Information and Tools for Customers) (Amendment) Instrument 2018.

By order of the Board  
13 December 2018