

## Supervision

### SUP TP 1 Transitional provisions

Definitions for these transitional provisions, additional to those in the *Glossary*, are provided at paragraph 16 of the table.

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision	(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
1	SUP 3.3.2 R (1)	R	<p><b>Auditors</b></p> <p>A <i>firm</i> will not contravene SUP 3.3.2 R (1), if the office of auditor is filled at <i>commencement</i>. The auditor filling the office at that time will be deemed to be appointed under SUP 3.3.2 R.</p>	From <i>commencement</i>	<i>Commencement</i>
2	SUP 3.9 and SUP 3.10	R	Expired		
3	SUP 3.9.4 R	R	Expired		
3A	SUP 3.10	R	Expired		
3AA	SUP 3.10.6R	R	<p>(1) This transitional provision applies where an auditor would have been required to produce a report under SUP 3.10.4R for a <i>CASS 7 loan-based crowdfunding firm</i> as a result of CONC 12.1.4R were it not for the <i>firm</i> obtaining <i>Part 4A permission</i>.</p> <p>(2) The period covered by the first report under SUP 3.10.4R produced after 21 August 2017 must end not more than 53 weeks after either:</p> <p>(a) the period covered by the previous report on such matters;</p> <p>(b) the date the <i>firm's</i> application for <i>Part 4A permission</i> to operate an electronic system in relation to lending is granted; or</p> <p>(c) the date the <i>firm</i> becomes subject to SUP 3.11 and its auditor becomes subject to SUP 3.10.</p>	Indefinitely	21 August 2017
3AB	SUP 3.10.6R	R	(1) This transitional provision applies where an auditor is required to produce a report un-	Indefinitely	21 August 2017

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision	(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
			<p>der SUP 3.10.4R for a CASS 7 <i>loan-based crowdfunding firm</i> that has not had an <i>interim permission</i>.</p> <p>(2) The period covered by the first report required under SUP 3.10.4R must end not more than 53 weeks after either:</p> <p>(a) the period covered by the previous report on such matters provided that period did not end more than 53 weeks before 21 August 2017;</p> <p>(b) the date the <i>firm's</i> application for <i>Part 4A permission</i> to operate an <i>electronic system in relation to lending</i> is granted; or</p> <p>(c) the date the <i>firm</i> becomes subject to SUP 3.11 and its auditor becomes subject to SUP 3.10.</p>		
3AC	SUP 3.10.4R to SUP 3.10.6R	R	<p>(1) This transitional provision applies in respect of an auditor which was subject to SUP 3.10 immediately before 1 April 2019 in relation to a <i>firm</i> which becomes subject to the <i>claims management client money rules</i> on 1 April 2019.</p> <p>(2) For the purposes of SUP 3.10.5R(1) in its application to the <i>claims management client money rules</i>, the first report which the auditor submits under SUP 3.10.4R which covers the <i>claims management client money rules</i> must state whether, in the auditor's opinion, the <i>firm</i> was in compliance with those <i>rules</i> from 1 April 2019 to the end of the period covered by the report.</p>	From 1 April 2019	1 April 2019
3B	SUP 3.10.6 R, SUP 3.10.7 R	G	Expired		
3C	SUP 3.10	R	Expired		
4	SUP 4.3.1 R (1) and SUP 4.4.1 R (1)	R	<p><u>Actuaries</u></p> <p>A <i>firm</i> will not contravene SUP 4.3.1 R (1) or SUP 4.4.1 R (1) to the extent that the office of <i>actuarial function holder</i>, <i>with-profits actuary</i> or <i>appropriate actuary</i> is filled by an <i>actuary</i> appointed</p>	From commencement	Commencement

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision		(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
			on or before 31 December 2004, provided that that <i>actuary</i> was appointed in accordance with the statutory requirements, or the requirements of the <i>regulatory system</i> , in force at that time.			
4A	SUP 4	R	Anything done before 31 December 2004 for the purposes of an amended provision in SUP 4 has effect as if done under that provision.		From 31 December 2004	31 December 2004
4B	[deleted]					
4BA	SUP 4.3.16AR (3) and SUP 4.3.16AR (4)	R	The <i>rules</i> apply in respect of each financial year commencing on or after 1 January 2005.		From 31 December 2004	31 December 2004
4C	[deleted]					
4D	[deleted]					
4E	[deleted]					
5	SUP 4.3.3 R	R	If a <i>firm's actuary</i> has been appointed by a <i>previous regulator</i> under statutory or contractual powers and remains in office immediately before <i>commencement</i> , that appointment will be deemed to have been made under SUP 4.3.3 R, but on the terms of the actual appointment.		From commencement	Commencement
6	SUP 8.6.1 G	R	Expired			
6A[FCA]	SUP 9.4	G	<u>Individual guidance</u>		From 19 July 2001	21 June 2001
			(1)	If a <i>person</i> acts in accordance with individual written guidance:		
			(a)	given to him by any <i>previous regulator</i> (or body whose functions were assumed by a <i>previous regulator</i> );		
			(b)	relating to any pre-commencement provision; and		
			(c)	in the circumstances contemplated by that guidance;		

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision	(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
			then the <i>FCA</i> will proceed on the footing that the <i>person</i> has complied with the aspects of any provision in or under the <i>Act</i> (including a <i>rule</i> or <i>guidance</i> in the <i>Handbook</i> ) to which the guidance relates if:		
			(d) that provision is substantially similar to the pre-commencement provision in relation to the matter with which the guidance is concerned;		
			(e) the guidance was current immediately before <i>commencement</i> ; and		
			(f) the guidance has not been superseded.		
			(2) SUP 9.4.2 G - SUP 9.4.4 G are relevant for individual guidance in (1) in the same way as for individual written <i>guidance</i> given by the <i>FCA</i> .		
			(3) References to “individual written guidance” in (1) and (2) include a written concession from a pre-commencement provision which is substantially similar to <i>guidance</i> in the <i>Handbook</i> .		
8	SUP 10.13.6 R	R	Expired		
8A	SUP 10.4.1 R	R	Deleted		
8B		G	Deleted		
8C		G	Deleted		
8D	SUP 10.13.6 R (Ceasing to perform a controlled function)	R	Deleted		

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision		(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
	and SUP 10.13.3 D (Moving within a firm)					
8E	SUP 10.6.4 R (2)	R	Expired			
8F	SUP 10.6.8 R (1)(b)	R	Expired			
8G	SUP 10.9.1 R (2)	R	Expired			
8H	SUP 10.1.7 R (1)	R	Expired			
8I	SUP 10.1.7 R (2)	R	Expired			
8J	SUP 10.1.7 R (5)	R	Expired			
8K	SUP 10.1.13 R to SUP 10.1.14 R	R	Expired			
8L		G	Expired			
8M[FCA]	SUP 10A.14.24 R	R	This rule applies to <i>complaints</i> upheld on or after 31 December 2012.		From 31/12/2012	31/12/2012
9	SUP 12.5.5 R SUP 12.5.7 R	R	Expired			
9A	SUP 15.8.4 G	R	Expired			
9AA	SUP 13	R	(1)	Where a <i>person</i> wishes to obtain a passport for an investment service or financial instrument to which <i>MiFID II</i> will apply, but to which <i>MiFID</i> does not apply, all changes made to SUP 13 by [FCA Handbook Instrument] on 4 December 2017, and any related definitions set out in Part 2 of the Glossary (MiFID 2) Instrument 2017, instead take effect from 31 July 2017.	From 31 July 2017 until 3 December 2017	31 July 2017

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision		(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
			(2)	For the purposes of this transitional provision, SUP 13.5.3R(1) and SUP 13.8.1R(1) do not apply. A <i>person</i> submitting a notice to which SUP 13.5.3R(1) or SUP 13.8.1R(1) would otherwise apply must do so by email to MiFID.passport@fca.org.uk .		
			(3)	This transitional provision also applies where a <i>person</i> to whom <i>MiFID</i> does not apply, but to whom <i>MiFID II</i> will apply, wishes to obtain a passport that takes effect from the application date of <i>MiFID II</i> .		
9AB	SUP 13	G	(1)	SUP TP 1.2 9AAR is intended to allow a <i>person</i> to apply for a passport for an investment service or financial instrument introduced by <i>MiFID II</i> , prior 4 December 2018. It also allows other <i>persons</i> such as those who will cease to be exempt under <i>MiFID II</i> , to apply for a passport prior to 4 December 2018.	From 31 July 2017 until 3 December 2017	31 July 2017
			(2)	A <i>person</i> who wishes to obtain a passport for an investment service or financial instrument to which <i>MiFID</i> applies, as well as for an investment service or financial instrument to which <i>MiFID</i> does not apply but to which <i>MiFID II</i> will apply, should submit two separate notifications during the transitional period.		
			(3)	This transitional provision ceases to be effective on 4 December 2017, at which point the amendments made to SUP 13 in this instrument take effect. From		

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision		(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
				4 December, all <i>persons</i> should submit passporting notifications in accordance with SUP 13, as amended by this instrument.		
9AC	SUP 13	R		Where the <i>person</i> wishing to obtain a passport is not subject to <i>MiFID</i> , but will be subject to <i>MiFID II</i> , SUP 13.5.3R(1) and SUP 13.8.1R(1) do not apply. Such a <i>person</i> must submit the relevant notice by email to MiFID.pasport@fca.org.uk .	From 4 December 2017 until 2 January 2018	31 July 2017
9B	SUP 12.5	R	Expired			
10	SUP 16.4.5 R SUP 16.5.5 G	R	Expired			
10A	SUP 16.4 SUP 16.5	R	Expired			
11	SUP 16.6 SUP 16.7 SUP 16.8	R	Expired			
12	SUP 16.7.7 R; SUP 16.7.9 R, SUP 16.7.11 R, SUP 16.7.16 R, SUP 16.7.24 R, SUP 16.7.26 R, SUP 16.7.35 R, SUP 16.7.44 R, SUP 16.7.46 R, SUP 16.7.48 R, SUP 16.7.57 R	R	Expired			
12A			[deleted]			
12B	SUP 16.7.54 R; SUP 16.7.76 R SUP 16.7.79 R	R		Deleted		

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision		(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
	SUP 16.7.80 R					
12C		R	Deleted			
12D		R		Deleted		
12E		R		Deleted		
12F	SUP 16.7.77 R	R	Expired			
12G	SUP 16.7.7 R; SUP 16.7.9 R; SUP 16.7.11 R; SUP 16.7.16 R; SUP 16.7.20 R; SUP 16.7.24 R; SUP 16.7.26 R; SUP 16.7.28 R; SUP 16.7.35 R; SUP 16.7.57 R; SUP 16.7.62 R; SUP 16.7.65 R; SUP 16.7.73 R;	R	Expired			
12H	R		Expired			
12I	SUP 16.7.54 R	R	Expired			
12J	(1)  SUP 16.7.24 R, SUP 16.7.25 R and 16.7.25A R, SUP 16.7.27 R and 16.7.27A R	R	Expired			
	(2)  SUP 16.7.35 R, SUP 16.7.36 R and SUP 16.7.36A R	R	Expired			
	(3)  SUP 16.7.67 R, SUP 16.7.68 R and SUP 16.7.68A R	R	Expired			
	(4)  SUP 16.7.76 R, SUP 16.7.77 R and SUP 16.7.77A R	R	Expired			
	(5)  SUP 16.7.16 R and SUP 16.7.17 R	R	Deleted			
12K	SUP 16.7.7 R, SUP 16.7.8 R, SUP 16.7.9 R,	R		Expired		



(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision		(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
	SUP 16.7.10 R, SUP 16.7.11 R, SUP 16.7.12 R, SUP 16.7.16 R, SUP 16.7.17 R, SUP 16.7.24 R, SUP 16.7.25 R, SUP 16.7.26 R, SUP 16.7.27 R, SUP 16.7.28 R, SUP 16.7.29 R, SUP 16.7.35 R, SUP 16.7.36 R, SUP 16.7.54 R, SUP 16.7.54A R, SUP 16.7.57 R, SUP 16.7.58 R, SUP 16.7.62 R, SUP 16.7.63 R, SUP 16.7.65 R, SUP 16.7.66 R, SUP 16.7.73 R, SUP 16.7.74 R, SUP 16.7.75 R, SUP 16.7.76 R and SUP 16.7.77 R,					
12L	(1)  SUP 16.7.7 R, SUP 16.7.8 R, SUP 16.7.8A R, SUP 16.7.16 R, SUP 16.7.17 R, SUP 16.7.17A R, SUP 16.7.24 R, SUP 16.7.25 R, SUP 16.7.25A R, SUP 16.7.26 R, SUP 16.7.27 R, SUP 16.7.27A R, SUP 16.7.30 R, SUP 16.7.35 R, SUP 16.7.36 R, SUP 16.7.36AR, SUP 16.7.67R, SUP 16.7.68R, SUP 16.7.68AR,	R	Expired			

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision	(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
	SUP 16.7.76R, SUP 16.7.77R, SUP 16.7.77AR				
	(2) SUP 16.7.9 R, SUP 16.7.10 R	R	Expired		
	(3) SUP 16.12.11 R, SUP 16.7.12 R	R	Expired		
	(4) SUP 16.7.62R, SUP 16.12.5 R, SUP 16.7.63R	R	Expired		
	(5) [deleted]				
	(6) SUP 16.7.82R, SUP 16.7.83R	R	Expired		
	(7)[deleted]				
12M[FCA] [PRA]	(1)[deleted]				
	(2)[deleted]				
	(3)[deleted]				
	(4)[deleted]				
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	(17)[deleted]				

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision		(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
	(18)[deleted] [deleted]					
	(19)					
	(20)[deleted]					
	(20A) SUP 16.12.22A R	R	Expired			
	(21)[deleted]					
12N	(1) SUP 16.7.36 R	R		Expired		
12O	(1)	[deleted]				
	(2) SUP 16.7.24 R, SUP 16.7.25 R, SUP 16.7.27 R	R	Expired			
	(3) SUP 16.7.35 R, SUP 16.7.36 R	R	Expired			
	(4) SUP 16.7.67 R, SUP 16.7.68 R	R	Expired			
	(5) SUP 16.12.11R, SUP 16.12.12R	R	Expired			
12P	(1) SUP 16.7.20R, SUP 16.7.21R, SUP 16.7.21AR, SUP 16.7.21BR, SUP 16.7.26R, SUP 16.7.27R, SUP 16.7.28R, SUP 16.7.29R, SUP 16.7.30R, SUP 16.7.35R, SUP 16.7.36R, SUP	R	Expired			

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision		(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
	16.7.54R, SUP 16.7.54AR, SUP 16.7.55R, SUP 16.7.56R, SUP 16.7.57R, SUP 16.7.58R, SUP 16.7.67R, SUP 16.7.68R, SUP 16.7.76R, SUP 16.7.77R					
12Q	(1) SUP 16.12.11R	R	Expired			
	(2) SUP 16.12.14R	R	Expired			
	(3) SUP 16.12.19R	R	Expired			
	(4) SUP 16.12.25R	R	Expired			
	(5) SUP 16.12.11R, SUP 16.12.14R, SUP 16.12.19R, SUP 16.12.25R	R		Expired		
12R	(1)		[deleted]			
	(2) SUP 16.12.11R	R	Expired			
12S	(1) SUP 16.12.15, SUP 16.12.16,	R	Expired			

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision		(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
	SUP 16.12.17					
12T	SUP 16.12.5 R to SUP 16.12.7 R;  SUP 16.12.10 R to SUP 16.12.17 R;  SUP 16.12.22 R to SUP 16.12.27 R	R		Deleted		
12U	SUP 16.12.5 R to SUP 16.12.7 R; SUP 16.12.10 R to SUP 16.12.17 R; SUP 16.12.22 R to SUP 16.12.27 R	G	Deleted			
12V	SUP 16.12.5 R to SUP 16.12.7 R; SUP 16.12.10 R to SUP 16.12.17 R; SUP 16.12.22 R to SUP 16.12.27 R	G	Deleted			
12W [PRA]	[deleted]					
12X	SUP 16.12.5 R to SUP 16.12.7 R	R	(1)	This <i>rule</i> deals with the effect of the abolition of <i>data item</i> FSA044 by the Liquidity Standards (Miscellaneous Amendments) Instrument 2010 and of changes to the definition of <i>DLG by default</i> made by that instrument.	See column 4	See column 4
			(2)	The abolition of that <i>data item</i> does not have effect in relation to a <i>firm's</i> reporting period for that <i>data item</i> that has begun but not ended as at 1 January 2011.		

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision		(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
			(3)	The changes to the definition of <i>DLG by default</i> do not have effect in relation to the reporting period of a <i>firm</i> that has begun but not ended as at 1 November 2010.		
12Y [FCA]	SUP 16.12.15 R	R	Expired			
12Z [FCA]	SUP 16.12.15 R but only in so far as it relates to <i>annual report and accounts</i> , FSA029 (Balance sheet), FSA030 (Income statement) and FIN069 (Capital adequacy)	R	The <i>rule</i> listed in column (2) does not apply to an <i>operator of an electronic system in relation to lending</i> who holds an <i>interim permission</i> .		Indefinitely	1 April 2014
12ZA	The changes to <i>SUP</i> in Annex B of the Client Assets (Term Deposits) Instrument 2018	G	As a result of CASS TP 1.1.10AAR the changes effected by the provisions in the Annex listed in column (2) would not apply to any <i>firm</i> in respect of which:  (1) prior to 22 January 2018 the FCA has directed under s.138A of the Act that CASS 7.13.13R(3) be applied with modifications; and  (2) such a direction is in effect on 22 January 2018.		From 22 January 2018 to the date on which the relevant direction referred to in column (4) ceases to have effect	22 January 2018
13	SUP 16.8	R	Expired			
13A	(1) SUP 3.1.2 R	R	Expired			
13B	[deleted]					
13C	SUP 16.13.7D	D	Statistical data on fraud covering the period beginning on 13 January 2018 and ending on 31 December 2018 must be submitted using the format of the return that would have		1 to 31 January 2019	1 January 2019

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision	(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
			been required to be submitted had SUP 16 Annex 27ED remained in the form in which it stood on 31 December 2018 and had SUP 16 not been amended by the Payment Services (Amendment) Instrument 2018. SUP 16 Annex 27ED, as it stood on 31 December 2018, and guidance notes for completion of this return can be accessed by using the timeline on the <i>FCA Handbook</i> website.		
13D	SUP 16.13.8D	D	The return covering the period beginning on 13 January 2018 and ending on 31 December 2018 must be submitted by 31 January 2019.	1 to 31 January 2019	1 January 2019
13E	SUP 16.13.7D	D	In respect of the reporting period 1 January 2019 to 30 June 2019, the statistical data on fraud must be provided on a best endeavours basis.  <i>Payment service providers</i> must provide at least the transaction and fraud totals that would have required to be collected had SUP 16 Annex 27ED remained in the form in which it stood on 31 December 2018 and had SUP 16 not been amended by the Payment Services (Amendment) Instrument 2018. SUP 16 Annex 27ED, as it stood on 31 December 2018, can be accessed by using the timeline on the <i>FCA Handbook</i> website.	1 January 2019 to 29 February 2020	1 January 2019
13F	SUP 16.13.7D	D	<i>Small payment institutions</i> may provide the statistical data on fraud in respect of 1 January 2019 to 30 June 2019 on a best endeavours basis. They must submit the data in respect of 1 July 2019 to 31 December 2019 in compliance with SUP 16.13.7D.	1 January 2019 to 29 February 2020	1 January 2019
14	SUP 16.8	R	Expired		
14A	SUP 16.11.7 R	R	Expired		
14B		R	Deleted		
14C	16.10.4	R	Expired		
14D	16.11.3	R	Expired		
14E	SUP 16.14.3R	R	Where, as a result of making the election under CASS	From 21 March 2016	21 March 2016

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision		(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
			7.10.7AR(1), a <i>firm</i> exceeds the limit in the bottom row of the table in CASS 1A.2.7R (CASS <i>small firm</i> ), SUP 16.14.3R (requirement to submit CMAR) does not apply to the <i>firm</i> .		until 1 January 2017	
14F	SUP 16.14.3R	G	CASS TP 14E means that a CASS <i>small firm</i> which becomes a CASS <i>medium firm</i> or a CASS <i>large firm</i> as a result of making the election under CASS 7.10.7AR(1) does not need to submit a CMAR until January 2017.		From 21 March 2016 until 1 January 2017	21 March 2016
15			[deleted]			
15A	Rules in SUP 20	R	Expired			
15B	Transitional rule SUP 15A	G		Expired		
15C	The Supervision manual (SUP)		Expired			
15D	SUP 16	R	Expired			
15E	SUP 16.15.5AD	D	In respect of the reporting period for which the <i>electronic money institution's accounting reference date</i> falls between 31 Dec 2016 and 30 Dec 2017 (inclusive) it must provide the data on a best endeavours basis.		From 31 December 2016 until 30 December 2017	31 December 2016
15F	SUP 16.23.4R	R	In respect of the reporting period for which the <i>firm's accounting reference date</i> falls between 31 Dec 2016 and 30 Dec 2017 (inclusive) it must provide the data on a best endeavours basis.		From 31 December 2016 until 30 December 2017	31 December 2016
16	Paragraphs 1 to 15	R	<u>Definitions</u>		From commencement	Commencement
			In these transitional provisions:			
			(1)	"pre-commencement provision" means a provision repealed or revoked by or under the Act or a rule or guidance of the <i>firm's previous regulator</i> , including (where the context permits) any relevant provision which it replaced before commencement; and		



(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision		(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
			(2)	"substantially similar" means substantially similar in purpose and effect.		
17	SUP 20.4.4 R (4)	R	Expired			
	SUP	G	GEN contains some technical transitional provisions that apply throughout the <i>Handbook</i> and which are designed to ensure a smooth transition at <i>commencement</i> . These include transitional provisions relevant to record keeping and notification rules.		From commencement of the relevant provision in SUP	Various dates
18	SUP 16.12.3 R(2) and SUP 16.12.19AR	R	<p>(1) This transitional provision applies to a <i>firm</i> that is required under SUP 16.12.19AR to submit data item FIN072 to the FCA.</p> <p>(2) Until the FCA has made electronic means available for the submission of data item FIN072 available, a <i>firm</i> in (1) must submit data item FIN072 by electronic email to: regulatory.reports@fca.org.uk.</p>		From 18 March 2016 until 18 March 2017	18 March 2016
19	SUP 16.25.7	R	<p>(1) This transitional provision applies in respect of the first Annual Claims Management Report which a <i>firm</i> is required to submit under SUP 16.25.7R.</p> <p>(2) No report is required under SUP 16.25.7R in respect of a period ending on an <i>accounting reference date</i> of the <i>firm</i> earlier than 1 July 2019.</p> <p>(3) If no report is provided under SUP 16.25.7R in respect of a period ending on an <i>accounting reference date</i> of the <i>firm</i> earlier than 1 July 2019, the first report under SUP 16.25.7R must address the period from 1 April 2019 to the <i>firm's</i> first <i>accounting reference date</i> which occurs on or after 1 July 2019.</p>		From 1 April 2019 to 1 July 2020	1 April 2019
20	SUP 16.27	R	This section applies to any activities upon which the value measures data in SUP 16.27.11R is based and which are carried out after 1 July 2021, regardless of the effective date of any particular <i>general insurance contract</i> .		From 1 July 2021	1 July 2021

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision	(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
21	SUP 16.27.12	R	The first value measures report to be provided on 28 February 2022 will have a reporting period of 1 July 2021 – 31 December 2021 and references to “reporting period” should be read accordingly.	From 1 July 2021 to 1 March 2022	1 July 2021
22	SUP 16.28.6R and SUP 16.28.7R	R	(1) This transitional provision applies to a <i>firm</i> that is required under SUP 16.28.6R or SUP 16.28.7R to submit a pricing information report to the FCA.	1 January 2022 to 31 December 2023	1 January 2022
			(2) A <i>firm</i> must prepare an interim pricing information report in respect of the period commencing 1 January 2022 and ending on 30 June 2022.		
			(3) The interim pricing report under paragraph (2) is to exclude the additional claims-related information on the core product in SUP 16.28.12R.		
			(4) The interim pricing report in (2) must be submitted on or before 30 September 2022.		
			(5) The interim pricing report in (2) must be submitted in accordance with SUP 16.28.16R to SUP 16.28.18R, subject to the permitted exclusion from the interim report of additional claims-related information as set out in (3).		
			(6) The first annual pricing information report must be submitted:		
			(i) in respect of the reporting period or claims-related reporting period from 1 January 2022 to 31 December 2022, on or before 31 March 2023; or		
			(ii) where a <i>firm's</i> claims-related reporting period is not the reporting period, in respect of the <i>firm's</i> claims-related reporting period which commences on or after 1 January 2022, on or before a date 3 <i>months</i> after the end of that claims-related reporting period.		
23	SUP 16.27.12	R	When reporting data on legal expenses, a <i>firm</i> can choose	From 17 December	1 July 2021

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision	(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
			whether the first value measures report to be provided on 28 February 2022 uses the form and format set out in:	2021 to 1 March 2022	
			(1) SUP 16 Annex 48AR where after the event and before the event legal expenses insurance is reported as separate product categories; or		
			(2) instrument FCA 2020/40, where both after the event and before the event legal expenses insurance is reported together under the same product category 'legal expenses', as defined in instrument FCA 2020/40.		
24	SUP 16.27.12	G	Instrument FCA 2020/40 defines 'legal expenses' as <i>contracts of insurance</i> (or cover within a <i>policy</i> ) against the risks of loss to the persons insured attributable to their incurring legal expenses including costs of litigation.		
Note 1 Deleted					
Note 2 Deleted					
Note 3 Deleted					

(1)	(2)	(3)	(4)	(5)	(6)
	Material to which the transitional provision applies		Transitional Provision	Transitional provision: dates in force	Handbook provision: coming into force
1	The <i>rules</i> and <i>guidance</i> in SUP 3.10	R	In relation to an auditor of a <i>firm</i> whose client assets report period ends on or before 29 September 2011, that auditor may comply with SUP 3.10 as it was in force on 31 May 2011.	From 1 June 2011	1 June 2011
2	The <i>rules</i> and <i>guidance</i> in SUP 3.11	R	In relation to a <i>firm</i> whose client assets report period ends on or before 29 September 2011, the <i>rules</i> and <i>guid-</i>	From 1 June 2011	1 June 2011

(1)	(2)	(3)	(4)	(5)	(6)
			ance to which column (2) refers do not apply.		

(1)	(2)	(3)	(4)	(5)	(6)
	Material to which the transitional provision applies		Transitional provisions	Transitional provision: dates in force	Handbook provision coming into force
1	The changes to SUP 16.11 and SUP 16.12 set out in Annex I of the Consumer Credit (Consequential and Supplementary Amendments) Instrument 2014	R	The changes effected by the Annex listed in column (2) to SUP 16.11 and SUP 16.12 do not apply until 1 October 2014.	1 April 2014 to 1 October 2014	1 April 2014
2	The changes to SUP 16.12 set out in Annex I of the Consumer Credit (Consequential and Supplementary Amendments) Instrument 2014	G	The effect of (1) is that, for a <i>firm</i> with <i>permission</i> to carry on only a <i>credit-related regulated activity</i> , the reporting frequencies and submission deadlines for the <i>data items</i> in SUP 16.12.29C R are calculated from the <i>firm's</i> next <i>accounting reference date</i> that follows 1 October 2014. The first <i>data items</i> should cover the period from 1 October 2014 to the <i>accounting reference date</i> or the end of the first reporting period if the frequency is half-yearly.	1 April 2014 to 1 October 2014	1 April 2014
3	SUP 16.12	G	<i>Firms</i> are reminded that CONC 12.1.4 R further provides that (a) SUP 16 does not apply to a <i>firm</i> with only an <i>interim permission</i> ; and (b) SUP 16.11 and SUP 16.12 apply to a <i>firm</i> with an <i>interim permission</i> that is treated as a variation of <i>permission</i> for <i>credit-related regulated activity</i> as if the changes effected by the Consumer Credit (Consequential and Supplementary Amendments) Instrument 2014 had not been made. So, if such a <i>firm</i> is granted <i>permission</i> to carry on (or is granted a variation to add to its <i>permission</i> ) <i>credit-related regulated activity</i> (and an <i>interim permission</i> the <i>firm</i> was treated as having ceases to have effect) on a date after 1 October 2014, the reporting frequencies and submission deadlines for the <i>data items</i> in SUP 16.12.29C R are calculated by reference to the <i>firm's</i> <i>accounting reference date</i> that follows the date on which the notice of the grant of <i>permission</i> or the variation of <i>permission</i> under section 55V(5) of the Act takes effect. The first <i>data items</i> should cover the period from that date	1 April 2014 until interim permission ceases to have effect	1 April 2014

(not 1 October 2014) to the *accounting reference date* or the end of the first reporting period if the frequency is half-yearly.

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision	(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
1	SUP 16.11.5R (3), SUP 16.11.5A R and SUP 16 Annex 21, section 2 (c) (sales data report and performance data report for mortgages)	R	When reporting sales data and performance data on <i>regulated mortgage contracts</i> , a <i>firm</i> should not include sales data and performance data on <i>second charge regulated mortgage contracts</i>	21 March 2016 to 31 March 2017	21 March 2016
2	SUP 16.11.3R, SUP 16.11.5R, SUP 16.11.7R, SUP 16.11.8R and SUP 16 Annex 21R.	R	When submitting a sales data report required by SUP 16.11.7R in relation to a <i>regulated mortgage contract</i> entered into in reliance on the <i>rules</i> in MCOB 11.9, a <i>firm</i> (or its reporting agent appointed under SUP 16.11.11R) may, in relation to that contract, elect to comply with the provisions of SUP 16 Annex 21R as if: <ol style="list-style-type: none"> <li>(1) the amendments to that Annex made by the Mortgages (Responsible Lending) Instrument 2019 had not been made; and</li> <li>(2) the contract were entered into in reliance on the <i>rules</i> in MCOB 11.7.</li> </ol>	From 28 October 2019 to 31 March 2021.	On 28 October 2019.

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision	(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
1	SUP 16.3.3D to SUP 16.3.4D and SUP 16.15.8D	D	The changes effected by the Payment Services Instrument 2017 to SUP 16.3.3D to SUP 16.3.4D and SUP 16.15.8D do not apply where a <i>payment institution</i> or <i>electronic money institution</i> is required to submit a re-	13 January 2018 to 1 April 2018	13 January 2018

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision	(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
2	SUP 16.3.3D to SUP 16.3.4D and SUP 16.15.8D	G	<p>turn covering a reporting period ending on 12 January 2018 or earlier. SUP 16.3.3D to SUP 16.3.4D and SUP 16.15.8D apply as they stood immediately before 13 January 2018 with respect to periodic reporting of information to the FCA covering a period ending before 12 January 2018.</p>	13 January 2018 to 1 April 2018	13 January 2018
			<p>The effect of (1) is that an <i>authorised payment institution</i> or a <i>small payment institution</i> should submit the annual return FSA056 or FSA057 in the pre-13 January 2018 format in respect of a reporting period that ends on or before 12 January 2018. The due dates for submission after the end of the reporting period are the same before and after 13 January 2018.</p> <p>The effect of (1) is also that an <i>authorised electronic money institution</i> should submit FSA059 to FSA063 in the pre-13 January 2018 formats (rather than the new return FIN060) in respect of a reporting period that ends on or before 12 January 2018. The reporting frequencies for these returns are half-yearly, calculated from the <i>authorised electronic money institution's accounting reference date</i>, and the due dates for submission are within 30 <i>business days</i> following the end of the reporting period.</p> <p><i>A small electronic money institution</i></p>		

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision	(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
			<p>should submit FSA064 in the pre-13 January 2018 format (rather than the new return FIN060) in respect of a reporting period that ends on or before 12 January 2018. The reporting frequency for this return is half-yearly, calculated from the <i>small electronic money institution's accounting reference date</i>, and the due date for submission is within 30 <i>business days</i> following the end of the reporting period.</p>		
3	SUP 16.3.3D to SUP 16.13.4D and SUP 16.15.8D	D	<p>(1) This direction applies to an <i>authorised payment institution, registered account information service provider, authorised electronic money institution, or small electronic money institution</i> with an <i>accounting reference date</i> falling between 13 January 2018 and 30 March 2018 (inclusive).</p> <p>(2) A <i>person</i> to whom this direction applies must, in respect of the reporting period that ends on the <i>accounting reference date</i> between 13 January 2018 and 30 March 2018, complete and submit the return specified in the second column of the table in SUP 16.13.4D or SUP 16.15.8D (as applicable) within 30 <i>business days</i> of 31 March 2018.</p>	13 January 2018 to 18 May 2018	13 January 2018
4	SUP 16.3.3D to SUP 16.3.4D and SUP 16.15.8D	G	<p>The effect of (3) is that an <i>authorised payment institution or registered account information service provider</i> should submit the return FSA056 by 11 May 2018 if the return re-</p>	13 January 2018 to 18 May 2018	13 January 2018

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision	(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
5	SUP 16.13.4D and SUP 16.15.8D	D	<p>lates to a reporting period that ends between 13 January 2018 and 30 March 2018 (inclusive).</p> <p>The effect of (3) is also that an authorised <i>electronic money institution</i> or <i>small electronic money institution</i> should submit the return FIN060 by 11 May 2018 if the return relates to a reporting period that ends between 13 January 2018 and 30 March 2018 (inclusive).</p> <p>An <i>authorised payment institution, registered account information service provider, authorised electronic money institution, or small electronic money institution</i> required to submit a return covering a reporting period beginning before and ending after 13 January 2018 is required to answer the 'new return questions' only in respect of the period beginning on the 13 January 2018 and ending on its <i>accounting reference date</i>.</p> <p>'New return questions' means:</p> <p>(a) for an <i>authorised payment institution</i>, questions 68, 76,-80 and 84-86 in FSA056 (Authorised Payment Institution Capital Adequacy Return);</p> <p>(b) for a <i>registered account information service provider</i>, question 68 in FSA056 (Authorised Payment Institution Capital Adequacy Return);</p>	13 January 2018 to 1 April 2019	13 January 2018



(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision	(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
			<p>(c) for an <i>authorised electronic money institution</i>, questions 2–3, 10–11, 75–76 and 80–82, in FIN060 (Authorised Electronic Money Institution Questionnaire); and</p> <p>(d) for a <i>small electronic money institution</i>, questions 2–3 and questions 10–12 in FIN060 (Small E-Money Institution Questionnaire).</p>		
6	SUP 16.13.4D and SUP 16.15.8D	G	<p>The effect of (5) is that, even if part of the reporting period to be covered by a return falls earlier than 13 January 2018, the <i>authorised payment institution, registered account information service provider, authorised electronic money institution</i> or <i>small electronic money institution</i> is nonetheless required to submit the return in the new form set out in the Payment Services Instrument 2017, but is only required to answer the new questions added by the Payment Services Instrument 2017 in relation to the part of the reporting period that falls on or after 13 January 2018.</p>	13 January 2018 to 1 April 2019	13 January 2018
7	SUP 16.15.8D	G	<p><i>Electronic money institutions</i> are reminded that the return FIN060 is to be completed in respect of a reporting period of 12 <i>months</i>. This means that <i>electronic money institutions</i> using FIN060 for the first time should include in that report data from the preceding 12 <i>months</i>, irrespective of whether some of that data has already been reported</p>	13 January 2018 to 1 April 2019	13 January 2018

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision	(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
			to the <i>FCA</i> as a result of the previous half yearly reporting frequency.		

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision	(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
1	SUP 16.23A.3R(2)	R	If, at the time SUP 16.23A.3R comes into force, the latest <i>director's</i> certificate and auditor's report a <i>firm</i> submitted under the <i>rules</i> replaced by SUP 16.23A.3R related to a version of the register dated 31 March 2018 or earlier, the 'period of production of the register' to be covered by the first return that <i>firms</i> must submit under SUP 16.23A.3R(1) is from that date to 31 March 2019.	From 28 September 2018 to 31 August 2019	28 September 2018
2	SUP16.23A.3R (2)	R	If, at the time SUP 16.23A.3R comes into force, the latest <i>director's</i> certificate and auditor's report a <i>firm</i> submitted under the <i>rules</i> replaced by SUP 16.23A.3R related to a version of the register dated 1 April 2018 or later, the 'period of production of the register' to be covered by the first return that <i>firms</i> must submit under SUP 16.23A.3R(1) is from that date to 31 March 2019.	From 28 September 2018 to 31 August 2019	28 September 2018

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provisions	(5) Transitional provision: dates in force	(6) Handbook provision coming into force
1	SUP 16.26	R	(1) This <i>rule</i> applies to: (a) an <i>SMCR banking firm</i> ; and (b) an <i>SMCR insurance firm</i> .  (2) The reporting and timing requirements in SUP 16.26 are modi	From 9 September 2019 to 9 March 2020	9 September 2019

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provisions	(5) Transitional provision: dates in force	(6) Handbook provision coming into force
			<p>fied in accordance with paragraphs (3) to (6) for a <i>firm</i> to which this <i>rule</i> applies.</p> <p>(3) The <i>firm</i> must submit a report about each individual who is or becomes a <i>Directory person</i> on or after 9 September 2019.</p> <p>(4) Where the relevant information is held by the <i>firm</i>, the <i>firm</i> must submit a report about each individual who does not fall within (3), but who would have been a <i>Directory person</i> on or after 10 December 2018.</p> <p>(5) The <i>firm</i> must submit to the FCA all reports about the <i>Directory persons</i> specified in (3) and (4) by 9 March 2020, which is set out in Part 1, SUP 16 Annex 47AR (Directory persons report), submitted online through the appropriate system which is accessible from the FCA website and in the appropriate format.</p> <p>(6) SUP 16.26.13R to SUP 16.26.19R apply only on and from 9 March 2020.</p>		
2	SUP 16.26	R	<p>(1) This <i>rule</i> applies to an <i>SMCR firm</i> which is not:</p> <p>(a) an <i>SMCR banking firm</i>; or</p> <p>(b) an <i>SMCR insurance firm</i>.</p> <p>(2) The reporting and timing requirements in SUP 16.26 are modified in accordance with paragraphs (3) to (5) for a <i>firm</i> to which this <i>rule</i> applies.</p> <p>(3) The <i>firm</i> must submit a report about each individual who is or becomes a <i>Directory person</i> on or after 9 December 2019.</p> <p>(4) The <i>firm</i> must submit to the FCA all reports about the <i>Directory persons</i> specified in (3) by 31 March 2021, which is set out in Part 1, SUP 16 Annex 47AR (Directory persons report), submitted online through the appropriate system which is accessible from the FCA website and in the appropriate format.</p> <p>(5) SUP 16.26.13R to SUP 16.26.19R apply only on and from 31 March 2021.</p>	From 9 December 2019 to 31 March 2021	9 December 2019

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provisions	(5) Transitional provision: dates in force	(6) Handbook provision coming into force
(6) This <i>rule</i> is modified by SUP TP 1.13.3R.					
(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provisions	(5) Transitional provision: dates in force	(6) Handbook provision coming into force
3	SUP 16.26	R	<p>(1) This <i>rule</i> applies to a <i>firm</i>:</p> <p>(a) that comes within SYSC TP 8.1.1R (Application, purpose and definitions); and</p> <p>(b) has an individual transitional period.</p> <p>(2) SUP TP 1.13.2R is adjusted so that a reference to:</p> <p>(a) 9 December 2019 is a reference to the start of a <i>firm's</i> individual transitional period; and</p> <p>(b) 31 March 2021 is a reference to the end of a <i>firm's</i> individual transitional period.</p> <p>(3) Individual transitional period has the meaning in SYSC TP 8.1.5R (Table: glossary of bespoke terms used in SYSC TP 8), taking into account the amendment to that definition made by the Individual Accountability (FCA-Authorised Firms) (COVID-19 and Extension of Deadlines) Instrument 2020.</p>	As stated in column (4)	As stated in column (4)