

LIST OF NON-LEGAL CORRECTIONS AND CLARIFICATIONS IN THE FCA AND PRA HANDBOOKS

This document lists the minor corrections and clarifications that we have recently made to the Handbooks, other than those made by Handbook Administration instrument. These changes are regarded as having no legal effect. None of these changes represents a change in policy.

In this list, underlining indicates new text and striking through indicates deleted text.

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
RPPD 1.25 (13) of Notes	[...] See also TCF cluster report on TCF considerations for Management Information: http://www.fsa.gov.uk/pages/Doing/Regulated/tcf/pdf/management_info.pdf http://www.fca.org.uk/your-fca/documents/fsa-tcf-management-information (Paragraph 1.20(2))	Administrative update	1.4.13
UNFCOG 2.1.1G	In the Unfair Contract Terms Library (http://www.fsa.gov.uk/Pages/Doing/Regulated/uct/library/index.shtml http://www.fca.org.uk/about/what/protecting/uct/library) you will find Notices of Undertakings, Statements, Speeches and other publications [...]	Administrative update	1.4.13
COLL 5.2.2AG	CESR's UCITS eligible assets guidelines are available at http://www.fsa.gov.uk/pages/Library/Other_publications/EU/eu_docs/index.shtml www.fca.org.uk/your-fca .	Administrative update	1.4.13
COLL 5.2.20B(4)	Those guidelines are available at http://www.fsa.gov.uk/pages/Library/Other_publications/EU/eu_docs/index.shtml . www.fca.org.uk/your-fca .	Administrative update	1.4.13
COLL Form 9 cover page	' Handbook ' refers to the Handbook of Rules which you can access at www.fsa.gov.uk/Pages/handbook http://www.fca.org.uk/handbook	Administrative update	1.4.13
COLL Form 9 page 4	Further information of the FCA's variation of permission procedures is provided on the FCA website at http://www.fca.org.uk/firms/authorisation/apply/permissions . http://www.fca.org.uk/firms/about-authorisation/apply/variation-of-permission	Administrative update	1.4.13
COLL Form 12 cover page	' Handbook ' refers to the Handbook of Rules which you can access at www.fsa.gov.uk/Pages/handbook http://www.fca.org.uk/handbook	Administrative update	1.4.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
COLL Form 12 page 4	The different payment methods available are outlined on our website at: http://www.fca.org.uk/firms/regulate/fees/periodic/payment http://www.fca.org.uk/firms/being-regulated/fees/annual/societies	Administrative update	1.4.13
COLL Form 21 cover page	'Handbook' refers to the Handbook of Rules which you can access at www.fsa.gov.uk/Pages/handbook http://www.fca.org.uk/handbook	Administrative update	1.4.13
COLL Form 21 page 3	Further information on the FCA's variation of permission procedures is provided on the FCA website at http://www.fca.org.uk/firms/authorisation/apply/permissions http://www.fca.org.uk/firms/about-authorisation/apply/variation-of-permission	Administrative update	1.4.13
COLL Form 242 cover page	'Handbook' refers to the Handbook of Rules which you can access at www.fsa.gov.uk/Pages/handbook http://www.fca.org.uk/handbook	Administrative update	1.4.13
COLL Form 242 page 4	The different payment methods available are outlined on our website at: http://www.fca.org.uk/firms/regulate/fees/periodic/payment http://www.fca.org.uk/firms/being-regulated/fees/annual/societies	Administrative update	1.4.13
COLL Form 242 page 5	You can access our CIS register at www.fsa.gov.uk/Pages/register www.fca.org.uk/firms/systems-reporting/register	Administrative update	1.4.13
COLL Form 251 cover page	'Handbook' refers to the Handbook of Rules which you can access at www.fsa.gov.uk/Pages/handbook http://www.fca.org.uk/handbook	Administrative update	1.4.13
COLL Form 251 page 3	Further information on the FCA's variation of permission procedures can be found on the FCA website at http://www.fca.org.uk/firms/authorisation/apply/permissions http://www.fca.org.uk/firms/about-authorisation/apply/variation-of-permission	Administrative update	1.4.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
COLL Form 264CH cover page	'Handbook' refers to the Handbook of Rules which you can access at www.fsa.gov.uk/Pages/handbook http://www.fca.org.uk/handbook	Administrative update	1.4.13
COLL Form 264CH page 2	The FCA CIS Register can be accessed at www.fsa.gov.uk/Pages/register. www.fca.org.uk/firms/systems-reporting/register	Administrative update	1.4.13
COLL Form 270 cover page	'Handbook' refers to the Handbook of Rules which you can access at www.fsa.gov.uk/Pages/handbook http://www.fca.org.uk/handbook	Administrative update	1.4.13
COLL Form 270 page 3	the notification fee, as set out in our Fees Manual. Details of payment methods can be found on the FCA website at: http://www.fca.org.uk/firms/regulate/fees/periodic/payment http://www.fca.org.uk/firms/being-regulated/fees/annual/societies	Administrative update	1.4.13
COLL Form 270 page 4	You can access our CIS Register at www.fsa.gov.uk/Pages/register www.fca.org.uk/firms/systems-reporting/register	Administrative update	1.4.13
COLL Form 272 cover page	'Handbook' refers to the Handbook of Rules which you can access at www.fsa.gov.uk/Pages/handbook http://www.fca.org.uk/handbook	Administrative update	1.4.13
COLL Form 272 page 4	[...] details of payment methods can be found on the FCA website at: http://www.fca.org.uk/firms/regulate/fees/periodic/payment. http://www.fca.org.uk/firms/being-regulated/fees/annual/societies	Administrative update	1.4.13
COLL Form 272 page 5	[...] you can access our CIS Register at www.fsa.gov.uk/Pages/register, www.fca.org.uk/firms/systems-reporting/register	Administrative update	1.4.13
COLL Form FN page 3	You can access our CIS Register at www.fsa.gov.uk/Pages/register www.fca.org.uk/firms/systems-reporting/register	Administrative update	1.4.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
COLL Form 22A cover	'Handbook' refers to the Handbook of Rules which you can access at www.fsa.gov.uk/Pages/handbook http://www.fca.org.uk/handbook	Administrative update	1.4.13
COLL Form 22A page 3	Further information of the FCA's variation of permission procedures is provided on the FCA website at http://www.fca.org.uk/firms/authorisation/apply/permissions http://www.fca.org.uk/firms/being-regulated/fees/annual/societies	Administrative update	1.4.13
COLL Form 252A cover page	'Handbook' refers to the Handbook of Rules which you can access at www.fsa.gov.uk/Pages/handbook http://www.fca.org.uk/handbook	Administrative update	1.4.13
COLL Form 252A page 3	Further information on the FCA's variation of permission procedures can be found on the FCA website at http://www.fsa.gov.uk/Pages/doing/regulated/notify/permissions/index.shtml http://www.fca.org.uk/firms/about-authorisation/apply/variation-of-permission	Administrative update	1.4.13
COLL Form 283A cover page	'Handbook' refers to the Handbook of Rules which you can access at www.fsa.gov.uk/Pages/handbook http://www.fca.org.uk/handbook	Administrative update	1.4.13
COLL Form 283A page 4	Further information on the FCA's variation of permission procedures can be found on the FCA website at http://www.fca.org.uk/firms/authorisation/apply/permissions http://www.fca.org.uk/firms/about-authorisation/apply/variation-of-permission	Administrative update	1.4.13
MCOB 3.12.5G	[...] http://www.fsa.gov.uk www.fca.org.uk contains a wide range of information including pages of specific relevance to customers .	Administrative update	1.4.13
MCOB 6.5.6R(4)(b)	(iii) confirmation that the customer can check the Financial Services Register on the FCA's website www.fsa.gov.uk/register/ www.fca.org.uk/firms/systems-reporting/register –or by contacting the FCA on 0800 111 6768.	Administrative update	1.4.13
MCOB 8 Annex 1R	You can check this on the Financial Services Register by visiting the FCA's website www.fsa.gov.uk/register www.fca.org.uk/firms/systems-reporting/register	Administrative update	1.4.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
COMP 1.2.2A	(2) Of specific relevance to the way in which the FSCS fulfils its responsibilities is the relationship between the FSCS and the FCA . This is covered in a Memorandum of Understanding which can be found on the FCA website [www.fsa.gov.uk ? TBC]; http://www.fca.org.uk	Administrative update	1.4.13
TC 2.1.33G	The Retail Investment Adviser Competence Notification Form approved by the FCA for notifications under TC 2.1.31 R may be found at the FCA's website www.fsa.gov.uk/Pages/Doing/Regulated/Notify/index.shtml ; http://www.fca.org.uk/firms/about-authorisation/apply	Administrative update	1.4.13
GEN 1.1	[...] See http://www.fsa.gov.uk/static/pubs/other/esma-guidelines.pdf www.esma.europa.eu/system/files/esma_2012_122_en.pdf	Administrative update	1.4.13
CREDS 1.1.5G	The Reader's Guide can be found at http://www.fsa.gov.uk/pages/Handbook/readers_guide.pdf (TBC) www.fca.org.uk/your-fca/documents/handbook/readers-guide	Administrative update	1.4.13
COBS 6.3.9G	Firms can obtain from the FCA website http://www.fsa.gov.uk http://www.fca.org.uk a specimen [...]	Administrative update	1.4.13
COBS 9 Annex 1R para 4	[...] on the FCA website at www.fsa.gov.uk ; http://www.fca.org.uk ;	Administrative update	1.4.13
COBS 6 Annex 1G page 2	You can check this on the Financial Services Register by visiting the FCA's website www.fsa.gov.uk/register www.fca.org.uk/firms/systems-reporting/register	Administrative update	1.4.13
COBS 6 Annex 1G page 3	A specimen of the keyfacts logo can be obtained from the FCA website http://www.fsa.gov.uk/pubs/other/keyfacts_logo ; http://www.fca.org.uk/site-info/contact/logos-and-photos/keyfacts .	Administrative update	1.4.13
COBS 6 Annex 2 page 7	You can check this on the Financial Services Register by visiting the FCA's website www.fsa.gov.uk/register/home.do/ www.fca.org.uk/firms/systems-reporting/register	Administrative update	1.4.13
COBS 6 Annex 2 page 9	A specimen of the keyfacts logo can be obtained from the FCA website http://www.fsa.gov.uk/pubs/other/keyfacts_logo .	Administrative update	1.4.13

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	http://www.fca.org.uk/site-info/contact/logos-and-photos/keyfacts		
MAR 1.1G	[Note: ESMA has also issued guidelines under article 16(3) of the ESMA Regulation covering various topics relating to automated trading and direct electronic access. See http://www.fsa.gov.uk/static/pubs/other/esma-guidelines.pdf www.esma.europa.eu/system/files/esma_2012_122_en.pdf]	Administrative update	1.4.13
MAR 5.1G	[Note: ESMA has also issued guidelines under article 16(3) of the ESMA Regulation covering various topics relating to automated trading and direct electronic access. See http://www.fsa.gov.uk/static/pubs/other/esma-guidelines.pdf www.esma.europa.eu/system/files/esma_2012_122_en.pdf]	Administrative update	1.4.13
MAR 7.2.13G	[...] the results of calculations and estimates required to be published as a result of Articles 33 and 34 of the <i>MiFID Regulation</i> are available at www.fsa.gov.uk www.fca.org.uk and [...]	Administrative update	1.4.13
MAR 7.2.14G	[...] the guidelines published on the <i>FCA's</i> website at www.fsa.gov.uk/pubs/international/guidelines_tdm.pdf http://www.fca.org.uk/your-fca/documents/fsa-guidelines-tdm [appears twice]	Administrative update	1.4.13
DTR 5.8.9G	The <i>FCA</i> provides a link to a calendar of <i>trading days</i> through its website at {website address tbc} http://www.fca.org.uk	Administrative update	1.4.13
DTR 5.8.10R	[...] form TR1 available in electronic format at the <i>FCA's</i> website at {website address tbc} . http://www.fca.org.uk	Administrative update	1.4.13
IPRU(INS) Appendix 9.11	Forms and templates are to be found through the 'Forms' link under Useful Links section at www.fsa handbook.info www.fshandbook.info [...]	Administrative update	1.4.13
BSOCS 1.16.5	The Reader's Guide can be found at http://fcahandbook.info/FSA/pdf/rguide.pdf www.fca.org.uk/your-fca/documents/handbook/readers-guide	Administrative update	1.4.13
LR 1.2.6G (Note)	The FCA's address for correspondence is [...] http://www.fsa.gov.uk/Pages/Doing/UKLA/index.shtml http://www.fca.org.uk/firms/markets/ukla	Administrative update	1.4.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
RCB 2 Annex 1D page 1	'RCB sourcebook' is the Regulated Covered Bonds sourcebook which is part of the FSA-Handbook and can be accessed at www.fsa.gov.uk/Pages/handbook http://www.fca.org.uk/handbook	Administrative update	1.4.13
RCB 3 Annex 1D	'RCB sourcebook' is the Regulated Covered Bonds sourcebook which is part of the Handbook and can be accessed at www.fsa.gov.uk/Pages/handbook http://www.fca.org.uk/handbook	Administrative update	1.4.13
ICOBS 8.4.10G	In order to assist <i>firms</i> with their obligations under these <i>rules</i> the <i>FCA</i> has agreed to publish on its website at http://www.fsa.gov.uk/Pages/consumerinformation/product_news/insurance/employers_liability/index.shtml http://www.fca.org.uk/consumers/financial-services-products/insurance/employers-liability	Administrative update	1.4.13
CREDS 1.1.5G	The Reader's Guide can be found at http://www.fsa.gov.uk/pages/Handbook/readers_guide.pdf (TBC) http://www.fca.org.uk/your-fca/documents/fsa-handbook-readers-guide	Administrative update	1.4.13
PROF 7.1.8G	The Financial Services Register can be accessed through the FCA website under the link www.fsa.gov.uk/register/ www.fca.org.uk/firms/systems-reporting/register	Administrative update	1.4.13
BIPRU 3.3.9G	[Note: For the most recent version of the table, refer to: web address tbc http://www.fca.org.uk/your-fca/documents/fsa-ecais-standardised for the FCA and web address tbc http://www.bankofengland.co.uk/publications/Documents/prabankingpolicy/2013/ecaisstandardised.pdf for the PRA]	Administrative update	1.4.13
BIPRU 9.11.2R	[Note: For mapping of the credit quality step to the credit assessments of eligible ECAs , refer to: web address tbc http://www.fca.org.uk/your-fca/documents/fsa-ecais-standardised for the FCA and web address tbc http://www.bankofengland.co.uk/publications/Documents/prabankingpolicy/2013/ecaissecuritisation.pdf for the PRA]	Administrative update	1.4.13
BIPRU 9.12.11R	[Note: For mapping of the credit quality step to the credit assessments of eligible ECAs , refer to: web address tbc http://www.fca.org.uk/your-fca/documents/fsa-ecais-standardised for the FCA and web address tbc http://www.bankofengland.co.uk/publications/Documents/prabankingpolicy/2013/ecaissecuritisation.pdf for the PRA]	Administrative update	1.4.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
BIPRU 11.5.20R	This was published as finalised <i>guidance</i> FG12/19 'General Guidance on Proportionality' and is available at [web address tbc] . http://www.bankofengland.co.uk/PRA/Pages/publications/default.aspx Feedback on CP10/27 and final rules' and is available at [web address tbc] . http://www.bankofengland.co.uk/PRA/Pages/publications/default.aspx	Administrative update	1.4.13
FC Part 1 paragraph 3.5G	<ul style="list-style-type: none"> Our AML self-assessment fact sheet for financial advisers: www.fsa.gov.uk/smallfirms/resources/factsheets/pdfs/aml_tool.pdf http://www.fca.org.uk/your-fca/documents/fsa-aml-tool-factsheet 	Administrative update	1.4.13
FC Part 1 paragraph 4.4G	<ul style="list-style-type: none"> Details of the FCA's Information from Lenders scheme: www.fsa.gov.uk/pages/doing/regulated/supervise/mortgage_fraud.shtml www.fca.org.uk/about/what/protecting/financial-crime/mortgage 	Administrative update	1.4.13
FC Part 1 paragraph 4.4G	<ul style="list-style-type: none"> Details of the FCA's Information from Brokers scheme: www.fsa.gov.uk/smallfirms/your_firm_type/mortgage/fraud/report.shtml www.fca.org.uk/firms/firm-types/mortgage-brokers/report 	Administrative update	1.4.13
FC Part 1 Box 5.4G	For more, see the FSA's press release: www.fsa.gov.uk/pages/Library/Communication/PR/2007/130.shtml www.fca.org.uk/news/press-releases/fsa-fines-norwich-union-life	Administrative update	1.4.13
FC Part 1 Box 5.5G	The FSA's press release has more details: www.fsa.gov.uk/pages/Library/Communication/PR/2010/134.shtml www.fca.org.uk/news/press-releases/fsa-fines-zurich-insurance	Administrative update	1.4.13
FC Part 1 paragraph 5.3G	A one-minute guide for small firms on data security: www.fsa.gov.uk/smallfirms/resources/one_minute_guides/info_gathering/data_security.shtml http://www.fca.org.uk/firms/being-regulated/meeting-your-obligations/firm-guides/information-gathering/data-security	Administrative update	1.4.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
FC Part 1 Box 6.5G	See the FSA's press release: www.fsa.gov.uk/pages/Library/Communication/PR/2009/004.shtml www.fca.org.uk/news/press-releases/fsa-fines-aon-limited	Administrative update	1.4.13
FC Part 1 Box 6.6G	See the FSA's press release: www.fsa.gov.uk/pages/Library/Communication/PR/2011/066.shtml www.fca.org.uk/news/press-releases/fsa-fines-willis-limited	Administrative update	1.4.13
FC Part 1 Box 7.6G	For more information see the FSA's press release: www.fsa.gov.uk/pages/Library/Communication/PR/2010/130.shtml www.fca.org.uk/news/press-releases/fsa-fines-royal-bank-of-scotland-group	Administrative update	1.4.13
FC Part 1 paragraph 7.5G	• Our fact sheet on financial sanctions aimed at small firms: www.fsa.gov.uk/smallfirms/resources/pdfs/Sanctions.pdf http://www.fca.org.uk/your-fca/documents/fsa-factsheet-sanctions	Administrative update	1.4.13
FC Part 1, Annex 1G 'Annex I financial institution'	For more information on this, see the FCA's website: www.fsa.gov.uk/pages/About/What/financial_crime/money_laundering/3mld/registered/index.shtml http://www.fca.org.uk/about/what/protecting/financial-crime/authorised-firms	Administrative update	1.4.13
FC Part 1 Annex 1G 'Investment fraud'	See: www.fsa.gov.uk/consumerinformation/scamsandswindles/investment_scams http://www.fca.org.uk/consumers/scams-and-swindles	Administrative update	1.4.13
FC Part 1 Annex 1G 'e-money institutions'	For more information, see our e-money approach document: www.fsa.gov.uk/pubs/international/approach_emoney.pdf http://www.fca.org.uk/your-fca/documents/fsa-approach-emoney	Administrative update	1.4.13
FC Part 1 Annex 1G 'Information from Lenders'	Details are here: www.fsa.gov.uk/pages/doing/regulated/supervise/mortgage_fraud.shtml www.fca.org.uk/about/what/protecting/financial-crime/mortgage	Administrative update	1.4.13
FC Part 1 Annex 1G, Money Service Business (MSB)	For more information about this, see: www.fsa.gov.uk/pages/About/What/financial_crime/money_laundering/3mld/authorised/index.shtml http://www.fca.org.uk/about/what/protecting/financial-crime/authorised-firms	Administrative update	1.4.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
FC Part 2 paragraph 2.5G	You can read the findings of the FSA's thematic review here: http://www.fsa.gov.uk/pubs/other/fraud_risk.pdf http://www.fca.org.uk/your-fca/documents/fsa-fraud-risk	Administrative update	1.4.13
FC Part 2 paragraph 3.6G	You can read the findings of the FSA's thematic review here: http://www.fsa.gov.uk/pubs/other/money_laundering/systems.pdf http://www.fca.org.uk/your-fca/documents/fsa-systems-review	Administrative update	1.4.13
FC Part paragraph 4.5G	You can read the findings of the FSA's thematic review here: http://www.fsa.gov.uk/pubs/other/money_laundering/aml_system.pdf http://www.fca.org.uk/your-fca/documents/fsa-aml-systems	Administrative update	1.4.13
FC Part paragraph 5.5	You can read the findings of the FSA's thematic review here: http://www.fsa.gov.uk/pubs/other/jmlsg_guidance.pdf http://www.fca.org.uk/your-fca/documents/fsa-aml-implementation-review	Administrative update	1.4.13
FC Part 2 paragraph 6.5	You can read the findings of the FSA's thematic review here: http://www.fsa.gov.uk/pubs/other/data_security.pdf http://www.fca.org.uk/your-fca/documents/fsa-data-security	Administrative update	1.4.13
FC Part 2 paragraph 7.1G	The review followed on from the FSA's report into data security in financial services (April 2008 – http://www.fsa.gov.uk/pubs/other/data_security.pdf http://www.fsa.gov.uk/pubs/other/data_security.pdf http://www.fca.org.uk/your-fca/documents/fsa-data-security).	Administrative update	1.4.13
FC Part 2 paragraph 7.5G	You can read the findings of the FSA's thematic review here: http://www.fsa.gov.uk/pages/About/What/financial_crime/library/reports/review_offshore.shtml www.fca.org.uk/about/what/protecting/financial-crime/offshore-centres	Administrative update	1.4.13
FC Part 2 paragraph 8.5	You can read the findings of the FSA's thematic review here: http://www.fsa.gov.uk/pubs/other/Sanctions_final_report.pdf http://www.fca.org.uk/your-fca/documents/fsa-sanctions	Administrative update	1.4.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
FC Part 2 paragraph 9.6G	You can read the findings of the FSA's thematic review here: http://www.fsa.gov.uk/pubs/anti_bribery.pdf http://www.fca.org.uk/your-fca/documents/fsa-anti-bribery-report	Administrative update	1.4.13
FC Part 2 Paragraph 10.7	You can read the findings of the FSA's thematic review here: http://www.fsa.gov.uk/smallfirms/pdf/financial_crime_report.pdf http://www.fca.org.uk/your-fca/documents/fsa-financial-crime-report	Administrative update	1.4.13
FC Part 2 Paragraph 11.4G	You can read the findings of the FSA's thematic review here: http://www.fsa.gov.uk/pubs/other/mortgage_fraud.pdf http://www.fca.org.uk/your-fca/documents/fsa-mortgage-fraud-lenders	Administrative update	1.4.13
FC Part 2 Paragraph 12.5G	You can read the findings of the FSA's thematic review here: http://www.fsa.gov.uk/pubs/other/aml_final_report.pdf http://www.fca.org.uk/your-fca/documents/fsa-aml-final-report	Administrative update	1.4.13
SYSC 18.2.2G(3) (b)	The FCA will give priority to live concerns or matters of recent history, and will emphasise that the worker's first port of call should ordinarily be the firm (see Frequently Asked Questions on http://www.fsa.gov.uk/Pages/Doing/Contact/Whistle/FAQ/index.shtml). http://www.fca.org.uk/site-info/contact/whistleblowing/faq	Administrative update	1.4.13
PERG 1.2.3G	(see Chapter 7 of the Reader's Guide to the <i>Handbook</i> at http://fsahandbook.info/FSA/pdf/rguide.pdf http://www.fca.org.uk/your-fca/documents/handbook-readers-guide).	Administrative update	1.4.13
PERG 1.5.1G	General guidance on the perimeter is also contained in various FCA documents (mainly fact sheets and frequently asked questions) that are available on the FCA website at www.fsa.gov.uk - www.fca.org.uk	Administrative update	1.4.13
PERG 1.5.1G(1)	[...] which is available at http://www.fsa.gov.uk/pubs/guidance/guidance9.pdf ; http://www.fca.org.uk/your-fca/documents/fsa-guidance-9	Administrative update	1.4.13
PERG 1.5.1G (7)	[...] appointed to manage a PPP or similar construction and operation project - www.fsa.gov.uk/pubs/other/letter_pppforum.pdf http://www.fca.org.uk/your-fca/documents/fsa-ppp-forum-letter ;	Administrative update	1.4.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
PERG 1.5.1G (8)	guidance about the position under the Insurance Mediation Directive and the Regulated Activities Order of property managing agents - www.fsa.gov.uk/smallfirms/your_firm_type/gi/library/imd.shtml www.fca.org.uk/firms/firm-types/intermediaries/property-managing-agents	Administrative update	1.4.13
PERG 1.5.1G(9)	guidance for employers about how to provide advice and information to their employees on pension matters without contravening the <i>Act</i> - www.fsa.gov.uk/pubs/other/guide4employers.pdf . http://www.fca.org.uk/your-fca/documents/fsa-promoting-pensions-employees	Administrative update	1.4.13
PERG 2.2.5G	The process of applying for <i>Part 4A permission</i> is available on the <i>FCA</i> website How do I get authorised: http://www.fsa.gov.uk/Pages/Doing/how/index.shtml http://www.fca.org.uk/firms/about-authorisation/getting-authorised	Administrative update	1.4.13
PERG 4.2.3G	[...] should refer to the <i>FCA</i> website "How do I get authorised": http://www.fsa.gov.uk/Pages/Doing/how/index.shtml http://www.fca.org.uk/firms/about-authorisation/getting-authorised for details of the application process	Administrative update	1.4.13
PERG 4.5.11G(2)	[...] introducers can check the status of an <i>appointed representative</i> by visiting the <i>FCA's</i> register at http://www.fsa.gov.uk/register www.fca.org.uk/firms/systems-reporting/register	Administrative update	1.4.13
PERG 5.2.3G	[...] "How do I get authorised": http://www.fsa.gov.uk/Pages/Doing/how/index.shtml http://www.fca.org.uk/firms/about-authorisation/getting-authorised for details of the application process.	Administrative update	1.4.13
PERG 8.17.13G	[...] by visiting the <i>FCA's</i> register at http://www.fsa.gov.uk/register/ www.fca.org.uk/firms/systems-reporting/register	Administrative update	1.4.13
SUP 4.3.12G	A list of <i>actuaries</i> who are disqualified may be found on the <i>FCA</i> website (www.fsa.gov.uk http://www.fca.org.uk).	Administrative update	1.4.13
SUP 4.4.5G	A list of <i>actuaries</i> who have been disqualified may be found on the <i>FCA</i> website (www.fsa.gov.uk http://www.fca.org.uk)	Administrative update	1.4.13
SUP 12.1.4G	You may download a copy of this leaflet from our website at http://www.fsa.gov.uk/pubs/other/factsheet_appointed.pdf (TBC http://www.fca.org.uk/your-	Administrative	1.4.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
	fca/documents/factsheet-becoming-an-appointed-representative	update	
SUP 12.7.1AR	A firm other than a <i>credit union</i> must submit the form in SUP 12 Annex 3 R online at www.fsa.gov.uk http://www.fca.org.uk using the FCA's ONA system.	Administrative update	1.4.13
SUP 12.7.8AR(1)	A <i>firm</i> other than a <i>credit union</i> must submit the form as set out in SUP 12 Annex 4 R online at www.fsa.gov.uk http://www.fca.org.uk	Administrative update	1.4.13
SUP 12 Annex 3	This annex consists of only one or more forms. Forms can be completed online now by visiting: http://www.fsa.gov.uk/Pages/doing/index.shtml http://www.fca.org.uk/firms/about-authorisation	Administrative update	1.4.13
SUP 12 Annex 4	This annex consists of only one or more forms. Forms can be completed online now by visiting: http://www.fsa.gov.uk/Pages/doing/index.shtml http://www.fca.org.uk/firms/about-authorisation	Administrative update	1.4.13
SUP 12 Annex 5	This annex consists of only one or more forms. Forms can be completed online now by visiting: http://www.fsa.gov.uk/Pages/doing/index.shtml http://www.fca.org.uk/firms/about-authorisation	Administrative update	1.4.13
SUP 17.2.3AG	[...] listed on the <i>FCA's</i> website at: Returns/mtr/liffe_feed/index.shtml">www.fsa.gov.uk/Pages/Doing/Regulated>Returns/mtr/liffe_feed/index.shtml . http://www.fca.org.uk/firms/systems-reporting/transaction-reporting/liffe-feed	Administrative update	1.4.13
SUP 17.3.4G	The <i>approved reporting mechanisms</i> are listed on the <i>FCA's</i> website at: Returns/mtr/arms/index.shtml">http://www.fsa.gov.uk/pages/Doing/Regulated>Returns/mtr/arms/index.shtml . http://www.fca.org.uk/firms/systems-reporting/transaction-reporting/approved-reporting-mechanisms	Administrative update	1.4.13
SUP 12 Annex 4 (Form Page 3)	[...] on our website at www.fsa.gov.uk http://www.fca.org.uk	Administrative update	1.4.13
COLLG 1A.1.6G(1)	The <i>FCA</i> website page "How do I get authorised?" (http://www.fsa.gov.uk/doing/how http://www.fca.org.uk/firms/about-authorisation/getting-authorised)	Administrative update	1.4.13
COLLG 1A.1.6G(3)	The register also contains details of all <i>regulated collective investment schemes</i> and it can be consulted on the <i>FCA's</i> website at www.fsa.gov.uk/fsaregister .	Administrative update	1.4.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
	www.fca.org.uk/firms/systems-reporting/register		
COLLG 3A.1.3G(3)	Application forms are available free of charge from the forms page at http://fsahandbook.info/FSA/form_links.jsp - http://fshandbook.info/FS/form_links.jsp .	Administrative update	1.4.13
COLLG 4A.1.2G(3)	Application forms are available free of charge from the forms page at http://fsahandbook.info/FSA/form_links.jsp http://fshandbook.info/FS/form_links.jsp .	Administrative update	1.4.13
COLLG 5A.1.3G(4)	[...] which is referred to as a NURS-KII document, by applying for a modification by consent (see www.fsa.gov.uk/pages/doing/regulated/notify/waiver/consent/cobs_coll.shtml); http://www.fca.org.uk/firms/about-authorisation/apply/waiver-by-consent)	Administrative update	1.4.13
BSOCS 1.16.5	The Reader's Guide can be found at http://fsahandbook.info/FSA/pdf/rguide.pdf [TBC] http://www.fca.org.uk/your-fca/documents/handbook-readers-guide	Administrative update	1.4.13
FC Part 1 paragraph 3.5	The FCA's one-minute guide on AML for smaller firms: www.fsa.gov.uk/smallfirms/resources/one_minute_guides/info_gathering/anti_money.shtml www.fca.org.uk/firms/being-regulated/meeting-your-obligations/firm-guides/information-gathering/aml	Administrative update	1.4.13
Part 1 Annex 1G Term 'investment fraud'	[...] See: www.fsa.gov.uk/consumerinformation/scamsandswindles/investment_scams www.fca.org.uk/consumers/scams-and-swindles/investment-scams	Administrative update	1.4.13
Part 1 Annex 1G Term 'land banking'	[...] See: www.fsa.gov.uk/consumerinformation/scamsandswindles/investment_scams/land_banking	Administrative update	1.4.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
scams'	www.fca.org.uk/consumers/scams-and-swindles/investment-scams/land-banking		
Part 1 Annex 1G Term 'Share Sale Fraud'	[...] See: www.fsa.gov.uk/consumerinformation/scamsandswindles/investment_scams/boiler_room www.fca.org.uk/consumers/scams-and-swindles/investment-scams/share-fraud-and-boiler-room-scams	Administrative update	1.4.13
Part 1 Annex 1G 'Trust of Company Provision'	[...] For more information about this, see : www.fsa.gov.uk/pages/About/What/financial_crime/money_laundering/3mld/authorised/index.shtml www.fca.org.uk/about/what/protecting/financial-crime/authorised-firms	Administrative update	1.4.13
SYSC 19A.3.6(G)(1) Note	This <i>guidance</i> was published in Policy Statement 10/20 Revising the Remuneration Code and is available at http://www.fsa.gov.uk/Pages/Library/Policy/Policy/index.shtml www.fca.org.uk/your-fca .	Administrative update	1.4.13
SYSC 19A.4.34G(1) Note	This guidance was published in Policy Statement 10/20 Revising the Remuneration Code and is available at http://www.fsa.gov.uk/Pages/Library/Policy/Policy/index.shtml www.fca.org.uk/your-fca .	Administrative update	1.4.13
MAR 2.3.9	<i>Persons</i> undertaking <i>stabilisation</i> will be taken to have notified the <i>FCA</i> for the purposes of article 9(2) if they email details of all their <i>stabilisation</i> transactions to stabilisation@fsa.gov.uk stabilisation@fca.org.uk	Administrative update	1.4.13
DISP 1.10A.4R	A <i>firm</i> must immediately confirm to the <i>FCA</i> , in an email submitted to complaintsdatasummary@fsa.gov.uk, complaintsdatasummary@fca.org.uk	Administrative update	1.4.13
DISP 1.11.6DR	A <i>firm</i> must immediately confirm to the <i>FCA</i> , in an email submitted to complaintsdatasummary@fsa.gov.uk, complaintsdatasummary@fca.org.uk	Administrative update	1.4.13
DISP TP 1.1(27)	"Reports are to be submitted to the <i>FCA</i> within 30 <i>business days</i> of the end of the relevant reporting periods	Administrative	1.4.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
	either in hard copy form or by email, to dmr.inbox@fca.gov.uk regulatory.returns@fca.org.uk "	update	
RCB 3.6.5	[...] (3) e-mail to rbc@fca.gov.uk rbc@fca.org.uk	Administrative update	1.4.13
BIPRU 12.9.25	[...] email address: data_collection@fca.org.uk data_collection@fca.org.uk	Administrative update	1.4.13
COLL Form 264 page 3	Send your notification to us at recognisedcis@fca.gov.uk recognisedcis@fca.org.uk	Administrative update	1.4.13
COLL Form FN page 2	Send your notification to us at: ukcis@fca.gov.uk ukcis@fca.org.uk	Administrative update	1.4.13
RCB 2 Annex 1D (Form) page 2	Send your application form to us by email to rbc@fca.gov.uk rbc@fca.org.uk .	Administrative update	1.4.13
RCB 3 Annex 1D (Form) page 1	Send your annual confirmation to us by email to rbc@fca.gov.uk rbc@fca.org.uk	Administrative update	1.4.13
RCB 3 Annex 3D (Form) page 1	Send this form to us by email to rbc@fca.gov.uk rbc@fca.org.uk .	Administrative update	1.4.13
RCB 3 Annex 4D (Form) page 1	Send this form to us by email to rbc@fca.gov.uk rbc@fca.org.uk .	Administrative update	1.4.13
RCB 3 Annex 5D (Form) page 1	Send this form to us by email to rbc@fca.gov.uk rbc@fca.org.uk .	Administrative update	1.4.13
RCB 3 Annex 6D (Form) page 1	Send this form to us by email to rbc@fca.gov.uk rbc@fca.org.uk .	Administrative update	1.4.13
RCB 3 Annex 7AD (Form) page 1	Send this form to us by email to rbc@fca.gov.uk rbc@fca.org.uk .	Administrative update	1.4.13
SUP 12.7.5G(3)	email iva@fca.gov.uk iva@fca.org.uk	Administrative update	1.4.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
PERG 1.5.3G(1)	[...] by authorised firms, to either the Firm Contact Centre (email fcc@fca.gov.uk , fcc@fca.org.uk ,	Administrative update	1.4.13
PERG 1.5.3G(2)	[...] email ecc@fca.gov.uk ccc@fca.org.uk ,	Administrative update	1.4.13
PERG 1.5.3G(2)	[...] email authorisationenquiries@fca.gov.uk <u>authorisationenquiries@fca.org.uk</u>	Administrative update	1.4.13
PERG 7.6.1G	[...] (email: authorisationenquiries@fca.gov.uk <u>authorisationenquiries@fca.org.uk</u> ,	Administrative update	1.4.13
PERG 7.7.5G	[...] (email: authorisationenquiries@fca.gov.uk , <u>authorisationenquiries@fca.org.uk</u>	Administrative update	1.4.13
CONRED 2 Annex 1R (Form) page 2	[...] email consumer.queries@fca.gov.uk <u>consumer.enquiries@fca.org.uk</u> .	Administrative update	1.4.13
CONRED 2 Annex 2R (Form) page 1	[...] email consumer.queries@fca.gov.uk <u>consumer.enquiries@fca.org.uk</u> .	Administrative update	1.4.13
CONRED 2 Annex 3R (Form) page 1	[...] email consumer.queries@fca.gov.uk <u>consumer.enquiries@fca.org.uk</u>	Administrative update	1.4.13
CONRED 2 Annex 4R page 2	[...] email consumer.queries@fca.gov.uk <u>consumer.enquiries@fca.org.uk</u>	Administrative update	1.4.13
CONRED 2 Annex 6R page 3	[...] email consumer.queries@fca.gov.uk <u>consumer.enquiries@fca.org.uk</u>	Administrative update	1.4.13
CONRED 2 Annex 7R page 1	[...] email consumer.queries@fca.gov.uk <u>consumer.enquiries@fca.org.uk</u> .	Administrative update	1.4.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
CONRED 2 Annex 8R page 2	[...] email consumer.queries@fca.gov.uk <u>consumer.enquiries@fca.org.uk</u> .	Administrative update	1.4.13
CONRED 2 Annex 9R page 1	[...] email consumer.queries@fca.gov.uk <u>consumer.enquiries@fca.org.uk</u> .	Administrative update	1.4.13
CONRED 2 Annex 10R page 1	[...] email consumer.queries@fca.gov.uk <u>consumer.enquiries@fca.org.uk</u>	Administrative update	1.4.13
CONRED 2 Annex 11R page 3	[...] email consumer.queries@fca.gov.uk <u>consumer.enquiries@fca.org.uk</u>	Administrative update	1.4.13
CONRED 2 Annex 13.10.R	To submit a redress calculation request, send a completed copy of the template to the <i>FCA</i> by email to archcrureview@fca.gov.uk <u>archcrureview@fca.org.uk</u>	Administrative update	1.4.13
CONRED 2 Annex 13.10.R	[...] or (if the email is encrypted) archcrureviewpgp@fca.gov.uk <u>archcrureviewpgp@fca.org.uk</u> .	Administrative update	1.4.13
CONRED 2.9.2R	By 9 December 2013, a <i>firm</i> must report to the <i>FCA</i> by email to archcrureview@fca.gov.uk <u>archcrureview@fca.org.uk</u>	Administrative update	1.4.13
CONRED 2.9.2R	[...] or (if the email is encrypted) archcrureviewpgp@fca.gov.uk <u>archcrureviewpgp@fca.org.uk</u> with the following information:	Administrative update	1.4.13
CONRED 2.4.9R	By 29 July 2013, a <i>firm</i> must report to the <i>FCA</i> by email to archcrureview@fca.gov.uk <u>archcrureview@fca.org.uk</u> ;	Administrative update	1.4.13
CONRED 2.4.9R	[...] or (if the email is encrypted) archcrureviewpgp@fca.gov.uk <u>archcrureviewpgp@fca.org.uk</u> with the following information:	Administrative update	1.4.13
CONRED 2.1.2 R(2)(b)	[...] and must notify the <i>FCA</i> , by 29 April 2013, by email to ArchCruProject@fca.gov.uk <u>ArchCruProject@fca.org.uk</u>	Administrative update	1.4.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
PERG 1.2.3G	(see Chapter 7 of the Reader's Guide to the <i>Handbook</i> at http://www.fca.org.uk/your-fca/documents/handbook-readers-guide http://www.fca.org.uk/your-fca/documents/handbook/readers-guide).	Administrative update	1.4.13
Table of contents	<p><u>General Provisions</u> interpreting the Handbook, fees, approval by the FSA <u>FCA and PRA</u>, emergencies, status disclosure, the FSA logo and insurance against fines</p> <p><u>Fees Manual</u> the fees provisions for funding the FSA <u>FCA and PRA</u>, FOS and FSCS</p> <p><u>Decision Procedure and Penalties Manual</u> a description of the FSA's <u>FCA's</u> procedures for taking statutory notice decisions, the FSA's <u>FCA's</u> policy on the imposition and amount of penalties and the conduct of interviews to which a direction under section 169(7) of the Act has been given or the FSA is considering giving with effect from 28 August 2007</p>	Administrative update	12.4.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
COMP 1.2.2B(2)	Of specific relevance to the way in which the FSCS fulfils its responsibilities is the relationship between the FSCS and the PRA. This is covered in a Memorandum of Understanding which can be found on the PRA website [www.fsa.gov.uk ? TBC]. [www.bankofengland.co.uk/pral/].	Administrative update	12.4.13
BIPRU 10.2.2A	The Committee of European Banking Supervisors (CEBS) has issued guidelines on the conditions applicable to the short-term exposures referred to in BIPRU 10.2.2 R (4) and (5) in order to be exempted from the large exposures limits in BIPRU 10.5 (Limits on exposures). These guidelines can be found at: http://www.eobs.org/Publications/Standards-Guidelines/CEBS-Guidelines-on-Article-106(2)-(c)-and-(d)-of-D.aspx . http://www.eba.europa.eu/documents/Publications/Standards---Guidelines/2010/Article106(2)(c)(d)/GL_Article106(2).aspx .	Administrative update	12.4.13
BIPRU 10.3.8AG (1)	(1) 2The Committee of European Banking Supervisors (CEBS) has issued guidelines in relation to the definition of a group of connected clients, in particular with reference to the concepts of control and economic interconnection. These guidelines can be found at: http://www.eobs.org/Publications/Standards-Guidelines/CEBS-Guidelines-on-the-revised-large-exposures-reg.aspx – Part I. http://www.eba.europa.eu/documents/Publications/Standards---Guidelines/2009/Large-exposures_all/Guidelines-on-Large-Exposures-reporting.aspx .	Administrative update	12.4.13
BIPRU 10.3.16G	The Committee of European Banking Supervisors (CEBS) has issued guidelines in relation to the treatment for large exposures purposes of schemes with exposures to underlying assets. These guidelines can be found at: http://www.eobs.org/Publications/Standards-Guidelines/CEBS-Guidelines-on-the-revised-large-exposures-reg.aspx – Part II. http://www.eba.europa.eu/documents/Publications/Standards---Guidelines/2009/Large-exposures_all/Guidelines-on-Large-Exposures-reporting.aspx .	Administrative update	12.4.13
SUP 3.4.6G	If it appears to the appropriate regulator that an auditor of a firm has failed to comply with a duty imposed on him under the Act, it may have the power to and may disqualify him under section 345 or 345A, respectively, of the Act. ²² A list of persons who are disqualified may be found on the FCA's website (www.fsa.gov.uk). (www.fca.org.uk).	Administrative update	12.4.13
SUP 15.7.5B	6. Online submission via the PRA's website at [website TBC]. [www.bankofengland.co.uk/pral/].	Administrative update	12.4.13

FCA or PRA Handbooks reference	Text of change made		Reason for change	Published date of change																		
GEN	<p>General Provisions</p> <p>After GEN Transitional Provisions, insert the following after Schedule 3. Apart from the deletion of “[to follow later]” and the heading to the Schedule, the text is all new and is not underlined.</p> <p>Schedule 4 Powers exercised</p> <p>[to follow later]</p>		Administrative update	12.4.13																		
	Sch 4.1G [FCA]	In this Schedule, references to <i>GEN</i> include the <i>Glossary</i> .																				
	Sch 4.2G [FCA]	<p>The following powers and related provisions in or under the <i>Act</i> have been exercised by the <i>FCA</i> to make the <i>rules</i> in <i>GEN</i>:</p> <table border="1" data-bbox="719 810 1693 1390"> <tr> <td data-bbox="719 810 719 874"></td> <td data-bbox="719 810 1693 874">Section 59 (Approval for particular arrangements)</td> </tr> <tr> <td data-bbox="719 874 719 938"></td> <td data-bbox="719 874 1693 938">Section 73A (Part 6 Rules)</td> </tr> <tr> <td data-bbox="719 938 719 1002"></td> <td data-bbox="719 938 1693 1002">Section 74 (The official list)</td> </tr> <tr> <td data-bbox="719 1002 719 1066"></td> <td data-bbox="719 1002 1693 1066">Section 75 (Applications for listing)</td> </tr> <tr> <td data-bbox="719 1066 719 1129"></td> <td data-bbox="719 1066 1693 1129">Section 77 (Discontinuance and suspension of listing)</td> </tr> <tr> <td data-bbox="719 1129 719 1193"></td> <td data-bbox="719 1129 1693 1193">Section 79 (Listing particulars and other documents)</td> </tr> <tr> <td data-bbox="719 1193 719 1257"></td> <td data-bbox="719 1193 1693 1257">Section 80 (General duty of disclosure in listing particulars)</td> </tr> <tr> <td data-bbox="719 1257 719 1321"></td> <td data-bbox="719 1257 1693 1321">Section 81 (Supplementary listing particulars)</td> </tr> <tr> <td data-bbox="719 1321 719 1390"></td> <td data-bbox="719 1321 1693 1390">Section 84 (Matters which may be dealt with by prospectus rules)</td> </tr> </table>		Section 59 (Approval for particular arrangements)		Section 73A (Part 6 Rules)		Section 74 (The official list)		Section 75 (Applications for listing)		Section 77 (Discontinuance and suspension of listing)		Section 79 (Listing particulars and other documents)		Section 80 (General duty of disclosure in listing particulars)		Section 81 (Supplementary listing particulars)		Section 84 (Matters which may be dealt with by prospectus rules)		
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	Section 79 (Listing particulars and other documents)																					
	Section 80 (General duty of disclosure in listing particulars)																					
	Section 81 (Supplementary listing particulars)																					
	Section 84 (Matters which may be dealt with by prospectus rules)																					

FCA or PRA Handbooks reference	Text of change made		Reason for change	Published date of change
		Section 85 (Prohibition of dealing etc in transferable securities without approved prospectus)		
		Section 87 (Election to have prospectus)		
		Section 87A (Criteria for approval of prospectus by competent authority)		
		Section 87B (Exemptions from disclosure)		
		Section 87G (Supplementary prospectus)		
		Section 88 (Sponsors)		
		Section 89A (Transparency rules)		
		Section 89B (Provision of voteholder information)		
		Section 89C (Provision of information by issuers of transferable securities)		
		Section 89D (Notification of voting rights held by issuer)		
		Section 89E (Notification of proposed amendment of issuer's constitution)		
		Section 89F (Transparency rules: interpretation etc)		
		Section 89G (Transparency rules: other supplementary provisions)		
		Section 89O (Corporate governance rules)		
		Section 89P (Primary information providers)		
		Section 96 (Obligations of issuers of listed securities)		
	Section 96A (Disclosure of information requirements)			

FCA or PRA Handbooks reference	Text of change made		Reason for change	Published date of change
		Section 96C (Suspension of trading)		
		Section 101(2) (Part 6 Rules: general provisions)		
		Section 118(8) (Market abuse)		
		Section 136(2) (Funding of the legal assistance scheme)		
		Section 137A (The FCA's general rules)		
		Section 137B (FCA general rules: clients' money, right to rescind etc)		
		Section 137C (FCA general rules: cost of credit and duration of credit agreements)		
		Section 137D (FCA general rules: product intervention)		
		Section 137F (Rules requiring participation in benchmark)		
		Section 137H (General rules about remuneration)		
		Section 137O (Threshold condition code)		
		Section 137P (Control of information rules)		
		Section 137Q (Price stabilising rules)		
		Section 137R (Financial promotion rules)		
		Section 137T (General supplementary powers)		
		Section 138C (Evidential provisions)		
	Section 138D (Action for damages)			

FCA or PRA Handbooks reference	Text of change made		Reason for change	Published date of change
		Section 192J (Rules requiring provision of information by parent undertakings)		
		Section 213 (The compensation scheme) (including as referred to in section 216(5) (Continuity of long-term insurance policies) and section 217(7) (Insurers in financial difficulties)		
		Section 214 (General)		
		Section 214A (Contingency funding)		
		Section 214D(13) (Contributions under section 214B: supplementary)		
		Section 215 (Rights of the scheme in insolvency)		
		Section 216 (Continuity of long-term insurance policies)		
		Section 217 (Insurers in financial difficulties)		
		Section 218(2)(b) (Annual report)		
		Section 218A (Regulators' power to require information)		
		Section 223 (Management expenses)		
		Section 223C (Payments in error)		
		Section 224F (Rules about relevant schemes)		
		Section 226 (Compulsory jurisdiction) (including as applied by regulation 125 of the <i>Payment Services Regulations</i>)		
		Section 226A (Consumer credit jurisdiction)		
		Section 229 (Awards)		
		Section 234 (Industry funding)		

FCA or PRA Handbooks reference	Text of change made		Reason for change	Published date of change
		Section 238(5) (Restrictions on promotion)		
		Section 239 (Single property schemes)		
		Section 242 (Applications for authorisation of unit trust schemes)		
		Section 247 (Trust scheme rules)		
		Section 248 (Scheme particulars rules)		
		Section 278 (Rules etc as to scheme particulars)		
		Section 283(1) (Facilities and information in UK)		
		Section 286(4F) (Qualification of recognition)		
		Section 293 (Notification requirements)		
		Section 295 (Notification: overseas investment exchanges and overseas clearing houses)		
		Section 300B (Duty to notify proposal to make regulatory provision)		
		Section 332(1) (Rules in relation to persons to whom the general prohibition does not apply)		
		Section 340 (Appointment)		
		Part 3 (Penalties and Fees) of Schedule 1ZA (The Financial Conduct Authority)		
		Paragraph 12 (Funding of the relevant costs by authorised persons or payment service providers) of Part 2 (Funding) of Schedule 1A (Further provision about the Consumer Financial Education Body)		
		Paragraphs 19 (Establishment) and 20 (Services) of Schedule 3 (EEA Passport Rights)		

FCA or PRA Handbooks reference	Text of change made		Reason for change	Published date of change
		Paragraphs 7(3) (Annual reports), 13 (Authority's procedural rules), 16B (Procedure for complaints etc) and 16D (Enforcement of money awards) of Schedule 17 (The Ombudsman Scheme)		
		Regulation 6 (FCA rules) of the <i>OEIC Regulations</i>		
		Article 15 (Record-keeping and reporting requirements relating to relevant complaints) of the <i>Ombudsman Transitional Order</i>		
		Articles 4 (Pending applications), 6 (Post-commencement applications), 9 (Article 9 defaults occurring before commencement), 9A (Contributions in relation to mesothelioma claims), 10 (Applications in respect of compulsory liability insurance), 12 (Applications under the new scheme) and 23 (Record-keeping and reporting requirements relating to pre-commencement) of the <i>compensation transitionals order</i>		
		Regulation 3 (Consumer contract requirements: modification of rule-making powers) of the Electronic Commerce Directive (Financial Services and Markets) Regulations 2002 (SI 2002/1775)		
		Regulation 2 (Power of the Authority to make rules under section 138 of the Financial Services and Markets Act 2000) of the Financial Services and Markets Act 2000 (Fourth Motor Insurance Directive) Regulations 2002 (SI 2002/2706)		
		Article 9 (Record-keeping and reporting requirements relating to relevant transitional complaints) of the <i>Mortgage and General Insurance Complaints Transitional Order</i>		
	Sch 4.3G [FCA]	The following additional powers have been exercised by the <i>FCA</i> to make the <i>rules</i> in <i>GEN</i> :		
		Regulation 2(3) (Application for permission) of the Capital Requirements Regulations 2006 (SI 2006/3221)		

FCA or PRA Handbooks reference	Text of change made		Reason for change	Published date of change	
		Regulations 82 (Reporting requirements), 86 (Proposal to take disciplinary measures) and 92 (Costs of supervision) of and paragraph 1 of Schedule 5 (Disciplinary powers) to the <i>Payment Services Regulations</i>			
		Regulations 49 (Reporting requirements) and 59 (Costs of supervision) of the <i>Electronic Money Regulations</i>			
		Regulations 8 (Applications for registration), 9 (Applications for admission to the register of issuers), 18 (Notification requirements), 20 (Material changes to the regulated covered bond), 24 (Requirements relating to the asset pool), 25 (Change of owner), 36 (financial penalties policy statement), 46 (Modifications of primary and secondary legislation) of, and paragraph 5 (fees) to the Schedule (Modifications to primary and secondary legislation) to, the <i>RCB Regulations</i>			
	Sch 4.4G [FCA]	The following powers and related provisions in the <i>Act</i> have been exercised by the <i>FCA</i> to issue the parts of the codes in <i>GEN</i> :			Section 64(2) (Conduct: statements and codes)
	Section 119 (The code)				
	Section 120 (Provisions included in the Authority's code by reference to the City Code)				
	Section 121 (Codes: procedure)				
	Sch 4.5G [FCA]	The following powers and related provisions in the <i>Act</i> have been exercised by the <i>FCA</i> to issue the parts of the statements in <i>GEN</i> :			Section 63C(1) (Statement of policy)
	Section 64 (Conduct: statements and codes)				

FCA or PRA Handbooks reference	Text of change made		Reason for change	Published date of change
		Section 69 (Statement of policy) (including as applied by paragraph 1 of Schedule 5 to the <i>Payment Services Regulations</i> and paragraph 1 of Schedule 3 to the <i>Electronic Money Regulations</i>)		
		Section 88C (Action under section 88A: statement of policy)		
		Section 89S (Action under section 89Q: statement of policy)		
		Section 93 (Statement of policy)		
		Section 124 (Statement of policy)		
		Section 131J(1) (Statement of policy)		
		Section 138N (Temporary product intervention rules: statement of policy)		
		Section 169(9) (Investigations etc in support of overseas regulator) (including as applied by paragraph 3 of Schedule 5 to the <i>Payment Services Regulations</i> and paragraph 3 of Schedule 3 to the <i>Electronic Money Regulations</i>)		
		Section 192H (Statement of policy: directions under section 192C)		
		Section 192N (Imposition of penalties under section 192K: statement of policy)		
		Section 210 (Statements of policy) (including as applied by regulation 86(6) of the <i>Payment Services Regulations</i> and regulation 53 (6) of the <i>Electronic Money Regulations</i>)		
		Section 312J (Statement of policy under section 312F)		
		Section 395 (The Authority's procedures) (including as applied by paragraph 7 of Schedule 5 to the <i>Payment Services Regulations</i> and paragraph 8 of Schedule 3 to the <i>Electronic Money Regulations</i>)		
		Section 404(3) (Consumer redress schemes)		

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change																														
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FCA or PRA Handbooks reference	Text of change made		Reason for change	Published date of change		
		Section 242 (Applications for authorisation of unit trust schemes)				
	Section 250 (Modification or waiver of rules)					
	Section 270(6)(b) (Schemes authorised in designated countries or territories)					
	Section 274 (Applications for recognition of individual schemes)					
	Section 279 (Revocation of recognition)					
	Section 287 (Application by an investment exchange)					
	Section 293A (Information: compliance with EU requirements)					
	Section 294 (Modification or waiver of rules)					
	Section 316 (Direction by Authority)					
	Section 317 (The core provisions)					
	Section 318 (Exercise of powers through Council)					
	Paragraph 5(4) (Notice to UK Regulator) of Schedule 4 (Treaty Rights)					
	Regulations 7(3) and (4) (Modification or waiver of FSA rules) and 12 (Application for authorisation) of the <i>OEIC Regulations</i>					
	Sch 4.8G [FCA]	<p>The following additional powers and related provisions have been exercised by the <i>FCA</i> in <i>GEN</i> to direct, require or specify:</p> <table border="1" data-bbox="645 1289 1693 1353"> <tr> <td data-bbox="645 1289 719 1353"></td> <td data-bbox="719 1289 1693 1353">Regulation 49 (Reporting requirements) of the <i>Electronic Money Regulations</i></td> </tr> </table>				Regulation 49 (Reporting requirements) of the <i>Electronic Money Regulations</i>
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FCA or PRA Handbooks reference	Text of change made		Reason for change	Published date of change
	Sch 4.9G [FCA]	The following power has been exercised by the <i>FCA</i> to make the complaints scheme in <i>GEN</i> :		
		Part 6 of the Financial Services Act 2012		
	Sch 4.10G [FCA]	The following powers in or under the <i>Act</i> have been exercised by the <i>FCA</i> to give the <i>guidance</i> in <i>GEN</i> :		
		Section 139A (Power of the FCA to give guidance)		
		Section 234G (Guidance)		
	Sch 4.11G [FCA]	The following additional powers have been exercised by the <i>FCA</i> to give the other <i>guidance</i> in <i>GEN</i> :		
		Article 14 (Guidance on continued provisions) of the Financial Services and Markets Act 2000 (Consequential Amendments and Transitional Provisions) (Credit Unions) Order 2002 (SI 2002/1501)		
		Articles 9D (Applications for certificates), 9F (Revocation of certificate on request), 9G (Obtaining information from certified persons etc) and 9H (Rules prohibiting the issue of electronic money at a discount) of the <i>Regulated Activities Order</i>		
		Regulation 93 (Guidance) of the <i>Payment Services Regulations</i>		
		Section 123 of the Banking Act 2009		
		Regulation 14 (Guidance) of the <i>Cross-Border Payments in Euro Regulations</i>		
		Regulation 60 (Guidance) of the <i>Electronic Money Regulations</i>		

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
	<div data-bbox="645 263 1693 357" style="border: 1px solid black; padding: 2px;">Regulation 15 of the Payments in Euro (Credit Transfers and Direct Debits) Regulations 2012 (SI 2012/3122)</div> <div data-bbox="472 421 1693 515" style="border: 1px solid black; padding: 2px;">Sch 4.12G [FCA] <i>GEN 2.1.8R is made by FOS Ltd in exercise of its powers referred to in Schedule 4 to DISP.</i></div>		
IPRU (INV) Under Schedule 2	“ Financial Rules ” means the rules in IPRU(INV) Chapter 3 in the handbook; <i>Handbook;</i>	Administrative change	12.4.13
SUP 6.4.27A	The <i>FCA</i> publishes standard response times on it is <i>its</i> website setting out how long the application process is expected to take in practice. From time to time, the <i>FCA</i> also publishes its performance against these times.	Administrative change	12.4.13
COND 3 title	Banking Act 2009 [deleted] This chapter has been moved to FINMAR 3	Administrative change	12.4.13
EG 2.10	Footnote 1 link to Enforcement referral criteria. New FCA link http://www.fca.org.uk/firms/being-regulated/enforcement/how-we-enforce-the-law/referral-criteria	Administrative change	26.4.13
EG 2.34	Footnote 2 link to “Benefit to firms and individuals of cooperating with the FSA”. New FCA link http://www.fca.org.uk/firms/being-regulated/enforcement/how-we-enforce-the-law/cooperating	Administrative change	26.4.13
EG 2.38	Footnote 3 links to RDC web pages. New FCA link http://www.fca.org.uk/about/structure/committees/regulatory-decisions-committee	Administrative change	26.4.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
EG 2.39	Footnote 4 links to Upper Tribunal web page. New FCA link http://www.fca.org.uk/about/governance/who/upper-tribunal	Administrative change	26.4.13
EG 4.24	Footnote 6 links to MOU. New FCA link http://www.fca.org.uk/your-fca/documents/association-of-chief-police-officers	Administrative change	26.4.13
EG 5.21	Footnote 7 links to Approach to mediation. New FCA link http://www.fca.org.uk/firms/being-regulated/enforcement/how-we-enforce-the-law/settlement-mediation	Administrative change	26.4.13
EG 12.12	Footnote 12 links to Protecting Friendly Societies. New link http://www.fca.org.uk/firms/being-regulated/enforcement/how-we-enforce-the-law/courts/friendly-societies	Administrative change	26.4.13
EG 19.9	Footnote 13 links to FSA powers IPSA65 and FSA74. New FCA link http://www.fca.org.uk/firms/being-regulated/enforcement/how-we-enforce-the-law/courts/friendly-societies	Administrative change	26.4.13
SYSC 1.1A	[Note: ESMA has also issued guidelines under article 16(3) of the ESMA Regulation covering: - various topics relating to automated trading and direct electronic access. See http://www.fsa.gov.uk/static/pubs/other/esma-guidelines.pdf http://www.esma.europa.eu/content/Final-report-Guidelines-systems-and-controls-automated-trading-environment-trading-platforms ; and - certain aspects of the MiFID suitability requirements which also deal with the system and control aspects of suitability. See http://www.esma.europa.eu/content/Guidelines-certain-aspects-MiFID-suitability-requirements .]]	Administrative change	26.4.13
BIPRU 3.3.9G	The table mapping the credit assessments of eligible ECAIs to credit quality steps is published on the appropriate regulator's website and amended from time to time in line with additions to and deletions from the list of eligible ECAIs. The table includes mappings made by a competent authority of another EEA State which are subsequently recognised by the appropriate regulator without carrying out its own determination	Administrative change	26.4.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
	<p>process under Regulation 22(5) of the Capital Requirements Regulations 2006.</p> <p>[Note: For the most recent version of the table, refer to: http://www.fca.org.uk/your-fca/documents/fsa-ecais-standardised for the FCA and http://www.bankofengland.co.uk/publications/Documents/prabankingpolicy/2013/ecaissstandardised.pdf for the PRA]</p>		
BIPRU 9.11.2R	<p>[Note: For mapping of the credit quality step to the credit assessments of eligible ECAs, refer to: http://www.fca.org.uk/your-fca/documents/fsa-ecais-standardised for the FCA and http://www.bankofengland.co.uk/publications/Documents/prabankingpolicy/2013/ecaisssecuritisation.pdf for the PRA]</p>	Administrative change	26.4.13
BIPRU 9.12.11R	<p>[Note: For mapping of the credit quality step to the credit assessments of eligible ECAs, refer to: http://www.fca.org.uk/your-fca/documents/fsa-ecais-standardised for the FCA and http://www.bankofengland.co.uk/publications/Documents/prabankingpolicy/2013/ecaisssecuritisation.pdf for the PRA.]</p>	Administrative change	26.4.13
FEES 5.5B.6R	<p>Arrangements similar to those for <i>firms</i> in <i>industry blocks</i> 13 and 15 have been made for small credit unions <i>small credit unions</i> under FEES 5.5B.5R</p>	Administrative change	26.4.13
FEES 5.5B.13G	<p><i>The exclusion of respondents that are identified as part of a charging group as defined in FEES 5 Annex 3R Part 3 applies only from 1 April 2013. Those respondents continue to be liable for the standard case fee under DISP FEES 5.5B.12R in respect of chargeable cases closed by the Financial Ombudsman Service before 1 April 2013.</i></p>	Administrative change	26.4.13
FEES 5.5B.18G	<p><i>The exclusion of respondents that are identified as part of a charging group as defined in FEES 5 Annex 3R Part 3 applies only from 1 April 2013. Those respondents continue to be liable for the supplementary case fee under DISP FEES 5.5B.17R in respect of chargeable cases (PPI) referred to the Financial Ombudsman Service before 1 April 2013.</i></p>	Administrative change	26.4.13
FEES 5.5B.25R(2)	<p>interest on any unpaid amount at the rate of 5% per annum above the Official Bank Rate <u>Official Bank Rate</u> from time to time, accruing on a daily basis from the date on which the amount concerned became due.</p>	Administrative change	26.4.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
FEES 5 Annex 3R Part 4	(1) If the actual number of new <i>chargeable cases (PPI)</i> referred to the <i>Financial Ombudsman Service</i> in respect of <i>group respondents</i> during the <i>financial year</i> is more than 115% of {[250,000] x the 'proportion X'}: (a) the <i>FOS Ltd</i> will invoice the <i>relevant charging group</i> <i>relevant charging group</i> ; and	Administrative change	26.4.13
FEES 5 Annex 3R Part 4	(2) If the actual number of <i>chargeable cases (general)</i> closed by the <i>Financial Ombudsman Service</i> in respect of <i>group respondents</i> during the <i>financial year</i> is more than 115% of {[140,000] x the 'proportion Z'}: (a) the <i>FOS Ltd</i> will invoice the <i>relevant charging group</i> <i>relevant charging group</i> ; and	Administrative change	26.4.13
DEPP 2 Annex 2	Column 1: "137Q(5) 137S(5) 137Q(8)(a) 137S(8)(a)"	Administrative change	26.4.13
DEPP 2 Annex 2	Column 1: "when the <i>FCA</i> gives a direction under section 137Q <i>137S</i> "	Administrative change	26.4.13
SUP 11.3.7A	<i>The controllers forms approved by the⁴ appropriate regulator⁴ may be found at the⁴ appropriate regulator's⁴ website⁴</i> [web address tbc]. http://www.fca.org.uk/firms/being-regulated/change-in-control/section-178	Administrative change	26.4.13
REC 1.1 Note	[Note: <i>ESMA has also issued guidelines under article 16(3) of the ESMA Regulation covering various topics relating to automated trading and direct electronic access. See¹ [web address tbc]</i> ⁴ www.esma.europa.eu/system/files/esma_2012_122_en.pdf	Administrative change	26.4.13
SUP 15.7.5A	6. Online submission via the <i>FCA's</i> website at [website TBC]. www.fca.org.uk	Administrative change	26.4.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
BIPRU 1 Annex 1D	<p>This annex consists only of one or more forms.¹</p> <p><u>Forms</u></p> <p>Link Forms to this page - http://fshandbook.info/FS/usefullinks/forms.jsp</p>	Administrative change	26.4.13
BIPRU 1 Annex 2D	<p>This annex consists only of one or more forms. Forms are to be found through the 'Forms' link at [web address tbc] or through the Handbook section of the CD-ROM under Forms.</p> <p><u>Forms</u></p> <p>Link Forms to this page - http://fshandbook.info/FS/usefullinks/forms.jsp</p>	Administrative change	26.4.13
BIPRU 1 Annex 3D	<p>This annex consists only of one or more forms. Forms are to be found through the 'Forms' link at [web address tbc] or through the Handbook section of the CD-ROM under Forms</p> <p><u>Forms</u></p> <p>Link Forms to this page - http://fshandbook.info/FS/usefullinks/forms.jsp</p>	Administrative change	26.4.13
TC App 7.1	<p>The link in TC App 7.1 is broken</p> <p>http://fshandbook.info/FS/html/FCA/TC/App/7/1</p>	Administrative change	26.4.13
SUP 6 Annex 5	<p>This annex consists only of one or more forms. Forms are to be found through the following address:</p> <p><i>Supervision forms</i>² - [web address to be inserted]</p> <p>http://fshandbook.info/FS/form_links.jsp</p>	Administrative change	26.4.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
UNFOCG 2.1.1	<p>¹In ²the Unfair Contract Terms Library (http://www.fca.org.uk/about/what/protecting/uct/library) ²you will find...</p> <p>http://www.fca.org.uk/firms/being-regulated/unfair-contracts/library</p>	Administrative change	26.4.13
REC 4.6A.1	<p>(4) In exercising or deciding whether to exercise its power under section 192(c) of the Act, the <i>FCA</i> will have regard to any statement of policy published under this section and for the time being in force.</p> <p>[Note:1. Treasury has issued a draft order for consultation prescribing the types of financial institutions which are qualifying parent undertakings. <i>See the draft Financial Services and Markets Act 2000 (Prescribed Financial Institutions) Order 201*</i>, as published in the Treasury consultation paper titled 'A new approach to financial regulation: draft secondary legislation': http://www.hm-treasury.gov.uk/d/condoc_fin_regulation_draft_secondary_leg.pdf.</p> <p>2. The FCA has issued a draft statement of policy for consultation with respect to the giving of directions under section 192C. <i>See Chapter 5 and Appendix 7 of CP 12/34: [web address tbc]</i></p> <p>http://www.fca.org.uk/news/firms/fca-statement-of-policy-on-the-use-of-the-power-to-direct-qualifying-parent-undertakings</p>	Administrative change	26.4.13
LR Appendix 1:			
"dealing"	"... Schedule 2 to the Act Act ..."	Administrative change	23.5.13
"50/50 joint venture"	" deleted "	Administrative change	23.5.13
"50/50 joint venture partner"	" deleted "	Administrative change	23.5.13
"long-term incentive scheme"	"... of an executive directors <u>director's</u> remuneration package)..."	Administrative change	23.5.13
"relevant securities"	" deleted "	Administrative change	23.5.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
PR Appendix 1			
"Act"	Insert fullstop at end of text.	Administrative change	23.5.13
"asset backed security"	In (1) change "there under" to "thereunder".	Administrative change	23.5.13
"base prospectus"	Provide link to the PR cross-ref http://fshandbook.info/FS/html/FCA/PR/App/1/1	Administrative change	23.5.13
After "Host State..."	The two rows marked "[deleted]" be removed	Administrative change	23.5.13
"offer"	Move term to its correct alphabetical position above "offer of transferable securities..."	Administrative change	23.5.13
"offering programme"	Move term so that it is after "offer"	Administrative change	23.5.13
"profit estimate"	Move term so that it is above "profit forecast"	Administrative change	23.5.13
"registration document"	Provide link to the PR cross-ref http://fshandbook.info/FS/html/FCA/PR/App/1/1	Administrative change	23.5.13
"securities note"	Please provide link to the PR cross-ref http://fshandbook.info/FS/html/FCA/PR/App/1/1	Administrative change	23.5.13
"statutory notice associated decision"	Mmove this term to above "statutory notice decision"	Administrative change	23.5.13
"transferable security"	Indent the Note so that the text appears level with the start of the main text not with the LH margin.	Administrative change	23.5.13
"director"	In (3) italicise "Act".	Administrative change	23.5.13
UNFCOG 2.1.1	In the Unfair Contract Terms Library (http://www.fca.org.uk/firms/being-regulated/unfair-contracts/library)	Administrative	23.5.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
	http://www.fca.org.uk/your-fca/list?ttypes=&year=&ssearch=) you will find...	change	
SUP 13 Annex 7	This annex consists of only one or more forms. Forms can be completed online now by visiting http://www.fca.gov.uk/Pages/doing/index.shtml http://www.fca.org.uk/firms/systems-reporting/ona	Administrative change	23.5.13
BIPRU 12.1.4	... (3) For the purpose of (2), the value attributed to each of the specified balance sheet items must be that which is reported to the <i>FCA</i> in the <i>firm's</i> most recent FCA004 <u>FSA001</u> data item.	Administrative change	23.5.13
BIPRU 12.6.6A	For the purpose of <i>BIPRU</i> 12.6.6 R, a <i>firm</i> must calculate: (1) its total assets by reference to its most recent <u>FSA001</u> data item; and (2) its retail loans as the total of its lending to the retail sector recorded in cell 11A in its most recent <u>FSA015</u> data item.	Administrative change	23.5.13
Glossary - appropriate UK regulator	Incorrectly linked to appropriate regulator in these provisions. These provisions have been updated: in SUP 13.12.1 (1), SUP 13.4.2 (1), (b) and (3), SUP 13.4.2A, SUP 13.4.4 (1), SUP 13.4.4 (2A) (a), SUP 13.4.4A, SUP 13.4.5, SUP 13.3.2 (1) and (b); (2);(3); (b) (ii). SUP 13.3.2B, SUP 13.3.5 (1) and (d), SUP 13.3.5A, SUP 13.3.6, SUP 13.3.7 (1) and (2), SUP 13.5.2-A (1), SUP 13.8.1A (3), SUP 13.7.3B (1), SUP 13.7.6A, SUP 13.7.7A, SUP 13.7.13A, SUP 13.6.5 (1) + (2), SUP 13.6.5B (1), SUP 13.6.10 (1) (A); (2), SUP 13.6.11, SUP 13.6.12, SUP 13.6.12A, SUP 13.6.12A, SUP 13.6.15 and (1), SUP 13.6.16, SUP 13.6.17.	Administrative change ⁱ	23.5.13
GENPRU 2.1.13R	This provision is now shown in PRA Handbook	Administrative change ⁱⁱ	23.5.13
UNFCOG 2.1.1	1In the Unfair Contract Terms Library (http://www.fca.org.uk/firms/being-regulated/unfair-contracts/library http://www.fca.org.uk/your-fca/list?ttypes=&year=&ssearch=) you will find...	Administrative change	4.6.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
COBS 11.6.17G	In assessing the adequacy of prior and periodic disclosures made by an <i>investment manager</i> under this section, the <i>FCA</i> will have regard to the extent to which the <i>investment manager</i> adopts disclosure standards developed by industry associations such as the <u>Investment Management Association, the National Association of Pension Funds and the Association for Financial Markets in Europe</u> .	Administrative change	4.6.13
FEES 6 Annex 3 – PRA Handbook	PRA 2013/15 – reinstated this annex – should not have been deleted from PRA Handbook	Administrative change	4.6.13
SUP 13.7.11	Designation applied to this rule - FCA & PRA	Administrative change	4.6.13
SUP 13.7.12	Designation applied to this rule - PRA	Administrative change	4.6.13
SUP 13.8.2	Designation applied to this rule - FCA & PRA	Administrative change	4.6.13
GENPRU 3 Annex 3	The whole of the annex is now available online	Administrative change	4.6.13
GEN 4 ANNEX 1AR	<p>Statutory status disclosure (PRA-authorised persons)</p> <p>This <i>rule</i> applies to <i>firms</i> that are <i>PRA-authorised persons</i>:</p> <p>Required disclosure (Note 5)</p> <p><i>UK domestic firm</i> "Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and <u>the Prudential Regulation Authority</u>" (Note 1)</p>	Administrative change	27.6.13
SYSC 10.2.3 G (1)	Acting in conformity with SYSC 10.2.2R (1) provides a defence against proceedings brought under sections 397(2) or (3) of the Act (Misleading statements and practices) – see section 397(4) and (5) (c); 89(2) and 90(1) of the Financial Services Act 2012 (Misleading statements and Misleading impressions) - see sections 89(3)(b) and 90(9)(c).	Administrative change	27.6.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
DTR 1.1.3	Note: A list of <i>regulated markets</i> can be found on the FCA website_ at the following address: www.fsa.gov.uk/register/exchanges.de	Administrative change	27.6.13
DTR 1A.1.4	Note: A list of <i>regulated markets</i> can be found on the FCA website_ at the following address: www.fsa.gov.uk/register/exchanges.de	Administrative change	27.6.13
Glossary			
“admission to trading”	in (1) “market for” should not be italicised (see FSA 2005/37)	Administrative change	27.6.13
“bank”	in (a)(ii) last word “banks” should be in italics (see FSA 2006/53)	Administrative change	27.6.13
“certificate representing Certain securities”	in lead-in the two mentions of “person” should be italicised (see FSA 2001/7)	Administrative change	27.6.13
“connected client”	please italicise “Act” in (a)	Administrative change	27.6.13
depository”	in (2) the whole phrase “admission to listing” should be in italics: the “to” currently isn’t (see FSA 2005/37)	Administrative change	27.6.13
“group”	in (4) links provided to the two LR cross-refs which are not currently linked	Administrative change	27.6.13
“listed company”	“securities listed” should be in italics (see FSA 2005/37)	Administrative change	27.6.13
“probable reserves”	“mineral companies” in both (1) and (2) should be italicised; and “proven” (link to “proven reserves”) in both (1) and (2) should also be italicised: (see FSA 2005/37)	Administrative change	27.6.13
“proven reserves”	in both (a) and (b) “mineral companies” should be in italics (see FSA 2005/37)	Administrative change	27.6.13
LR Appendix 1			

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
"associate"	in (3) (second) the second use of "company" should be in italics (see FSA 2007/40)	Administrative change	27.6.13
"base prospectus"	Link provided to PR 2.2.7R	Administrative change	27.6.13
"class tests"	Links provided to the two LR cross-refs	Administrative change	27.6.13
"FCA"	please move this to its correct alphabetical position, i.e. before "final terms"	Administrative change	27.6.13
"group"	Links provided to the two LR cross-refs	Administrative change	27.6.13
"guarantee"	please provide link to the LR cross-ref	Administrative change	27.6.13
"intermediaries offer"	please move to the correct alphabetical position above "International Accounting Standards"	Administrative change	27.6.13
"investment entity"	please italicise this term.	Administrative change	27.6.13
"LR"	please move this to its correct alphabetical position	Administrative change	27.6.13
"major subsidiary undertaking"	please move this to its correct alphabetical position, after "MAD"	Administrative change	27.6.13
"mineral expert's report"	please move this to its correct alphabetical position above "mineral resources"	Administrative change	27.6.13
"Model Code"	please provide link to LR cross-ref	Administrative change	27.6.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
"offer of transferable securities..."	please move this to its correct alphabetical position before "offeror"	Administrative change	27.6.13
offeror"	please provide a link to the LR cross-ref.	Administrative change	27.6.13
"PD" and "PD Regulation"	please move both terms so that they appear after "Part 6 rules"	Administrative change	27.6.13
"PR"	please move this term so that it appears after "placing"	Administrative change	27.6.13
"registration document"	please provide link to the PR cross-ref.	Administrative change	27.6.13
"recognised scheme"	please move this to its correct alphabetical position about "registration document"	Administrative change	27.6.13
"related party"	please provide a link to the LR cross-ref.	Administrative change	27.6.13
"related party transaction"	please provide a link to the LR cross-ref.	Administrative change	27.6.13
"RIE"	please move this to its correct alphabetical position above "rights issue"	Administrative change	27.6.13
"securitised derivative"	please provide link to the LR cross-ref	Administrative change	27.6.13
"securities note"	please provide link to the PR cross-ref. And please move this to its correct alphabetical position above "securitised derivative"	Administrative change	27.6.13
"securities plan"	in (a) in both instances "securities" should be in italics (see FSA 2009/37)	Administrative change	27.6.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
SUP 16.10.4R	Now shows in FCA and PRA Handbooks	Administrative change	27.6.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change		
GENPRU 2 Annex 8	<p>2 Annex 8 Guidance on applications for waivers relating to Implicit items</p> <p>G Implicit items under the Act</p> <table border="1" data-bbox="647 387 1693 1398"> <tr> <td data-bbox="647 387 725 1398">1</td> <td data-bbox="725 387 1693 1398"> <p>The <i>capital resources table</i> does not permit <i>implicit items</i> to be included in the calculation of a <i>firm's capital resources</i>, except subject to a capital resources waiver under section 138A of the Act. Article 27(4) of the <i>Consolidated Life Directive</i> states that <i>implicit items</i> can be included in the calculation of a <i>firm's capital resources</i>, within limits, provided that the supervisory authority agrees. Certain <i>implicit items</i>, however, are not eligible for inclusion beyond 31 December 2009 (see paragraph 5). The <i>appropriate regulator</i> may be prepared to grant a capital resources waiver from the <i>capital resources table</i> to allow <i>implicit items</i>, in line with the purpose of the <i>Consolidated Life Directive</i>, and provided the conditions as set out in article 27(4) of the <i>Consolidated Life Directive</i> are met. Such a capital resources waiver would allow an <i>implicit item</i> to count towards the <i>firm's capital resources</i> available to count against its <i>capital resources requirement (CRR)</i> set out for <i>realistic basis life firms</i> in GENPRU 2.1.18R and for <i>regulatory basis only life firms</i> in GENPRU 2.1.23R. An <i>implicit item</i> may potentially count as <i>tier one capital</i> (but not <i>core tier one capital</i>) or <i>tier two capital</i>. Where a capital resources waiver is granted allowing an <i>implicit item</i> as <i>tier one capital</i>, the value of the <i>implicit item</i> so allowed must be included at stage B of the <i>capital resources table</i>. If the application of the value of the <i>implicit item</i> is restricted by GENPRU 2.2.29R, which requires that at least 50% of a <i>firm's tier one capital resources</i> must be accounted for by <i>core tier one capital</i>, the remainder may be included at stage G of the calculation in the <i>capital resources table</i>, subject to GENPRU 2.2.31G. An <i>implicit item</i> treated as <i>tier two capital</i> will also be included at stage G of the calculation, again subject to GENPRU 2.2.81R. Article 29(1) of the <i>Consolidated Life Directive</i> requires that <i>implicit items</i> be excluded from the capital eligible to cover the <i>guarantee fund</i>. Under GENPRU 2.2.33R a <i>firm</i> must meet the <i>guarantee fund</i> from the sum of the items listed at stages A, B, G and H of the <i>capital resources table</i> less the sum of the items listed at stage E of the <i>capital resources table</i>. The <i>appropriate regulator</i> will only grant an <i>implicit items</i> capital resources waiver if the capital resources waiver includes a modification to GENPRU 2.2.33R to ensure that the <i>implicit item</i> does not count towards meeting the <i>guarantee fund</i>.</p> </td> </tr> </table>	1	<p>The <i>capital resources table</i> does not permit <i>implicit items</i> to be included in the calculation of a <i>firm's capital resources</i>, except subject to a capital resources waiver under section 138A of the Act. Article 27(4) of the <i>Consolidated Life Directive</i> states that <i>implicit items</i> can be included in the calculation of a <i>firm's capital resources</i>, within limits, provided that the supervisory authority agrees. Certain <i>implicit items</i>, however, are not eligible for inclusion beyond 31 December 2009 (see paragraph 5). The <i>appropriate regulator</i> may be prepared to grant a capital resources waiver from the <i>capital resources table</i> to allow <i>implicit items</i>, in line with the purpose of the <i>Consolidated Life Directive</i>, and provided the conditions as set out in article 27(4) of the <i>Consolidated Life Directive</i> are met. Such a capital resources waiver would allow an <i>implicit item</i> to count towards the <i>firm's capital resources</i> available to count against its <i>capital resources requirement (CRR)</i> set out for <i>realistic basis life firms</i> in GENPRU 2.1.18R and for <i>regulatory basis only life firms</i> in GENPRU 2.1.23R. An <i>implicit item</i> may potentially count as <i>tier one capital</i> (but not <i>core tier one capital</i>) or <i>tier two capital</i>. 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1	<p>The <i>capital resources table</i> does not permit <i>implicit items</i> to be included in the calculation of a <i>firm's capital resources</i>, except subject to a capital resources waiver under section 138A of the Act. Article 27(4) of the <i>Consolidated Life Directive</i> states that <i>implicit items</i> can be included in the calculation of a <i>firm's capital resources</i>, within limits, provided that the supervisory authority agrees. Certain <i>implicit items</i>, however, are not eligible for inclusion beyond 31 December 2009 (see paragraph 5). The <i>appropriate regulator</i> may be prepared to grant a capital resources waiver from the <i>capital resources table</i> to allow <i>implicit items</i>, in line with the purpose of the <i>Consolidated Life Directive</i>, and provided the conditions as set out in article 27(4) of the <i>Consolidated Life Directive</i> are met. Such a capital resources waiver would allow an <i>implicit item</i> to count towards the <i>firm's capital resources</i> available to count against its <i>capital resources requirement (CRR)</i> set out for <i>realistic basis life firms</i> in GENPRU 2.1.18R and for <i>regulatory basis only life firms</i> in GENPRU 2.1.23R. An <i>implicit item</i> may potentially count as <i>tier one capital</i> (but not <i>core tier one capital</i>) or <i>tier two capital</i>. Where a capital resources waiver is granted allowing an <i>implicit item</i> as <i>tier one capital</i>, the value of the <i>implicit item</i> so allowed must be included at stage B of the <i>capital resources table</i>. If the application of the value of the <i>implicit item</i> is restricted by GENPRU 2.2.29R, which requires that at least 50% of a <i>firm's tier one capital resources</i> must be accounted for by <i>core tier one capital</i>, the remainder may be included at stage G of the calculation in the <i>capital resources table</i>, subject to GENPRU 2.2.31G. An <i>implicit item</i> treated as <i>tier two capital</i> will also be included at stage G of the calculation, again subject to GENPRU 2.2.81R. Article 29(1) of the <i>Consolidated Life Directive</i> requires that <i>implicit items</i> be excluded from the capital eligible to cover the <i>guarantee fund</i>. Under GENPRU 2.2.33R a <i>firm</i> must meet the <i>guarantee fund</i> from the sum of the items listed at stages A, B, G and H of the <i>capital resources table</i> less the sum of the items listed at stage E of the <i>capital resources table</i>. The <i>appropriate regulator</i> will only grant an <i>implicit items</i> capital resources waiver if the capital resources waiver includes a modification to GENPRU 2.2.33R to ensure that the <i>implicit item</i> does not count towards meeting the <i>guarantee fund</i>.</p>				

FCA or PRA Handbooks reference	Text of change made		Reason for change	Published date of change
	2	Under section 138A of the <i>Act</i> , the <i>appropriate regulator</i> may, on the application of a <i>firm</i> , grant a capital resources waiver from <i>PRU</i> . There are general requirements that must be met before any capital resources waiver can be granted. As explained in <i>SUP 8</i> , the <i>appropriate regulator</i> may not give a <i>waiver</i> unless the <i>appropriate regulator</i> is satisfied that:		
	(1)	compliance by the <i>firm</i> with the <i>rules</i> will be unduly burdensome, or would not achieve the purpose for which the <i>rules</i> were made; and		
	(2)	the <i>waiver</i> would not result in undue risk to persons whose interests the rules are intended to protect adversely affect the advancement of any of the <i>appropriate regulator's objectives</i> .		
	3	The <i>appropriate regulator</i> will assess compliance with the requirements in the light of all the relevant circumstances. This will include consideration of the costs incurred by compliance with a particular <i>rule</i> or whether a <i>rule</i> is framed in a way that would make compliance difficult in view of the <i>firm's</i> circumstances. For example, the <i>firm</i> may demonstrate that if an <i>implicit item</i> were not allowed, the <i>firm</i> would either have to suffer increased (and unwarranted) costs in injecting further <i>capital resources</i> or operate with a lower equity backing ratio (see case studies in paragraph 43). Even if a <i>firm</i> can demonstrate a case for an <i>implicit item waiver</i> , it should not assume that the <i>appropriate regulator</i> will grant the capital resources waiver requested, or that any capital resources waiver will be granted for the full amount of the <i>implicit item</i> which could be granted, as set out in this annex. The <i>appropriate regulator</i> will consider each application on its own merits, and taking into account all relevant circumstances, including the financial situation and business prospects of the <i>firm</i> .		

FCA or PRA Handbooks reference	Text of change made		Reason for change	Published date of change
	...			
	Zillmerisation			
	7	<p><i>Zillmerisation</i> is an allowance for acquisition costs that are expected, under prudent assumptions, to be recoverable from future <i>premiums</i>. <i>firms</i> can make a direct adjustment to their reserves for <i>zillmerisation</i>, subject to the <i>rules</i> on <i>mathematical reserves</i>. However, where no such adjustment has been made, the appropriate regulator will consider an application for a capital resources <u>waiver</u> to take into account an <i>implicit item</i>.</p>		
	...			
	Process for applying for a waiver, including limits applicable when a waiver is granted			
	9	<p>This annex sets out the procedures to be followed and the form of calculations and data which should be submitted by <i>firms</i> to the appropriate regulator. This <i>guidance</i> should also be read in conjunction with the general requirements relating to the capital resources <u>waiver</u> process described in <i>SUP 8</i>. The appropriate regulator expects that applications for <i>waivers</i> in respect of future profits and <i>zillmerising</i> will not normally be considered to pass the "not result in undue risk to persons whose interests the <i>rules</i> are intended to protect" test unless the relevant criteria set out in this <i>guidance</i> have been satisfied and an application for such a capital resources <u>waiver</u> may require further criteria to be satisfied for this test to be passed. As set out below, <i>waivers</i> in respect of either <i>zillmerising</i> or hidden reserves will not normally be given except in very exceptional circumstances.</p>		
	Timing			

FCA or PRA Handbooks reference	Text of change made		Reason for change	Published date of change
	10	<p>A long-term insurer may apply to the appropriate regulator for a capital resources waiver in respect of <i>implicit items</i>. A capital resources waiver will not apply retrospectively (see SUP 8.3.6G). Consequently, applications intended for a particular accounting reference date will normally need to be made well before that reference date. Applications by <i>firms</i> must be made to the appropriate regulator in writing and include the relevant details specified under SUP 8.3.3D. Given the uncertainty in predicting the future, <i>waivers</i> will normally be granted for a maximum of 12 months at a time and any further applications will need to be made accordingly.</p>		
	11	<p>The information that will be required to enable an application to be considered as set out below, should normally include a demonstration of how the <i>capital resources requirement</i> is to be met, with and without the capital resources waiver. Clearly, up-to-date information may not be available before the <i>financial year-end</i>. In some cases information from the previous year-end's <i>return</i> may be used, as long as any known significant changes in the structure of the <i>firm</i>, or the assumptions used, have been taken into account.</p>		
	12	<p>If the application for a capital resources waiver is granted, when a <i>firm</i> submits its next <i>return</i> the amount of the <i>implicit item</i> shown should not exceed that supported by the <i>firm's</i> calculations as at the valuation date. In the event that the amount of the future profits item calculated by the <i>firm</i> based on these updated assumptions is less than the amount calculated at the time of the <i>firm's</i> <i>waiver</i> application, the lower figure should be used in the <i>return</i>.</p>		
	13	<p>An <i>implicit item</i> in respect of <i>zillmerising</i> or hidden reserves is related to the basis on which liabilities or assets have been valued. In the case of hidden reserves, as explained below, the granting of a capital resources waiver will be dependent on the overall <i>capital resources</i> of the <i>firm</i>. waivers <i>Waivers</i> in respect of these <i>implicit items</i> will, therefore, only be made in relation to the position shown in a particular set of <i>returns</i> and it will be essential for <i>firms</i> to submit applications to the appropriate regulator well in advance of the latest date for the submission of the relevant <i>return</i>.</p>		

FCA or PRA Handbooks reference	Text of change made		Reason for change	Published date of change
	14	<p><i>Waivers</i> may be withdrawn by the appropriate regulator at any time (e.g. where the appropriate regulator considers the amount in respect of which a capital resources waiver has been given can no longer be justified). This may be as a result of changes in the <i>firm's</i> position or as a result of queries arising on scrutiny of the <i>returns</i>.</p>		
	Information to be submitted			
	15	<p>An application for a <i>waiver</i> (which includes an application for an extension to or other variation of a capital resources waiver) should be prepared using the standard application form for a capital resources waiver (see SUP 8 Annex 2D). In addition, the application should be accompanied by full supporting information to enable the appropriate regulator to arrive at a decision on the merits of the case. In particular, the application should state clearly the nature and the amounts of the <i>implicit items</i> that a <i>firm</i> wishes to count against its <i>capital resources requirement</i> and whether it proposes to treat the <i>implicit item</i> as <i>tier one capital</i> or <i>tier two capital</i>. In order to assess an application, the appropriate regulator needs information as to the make-up of the <i>firm's capital resources</i>, the quality of the capital items which have been categorised into each tier of capital and a breakdown of capital both within and outside the <i>firm's long-term insurance fund</i> or <i>funds</i> and between the <i>firm's with-profits funds</i> and <i>non-profit funds</i>. An explanation as to the appropriateness of the proposed treatment of the <i>implicit item</i> under the <i>capital resources table</i> should also be provided, including a demonstration that, in allowing for <i>implicit items</i>, there has been no double counting of future margins and that the basis for valuing such margins is prudent.</p>		

FCA or PRA Handbooks reference	Text of change made		Reason for change	Published date of change
	16	...		
	17	<p>As a minimum, applications for a future profits <i>implicit item</i> should be supported by the information contained in Forms 13, 14, 18, 19, 40, 41, 42, 48, 49, the answers to questions 1 to 12 of the abstract of the valuation report, Appendix 9.4 of <i>IPRU(INS)</i>, the abstract of the valuation report for the realistic valuation, Appendix 9.4A of <i>IPRU(INS)</i> and Forms 51, 52, 53, 54 and 58. For a <i>zillmerisation</i> implicit item, only those items noted above forming part of the abstract valuation report will normally be needed. Applications for a capital resources waiver in respect of a hidden reserves <i>implicit item</i> will normally be considered only if accompanied by the information which is contained in the annual regulatory <i>returns</i>. In particular, the balance sheet forms, <i>long-term insurance business</i> revenue accounts, and abstract of the valuation report as set out in Appendices 9.1, 9.3 and 9.4 of <i>IPRU(INS)</i> should be provided. This is not to say that a full regulatory <i>return</i> must be provided in the specified format, simply that the information contained in these forms should be provided. Where appropriate, the information may be summarised.</p>		
	18	<p>The following supporting information relating to the calculation of the amounts claimed should be supplied for each type of <i>implicit item</i> in respect of which a capital resources waiver is sought: Future profits: in addition to information related to the prospective calculation and retrospective calculation described below, the profits reported in each of the last five <i>financial years</i> up to the date of the most recent available valuation under <i>rule 9.4</i> of <i>IPRU(INS)</i> which has been submitted to the appropriate regulator prior to, or together with, the application, and the amounts and nature of any exceptional items left out of account; the method used for calculating the average period to run and the results for each of the main categories of business, both before and after allowing for premature termination (where the calculation has been made in two stages); and the basis on which this allowance has been made. <i>Zillmerising</i>: the categories of contracts for which an item has been calculated and the percentages of the <i>relevant capital sum</i> in respect of which an adjustment has been made. Hidden reserves: particulars, with supporting evidence, of the undervaluation of assets for which recognition is sought.</p>		

FCA or PRA Handbooks reference	Text of change made		Reason for change	Published date of change
	...			
	Future profits – prospective calculation			
	22	<p>The application for a capital resources waiver should be supported by details of a prospective calculation of future profits arising from in-force business. The information supplied to the appropriate regulator should include a description of the method used in the calculation and of the assumptions made, together with the results arising. From 31 December 2009 at the latest, future profits <i>implicit items</i> will no longer be permitted under the <i>Consolidated Life Directive</i>. Where a <i>firm</i> first applies for an <i>implicit item waiver</i> after <i>GENPRU 2.2</i> comes into effect, under the prospective calculation a <i>firm</i> should only take into consideration future profits that are expected to emerge in the period up to 31 December 2009. <i>Implicit item waivers</i> granted before <i>GENPRU 2.2</i> comes into effect will continue to operate under the terms of those <i>waivers</i>, but an application to vary the terms of such a capital resources waiver, for example to extend the effective period, is an application for a new capital resources waiver for which a <i>firm</i> should usually only take into consideration future profits that are expected to emerge in the period up to 31 December 2009.</p>		

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
	<p>Assumptions</p> <p>... Calculations should also be carried out to demonstrate that the prospective calculation of the future profits arising from the in-force business supporting the application for the <i>implicit item</i> would be sufficient to support the amount of the <i>implicit item</i> under each scenario described for use in determining the <i>resilience capital requirement</i> - where the capital resources waiver relates to an <i>implicit item</i> allocated to more than one fund, this should be demonstrated separately for that element of the <i>implicit item</i> allocated to each fund. For an <i>implicit item</i> allocated to a <i>with-profits fund</i>, proper allowance should be made for any shareholder transfers to ensure that the <i>implicit item</i> is not supported by future profits which will be required to support those transfers. To the extent, if any, that future profits are dependent on the levying of explicit expense related charges (for example as in the case of unit-linked business) the documentation submitted should include a demonstration of the prudence of the assumptions made as to the level at which future charges will be levied and expenses incurred.</p> <hr/> <p>Other limitations on the extent to which waivers for implicit items will be granted to a realistic basis life firm</p> <hr/> <p>Where a capital resources waiver in respect of an <i>implicit item</i> is granted to a <i>realistic basis life firm</i> additional limits may apply by reference to a comparison of <i>realistic excess capital</i> and <i>regulatory excess capital</i> including allowance for the effect of the capital resources waiver. Where the <i>capital resources</i> relates to an <i>implicit item</i> allocated partly or entirely to a <i>with-profits fund</i>, the capital resources waiver will contain a limitation to the effect that the <i>regulatory excess capital</i> for that <i>with-profits fund</i>, allowing for the effect of the capital resources waiver, may not exceed that fund's <i>realistic excess capital</i>. This limitation will apply on an ongoing basis so that, for example, in the case of an <i>implicit item</i> allocated to a <i>with-profits fund</i>, the amount of the <i>implicit item</i> would be limited to zero whenever the <i>regulatory excess capital</i> exceeded the <i>realistic excess capital</i> of that fund.</p>		

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change														
	<table border="1"> <tr> <td data-bbox="454 276 555 496">33</td> <td data-bbox="555 276 1693 496">Where there is reason to suspect that the elimination of any such double-counting would reduce a <i>firm's capital resources</i> to close to or below the required level, or would otherwise be significant, the appropriate regulator will request this information with a view to taking account of this factor in determining the amount of the <i>implicit item</i>. Additional information concerning investment income should be furnished with an application for a capital resources waiver, if a <i>firm</i> believes that any double-counting would fall into one of the categories mentioned above.</td> </tr> <tr> <td colspan="2" data-bbox="454 496 1693 560">Average period to run</td> </tr> <tr> <td data-bbox="454 560 555 624">...</td> <td data-bbox="555 560 1693 624"></td> </tr> <tr> <td data-bbox="454 624 555 844">35</td> <td data-bbox="555 624 1693 844">Calculations will normally be requested only for the main categories of <i>insurance business</i>, accounting for not less than 90% of the <i>mathematical reserves</i>, except where there are grounds for expecting that the exclusion of certain categories of <i>policies</i> under this provision might have a significant effect on the resulting average period to run. Detailed calculations will not be required where a capital resources waiver is sought in respect of a low multiple of the annual profits, well within the average period to run for the <i>firm</i>.</td> </tr> <tr> <td data-bbox="454 844 555 908">...</td> <td data-bbox="555 844 1693 908"></td> </tr> <tr> <td colspan="2" data-bbox="454 1003 1693 1074">Definition of period to run</td> </tr> <tr> <td data-bbox="454 1074 555 1294">40</td> <td data-bbox="555 1074 1693 1294">The definition of the period to run and the basis of the allowance for early termination should clearly be considered together. For certain types of contracts (e.g. pension contracts with a range of retirement ages or other options), there is inherent uncertainty about the likely term to run. In such circumstances any estimate for determining the amount of the future profits <i>implicit item</i> for which a capital resources waiver is sought should be based on prudent assumptions tending, if anything, to underestimate the average period to run.</td> </tr> </table>	33	Where there is reason to suspect that the elimination of any such double-counting would reduce a <i>firm's capital resources</i> to close to or below the required level, or would otherwise be significant, the appropriate regulator will request this information with a view to taking account of this factor in determining the amount of the <i>implicit item</i> . Additional information concerning investment income should be furnished with an application for a capital resources waiver , if a <i>firm</i> believes that any double-counting would fall into one of the categories mentioned above.	Average period to run		...		35	Calculations will normally be requested only for the main categories of <i>insurance business</i> , accounting for not less than 90% of the <i>mathematical reserves</i> , except where there are grounds for expecting that the exclusion of certain categories of <i>policies</i> under this provision might have a significant effect on the resulting average period to run. Detailed calculations will not be required where a capital resources waiver is sought in respect of a low multiple of the annual profits, well within the average period to run for the <i>firm</i>		Definition of period to run		40	The definition of the period to run and the basis of the allowance for early termination should clearly be considered together. For certain types of contracts (e.g. pension contracts with a range of retirement ages or other options), there is inherent uncertainty about the likely term to run. In such circumstances any estimate for determining the amount of the future profits <i>implicit item</i> for which a capital resources waiver is sought should be based on prudent assumptions tending, if anything, to underestimate the average period to run.		
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FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change				
	<p>Zillmerising</p> <table border="1" data-bbox="465 343 1693 746"> <tr> <td data-bbox="465 343 555 683">41</td> <td data-bbox="555 343 1693 683"> <p>The appropriate regulator does not normally expect to grant capital resources waivers permitting <i>implicit items</i> due to <i>zillmerisation</i> except in very exceptional circumstances. <i>Zillmerisation</i> is an allowance for acquisition costs that are expected, under prudent assumptions, to be recoverable from future <i>premiums</i>. firms <i>Firms</i> can make a direct adjustment to their reserves for <i>zillmerisation</i>, subject to the requirements on <i>mathematical reserves</i> set out in <i>INSPRU</i> 1.3.43R, and this is the usual approach. However, where no such adjustment has been made, or where the maximum adjustment has not been made in the <i>mathematical reserves</i>, the appropriate regulator will consider an application for an <i>implicit item</i>, if the amount is consistent with the amount that would have been allowed as an adjustment to <i>mathematical reserves</i> under <i>INSPRU</i> 1.3.43R.</p> </td> </tr> <tr> <td data-bbox="465 683 555 746">...</td> <td data-bbox="555 683 1693 746"></td> </tr> </table> <p>Publicity</p> <p>The appropriate regulator will publish the capital resources waiver (see <i>SUP</i> 8.6 and <i>SUP</i> 8.7). Public disclosure is standard practice unless the appropriate regulator is satisfied that publication is inappropriate or unnecessary (see section 138A of the <i>Act</i>). Any request that a direction not be published should be made to the appropriate regulator in writing with grounds in support, as set out in <i>SUP</i> 8.6. Disclosure of a capital resources waiver will normally be required in the <i>firm's</i> annual <i>returns</i>.</p>	41	<p>The appropriate regulator does not normally expect to grant capital resources waivers permitting <i>implicit items</i> due to <i>zillmerisation</i> except in very exceptional circumstances. <i>Zillmerisation</i> is an allowance for acquisition costs that are expected, under prudent assumptions, to be recoverable from future <i>premiums</i>. firms <i>Firms</i> can make a direct adjustment to their reserves for <i>zillmerisation</i>, subject to the requirements on <i>mathematical reserves</i> set out in <i>INSPRU</i> 1.3.43R, and this is the usual approach. However, where no such adjustment has been made, or where the maximum adjustment has not been made in the <i>mathematical reserves</i>, the appropriate regulator will consider an application for an <i>implicit item</i>, if the amount is consistent with the amount that would have been allowed as an adjustment to <i>mathematical reserves</i> under <i>INSPRU</i> 1.3.43R.</p>	...			
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...							
LR 11.1.4A	Now shows in FCA Handbook	Administrative change	27.6.13				

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
FEES 3.2.3R(3)	<p>Method of payment (3) The sum payable under FEES 3.2.1R by a <i>firm</i> applying for a variation of its <i>Part IV permission</i> (FEES 3.2.7R(p)) must be paid by any of the methods described in (1) or by Maestro/Switch or credit card (Visa/Mastercard only). Any payment by a permitted credit card must include an additional 2% of the sum paid.</p>	Online content updated to reflect FSA 2009/32	27.6.13
COBS 11.2.1	<p>... ... [Note: article 21(1) of MiFID and article 25(2) first sentence of the UCITS implementing Directive]1 [Note: The Committee of European Securities Regulators (CESR) has issued a Question and Answer paper on best execution under <i>MiFID</i>. This paper also incorporates the European Commission's response to CESR's questions regarding the scope of the best execution obligations under <i>MiFID</i>. The paper can be found at: http://www.cesr.eu/index.php?docid=46062 http://www.esma.europa.eu/system/files/07_320.pdf]</p>	Administrative change	27.6.13
SUP 10B.14.1D(2)	<p>An application by a firm other than a credit union must be made by submitting the Form online at www.pra.org.uk http://fshandbook.info/FS/html/PRA/SUP/10B/14 using the form specified on the FCA's and PRA's ONA system.</p>	Administrative change	27.6.13
GEN Sch 4.1G	<p>... Section 248 (Scheme particulars rules) Section 261C (Applications for authorisation of contractual schemes) Section 261I (Contractual scheme rules) Section 261J (Contractual scheme particulars rules) Section 278</p>	Administrative change	4.7.13
GEN Sch 4.5G	<p>... Section 395 (The Authority's FCA's and PRA's procedures) (including ...) ...</p>	Administrative change	4.7.13
LR 8.6.5B	<p>Provision changed to G as stated in FCA 2013/36</p>	Administrative change	12.7.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change																								
COBS 6.1B.6	Designation has been re-applied: FCA	Administrative change	12.7.13																								
General Provisions (GEN)		Administrative change	26.7.13																								
Sch 4.2G	<u>Powers to make rules</u>																										
	...																										
	...																										
Sch 4.4G	<u>Powers to make codes</u>																										
	...																										
Sch 4.5G	<u>Powers to issue statements</u>																										
	...																										
	...																										
Sch 4.7G	<u>Powers to direct, require or specify</u>																										
	...																										
	...																										
Sch 4.9G	<u>Power to make the complaints scheme</u>																										
	...																										
Sch 4.10G	<u>Powers to give guidance</u>																										
	...																										
	...																										

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
Sch 4.12G	<u>Powers exercised by the FOS Ltd</u>		
	...		
Fees manual (FFES)		Administrative change	26.7.13
Schedule 4	Powers exercised		
	... [Note: certain rules in <i>FEES</i> are made exclusively by the <i>FOS Ltd</i>. A list of those rules is set out in <i>GEN Sch 4.12G</i>.]		
Dispute Resolution: Complaints sourcebook (DISP)		Administrative change	26.7.13
Schedule 4	Powers Exercised		
	... [Note: certain rules in <i>DISP</i> are made exclusively by the <i>FOS Ltd</i>. A list of those rules is set out in <i>GEN Sch 4.12G</i>.]		
COBS TP 2	COBS TP 2.18 to 2.22 were not showing in the FCA Handbook, they have now been applied.	Administrative change	26.7.13
COLL FORM 270	Notification by the operator of a scheme authorised in a designated country or territory that it wishes the scheme to be recognised in the UK Deleted from Handbooks site	Administrative change	26.7.13
MIPRU 4.4.9G	If a <i>firm</i> wishes to see an example of a subordinated loan agreement which would meet the required conditions, it should refer to the Forms page Forms page . [link updated]	Administrative change	26.7.13
EMIR Glossary term	Now appears in the Glossary as introduced in FSA 2012/76.	Administrative changes	15.8.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
MAR Table of contents	Code of Market Conduct, Price stabilising rules, Inter-professional conduct, Endorsement of the Takeover Code Support of the Takeover Panel's Functions, Alternative Trading Systems, what is acceptable market conduct and what is market abuse	Administrative changes	15.8.13
SUP 13.3.8G	Designation applied FCA as in FCA 2013/15 PRA 2013/10	Administrative changes	15.8.13
SUP 13A.1.4G	Designation applied FCA and PRA as in FCA 2013/15 PRA 2013/10	Administrative changes	15.8.13
SUP App 3.9.5G	Designation applied FCA and PRA as in FCA 2013/19 PRA 2013/14	Administrative changes	15.8.13
SUP Sch 2	Revoked as in FCA 2013/19 PRA 2013/14	Administrative changes	15.8.13
SUP Sch 4	Revoked as in FCA 2013/19 PRA 2013/14	Administrative changes	15.8.13
COBS 18.5.3 (3)	references to the service of <i>portfolio management</i> in COBS 11.2 (Best execution), 11.3 (Client order handling) and 11.5 (Record keeping: client orders and transactions) are to be read as references to the management by a <i>firm of financial instruments</i> held for or within the <i>fund</i> ; and [highlighted text incorrectly deleted, now added to the Handbook]	Administrative changes	15.8.13
INSPRU 2.1.22 (3) ... (a) ... (i) ¼% for that part of the exposure that arises from unsecured debt; ...	Administrative changes	30.8.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
Glossary: non-mainstream pooled investment	any of the following <i>investments</i> : (a) a <i>unit</i> in an <i>unregulated collective investment scheme</i> ; (b) a <i>unit</i> in a <i>qualified investor scheme</i> ; (c) a <i>security</i> issued by a special purpose vehicle <i>special purpose vehicle</i> , other than an excluded security <i>excluded security</i> ; (d) a traded life policy investment <i>traded life policy investment</i> ; (e) rights to or interests in investments <i>rights to or interests in investments</i> that are any of (a) to (d).	Administrative changes	30.8.13
DISP App 1.2.23	Replace all ? with £	Administrative changes	30.8.13
DISP App 1.4.14	Replace all ? with £	Administrative changes	30.8.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change																								
DISP App 1.4.15	<p>... Example 9 ...</p> <table border="1" data-bbox="465 419 1751 1002"> <tr> <td colspan="2" data-bbox="465 419 1751 472"><u>Redress generally</u></td> </tr> <tr> <td data-bbox="465 472 1547 525">Loss from <i>surrender value</i> less capital repaid:</td> <td data-bbox="1547 472 1751 525">(£ 8,500)</td> </tr> <tr> <td data-bbox="465 525 1547 577">Gain from total lower outgoings under endowment mortgage:</td> <td data-bbox="1547 525 1751 577">£ 5,400</td> </tr> <tr> <td data-bbox="465 577 1547 630">Cost of converting to a repayment mortgage:</td> <td data-bbox="1547 577 1751 630">(£ 200)</td> </tr> <tr> <td data-bbox="465 630 1547 683">Net loss:</td> <td data-bbox="1547 630 1751 683">(£ 3,300)</td> </tr> <tr> <td colspan="2" data-bbox="465 683 1751 735">Therefore total redress is:</td> </tr> <tr> <td colspan="2" data-bbox="465 735 1751 788">Redress if it is unreasonable to take account of gain from lower outgoings</td> </tr> <tr> <td data-bbox="465 788 1547 841">Loss from <i>surrender value</i> less capital repaid:</td> <td data-bbox="1547 788 1751 841">(£ 8,500)</td> </tr> <tr> <td data-bbox="465 841 1547 893">Gain from total lower outgoings under endowment mortgage:</td> <td data-bbox="1547 841 1751 893">Ignored</td> </tr> <tr> <td data-bbox="465 893 1547 946">Cost of converting to a repayment mortgage:</td> <td data-bbox="1547 893 1751 946">(£ 8,700)</td> </tr> <tr> <td colspan="2" data-bbox="465 946 1751 999">Therefore total redress is:</td> </tr> <tr> <td colspan="2" data-bbox="465 999 1751 1002">£ 8,700</td> </tr> </table>	<u>Redress generally</u>		Loss from <i>surrender value</i> less capital repaid:	(£ 8,500)	Gain from total lower outgoings under endowment mortgage:	£ 5,400	Cost of converting to a repayment mortgage:	(£ 200)	Net loss:	(£ 3,300)	Therefore total redress is:		Redress if it is unreasonable to take account of gain from lower outgoings		Loss from <i>surrender value</i> less capital repaid:	(£ 8,500)	Gain from total lower outgoings under endowment mortgage:	Ignored	Cost of converting to a repayment mortgage:	(£ 8,700)	Therefore total redress is:		£ 8,700		Administrative changes	30.8.13
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Therefore total redress is:																											
£ 8,700																											
PERG 8.37 2 (3) (b),	the following types of <i>AIFM</i> may not markets market the following types of <i>AIF</i> unless the <i>AIFM</i> has complied with the national private placement provisions set out in chapter 3 (National private placement) of Part 6 of the <i>AIFMD UK regulation</i> (see <i>FUND</i> 10.5 (National private placement)):	Administrative changes	30.8.13																								
SUP 13 Annex 1	Correct version of the form added to the website http://media.fshandbook.info/Forms/sup/Sup13_Ann1_20130722.doc	Administrative changes	30.8.13																								
Glossary: Trading Day	<p>...</p> <p>(2) other than in (1) or (3) , a day included in the calendar of trading days published by the <i>appropriate regulator</i> at www.fsa.gov.uk. [web address tbc]</p>	Administrative changes	30.8.13																								

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
UPRU	Prudential sourcebook for UCITS Firms	Administrative changes	30.8.13
MAR 7.2.14	<p>...</p> <p>(1) in assessing the arrangements, the <i>firm</i> follows the guidelines published on the <i>FCA's</i> website at http://www.fca.org.uk/your-fca/documents/fsa-guidelines-tdm http://www.fca.org.uk/your-fca/documents/guidelines-tdm; and</p> <p>...</p> <p>A "trade data monitor" is a provider of such arrangements which has been assessed by the <i>FCA</i> or an external auditor as having the capability to provide services and facilities to <i>firms</i> in accordance with the guidelines published on the <i>FCA's</i> website at http://www.fca.org.uk/your-fca/documents/fsa-guidelines-tdm http://www.fca.org.uk/your-fca/documents/guidelines-tdm</p> <p>...</p>	Administrative changes	17.9.13
Glossary: capital resources gearing rules	<p>...</p> <p>...</p> <p>(3) (in relation to a <i>BIPRU investment firm</i> <i>BIPRU investment firm</i>) <i>GENPRU</i> 2.2.30 R, <i>GENPRU</i> 2.2.46 R and <i>GENPRU</i> 2.2.49 R and <i>GENPRU</i> 2.2.50 R.</p>	Administrative changes	27.9.13
Glossary: CCR internal model method permission	an <i>Article 129 implementing measure</i> , <i>Article 129 permission</i> , a <i>requirement</i> or a <i>waiver</i> that requires a <i>BIPRU firm</i> or an <i>institution</i> <i>institution</i> to use the <i>CCR internal model method</i> .	Administrative changes	27.9.13
Glossary: value at risk	(in relation to risk modelling or estimation) the measure of risk described in <i>BIPRU</i> <i>BIPRU</i> 7.10.146R (Requirement to use value at risk methodology).	Administrative changes	27.9.13
FUND 3.11.15G	<p>... The capital requirements of such <i>firms</i> <i>firms</i> are contained in <i>IPRU-INV</i> 5 (particularly <i>IPRU-INV</i> 5.2.3R(3)(a)(ia) (Own funds requirement)) or in <i>GENPRU</i> and <i>BIPRU</i> if the <i>firm</i> undertakes <i>MiFID business</i>.</p> <p>...</p>	Administrative changes	27.9.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
IPRU(INS) 9.6	<p>9.6 ...</p> <p>(2) ...</p> <p>(b) one printed copy of the document and one copy of it in an electronic form which may be readily used or translated by the FSA <u>PRA</u> sent by email to insurancereturns@fsa.gov.uk InsuranceData@bankofengland.co.uk. The title of the email must be: <firm name> <u>FSA PRA</u> returns <dd/mm/yyyy>.</p> <p>...</p> <p>The printed copies must be sent to Financial Services Authority, PO Box 35747, London E14 5WP <u>Regulatory Data Group, Statistics and Regulatory Division (HO5 A-B), Bank of England, Threadneedle Street, London, EC2R 8AH</u> (and must not be addressed to the <i>insurer's</i> normal supervisory contact).</p> <p>...</p>	Changes applied to the PRA Handbook	27.9.13
REC 6.1.2	<p>Having the status of an <i>ROIE</i> facilitates the participation of <i>overseas investment exchanges</i> in <i>UK markets</i>. In comparison with <u>overseas investment exchanges and overseas clearing houses</u> comparison <u>comparison</u> with <i>authorisation</i>, it reduces the involvement which <i>UK</i> authorities need to have in the day-to-day affairs of an <i>overseas recognised body</i> because they are able to rely substantially on the supervisory and regulatory arrangements in the country where the applicant's head office is situated.</p>	Administrative changes	27.9.13
CASS 6.1.16IAR	<p>(1)...</p> <p>In the last row it should be CASS 6.5.2<u>A</u>R</p> <p>(2) ...</p> <p>In the second row of cross-refs the first should read CASS 6.5.4G(1<u>A</u>) to CASS 6.5.4G(4) ...</p>	Administrative changes	27.9.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
Title above SUP 4.3.3G	Appointment by the FCA <u>PRA</u>	Administrative changes	27.9.13
ICOBS 4 Annex 1G	<p>...</p> <p>5 Who regulates us? [Note 13]</p> <p>...</p> <p>You can check this on the <i>Financial Services Register</i> by visiting the FCA's website http://www.fsa.gov.uk/register/home.do www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.</p>	Administrative changes	27.9.13
REC 6.1.2	<p>Having the status of an <i>ROIE</i> facilitates the participation of <i>overseas investment exchanges</i> in <i>UK markets</i>. In comparison with authorised overseas investment exchanges and overseas clearing houses <u>comparison with authorisation</u>, it reduces the involvement which <i>UK</i> authorities need to have in the day-to-day affairs of an <i>overseas recognised body</i> because they are able to rely substantially on the supervisory and regulatory arrangements in the country where the applicant's head office is situated.</p>	Administrative changes	27.9.13
GEN Sch 4.2 G	<p>Powers to make rules</p> <p>...</p> <p>...</p> <p>Section 138D (Actions <u>for damages</u>)</p> <p>...</p> <p>Section 238(5) (Restrictions on promotion)</p> <p>...</p> <p>Paragraphs 19 (Establishment), and 20 (Services) <u>and 20C (Notice of intention to market an AIF)</u> of Schedule 3 (EEA Passport Rights)</p> <p>Paragraphs 7(3) (Annual reports), 13 (Authority's <u>FCA's</u> procedural rules) ... of Schedule 17 (The Ombudsman Scheme)</p> <p>...</p>	Administrative changes	27.9.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
GEN Sch 4.5 G	<p>Powers to issue statements</p> <p>...</p> <p>Section 169(9) ... to the <i>Electronic Money Regulations</i> and by regulation 71(2) of the <i>AIFMD UK regulation</i></p> <p>...</p> <p>Section 210 ... of the <i>Electronic Money Regulations</i> and by regulation 71(3) of the <i>AIFMD UK regulation</i></p> <p>...</p>	Administrative changes	27.9.13
GEN Sch 4.6 G	<p>The following additional powers and related provisions have been exercised by the <i>FCA</i> to issue the parts of the statements in <i>GEN</i>:</p> <p>...</p> <p>Section 80 ...</p> <p><u>Regulations 70 (Application of procedural provisions of the Act) and 71 (Application of provisions of the Act to unauthorised AIFMs) of the <i>AIFMD UK regulation</i></u></p> <p>...</p>	Administrative changes	27.9.13
GEN Sch 4.8 G	<p>The following additional powers and related provisions have been exercised by the <i>FCA</i> in <i>GEN</i> to direct, require or specify:</p> <p>...</p> <p><u>Regulations 21 (Disclosure obligations of small registered UK AIFMs), 54 (FCA approval for marketing), 58 (Marketing of AIFs managed by small third country AIFMs) and 60 (Manner and content of notifications) of the <i>AIFMD UK regulation</i></u></p>	Administrative changes	27.9.13

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
COLL 8 Annex 1	Consolidation applied to delete this annex as of 1 January 2014 as made by FCA 2013/46 .	Administrative changes	27.9.13
readily realisable investment	(1) (except in <i>UPRU</i> and <i>IPRU(INV)</i>) (a) a packaged product <u>packaged product</u> ; (b) a <i>readily realisable security</i>	Administrative changes	4.10.13
trading book	... (2) (in <i>BIPRU</i> , <i>GENPRU</i> , <i>BSOCS</i> and <i>IPRU(INV)</i> 11 and in relation to a <i>BIPRU firm</i>) has the meaning in BIPRU 4.2 <u><i>BIPRU 1.2</i></u> (Definition of the trading book) which is in summary, all that <i>firm's positions</i> in <i>CRD financial instruments</i> and <i>commodities</i> held either with trading intent or in order to hedge other elements of the <i>trading book</i> , and which are either free of any restrictive covenants on their tradability or able to be hedged. ...	Administrative changes	4.10.13
BIPRU TP 35	Paragraphs correctly renumbered to start at 35.1.	Administrative changes	4.10.13
IPRU(INV) 11.2.1R(2)(b) (b) the Channel Islands, Gibraltar, Bermuda or the Isle of Man , whichever is applicable of: ...	Administrative changes	10.10.13
SYSC 19A.3.3R	[Note: In addition, the <i>PRA</i> has set out information on the division of <i>firms</i> into categories for the purpose of providing a framework for the operation of the <i>remuneration principles proportionality rule</i> . It is available at [LINK] http://www.bankofengland.co.uk/publications/Documents/other/pr/policy/2013/remunerationstandardslss8-13.pdf .] ...	Administrative changes	18.11.13

List last updated: December 2013

If you have any comments on this list please email nick.walker@fca.org.uk (with a copy to handbookproduction@fca.org.uk).

ⁱ Added to this listing July 2013

ⁱⁱ Added to this listing July 2013