

List of non-legal corrections and clarifications in the FCA Handbook

This document lists the minor corrections and clarifications that we have made to the Handbook, 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.

Handbook reference	Text of change made	Reason for change	Published date of change
CONC 6.7.42	<p>In the legal instrument FCA 2018/52 the word 'limit' in 'credit limit' was not italicised. For clarification, this has now been italicised as it is a glossary term.</p> <p><i>A firm</i> is not required to approve all requests from a <i>borrower</i> to reduce their <i>credit limit</i> or to terminate their <i>authorised non-business overdraft agreement</i>.</p>	Administrative change	14/12/2018
FCG 4.1.1	<p>4.1.1 Who should read this chapter? This chapter applies to all firms firms subject to the financial crime rules in SYSC 3.2.6R or SYSC 6.1.1R and to e-money institutions e-money institutions and payment institutions payment institutions within our supervisory scope, with the following exceptions:</p> <ul style="list-style-type: none"> • section 4.2 FCG 4.2.2 applies only to mortgage lenders mortgage lenders within our supervisory scope; • section 4.3 FCG 4.2.3 applies to mortgage intermediaries mortgage intermediaries only; and • section 4.5 FCG 4.2.5 applies to retail deposit takers retail deposit takers only. 	Handbook Text Change Request	31/01/2019
SUP 16 Annex 20	The term 'long-term care insurance contract' has now been linked to the glossary term.	Hyperlink added	16/01/2019
CMCOB 2.2.5	<u>CMCOB 2.2.5</u> [Not used]	Administrative change	25/01/2019

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PERG 2.7.20N	<p>The legal instrument FCA 2018/56 incorrectly numbered PERG 2.7.20N.</p> <p>(1) <i>Seeking out, referrals and identification of claims or potential claims</i>, as specified in article 89G of the <i>Regulated Activities Order</i>, involves any or all of the following:</p> <ul style="list-style-type: none"> (a) seeking out <i>persons</i> who may have a <i>claim</i> (unless that activity constitutes a <i>controlled claims management activity</i>: see PERG 8.7A.5G); (b) referring details of a <i>claim</i> or a potential <i>claim</i> or a <i>claimant</i> or potential <i>claimant</i> to another <i>person</i>; and (c) identifying a <i>claim</i> or potential <i>claim</i>, or a <i>claimant</i>, or potential <i>claimant</i>; <p>when carried on in relation to a <i>personal injury claim</i>, a financial services or financial product <i>claim</i>, a <i>housing disrepair claim</i>, a <i>claim for a specified benefit</i>, a <i>criminal injury claim</i> or an <i>employment-related claim</i>.</p> <p>(2) The other <i>regulated claims management activities</i> are:</p> <ul style="list-style-type: none"> (a) <i>advice, investigation or representation in relation to a personal injury claim</i>; (b) <i>advice, investigation or representation in relation to a financial services or financial product claim</i>; (c) <i>advice, investigation or representation in relation to a housing disrepair claim</i>; (d) <i>advice, investigation or representation in relation to a claim for a specified benefit</i>; 	Administrative change	25/01/2019

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	<p>(e) <i>advice, investigation or representation in relation to a criminal injury claim; and</i></p> <p>(f) <i>advice, investigation or representation in relation to an employment-related claim.</i></p> <p>(2) Advice includes any type of advice in relation to a <i>claim</i>, including advice on the merits of a <i>claim</i>, advice on the procedure for pursuing a <i>claim</i>, advice on how best to present a <i>claim</i>, and advice on possible means of challenging an unsatisfactory outcome to a <i>claim</i>.</p> <p>(3) Investigation of a <i>claim</i> means carrying out an investigation into, or commissioning the investigation of, the circumstances, merits or foundation of a <i>claim</i> (see article 89F(2)(i) of the <i>Regulated Activities Order</i>).</p> <p>(4) Representation of a claimant means representation in writing or orally, regardless of the tribunal, body or person before which or to whom the representation is made (see article 89F(2)(j) of the <i>Regulated Activities Order</i>).</p> <p>(5)</p>		

This document was last updated in February 2019.

If you have any comments on this list please email handbook.feedback@fca.org.uk.