

Financial Services Authority

Handbook Notice 39

Board Meeting: 16 December 2004

Notice published: 17 December 2004



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Annex A List of instruments made or approved by the Board on 16 December 2004
(and list of instruments amended by addenda)

Annex B Table of Handbook modules showing amending instruments:

- Handbook modules
- Modules outside the Handbook

Annex C Guidance Notes issued by the FSA

Annex D Handbook provisions not yet in force

Annex E What's New in December 2004?

This Handbook Notice introduces the Handbook and other material made by the Board under its legislative powers on 16 December 2004. It also contains information about other publications relating to the Handbook and lists minor corrections made to previous instruments made by the Board.

Contact names for the individual modules are listed in the relevant Consultation Papers and Policy Statements referred to in this Notice.

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However, queries on specific requirements in the Handbook should be addressed first to your normal supervisory contact in the FSA. For most firms this will be the FSA's Firm Contact Centre:

Tel: 0845 606 9966

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Canary Wharf
London E14 5HS

1 Overview

Legislative changes

The Handbook

- 1.1 On 16 December 2004, the FSA Board made changes to the Handbook in six instruments. In brief the changes consist of:
- amendments to the guidance given to insurers on operational risk systems and controls;
 - consequential amendments to the Handbook arising as a result of the prudential rules made in November 2004 (to reflect our approach to setting prudential standards for insurers); amendments to the requirements on friendly societies that are partnership pension societies to carry out triennial actuarial investigations; and amendments consequential to the switching on of liquidity risk requirements in the Integrated Prudential sourcebook for banks, building societies and own account dealers;
 - amendments to the conduct of business rules to clarify when firms must keep records of a customer's personal and financial circumstances;
 - amendments to allow UK firms to continue to use the services of intermediaries in other EEA states that do not implement the Insurance Mediation Directive by the due date of 14 January 2005; amendments to permit an exemption to the insurance mediation client money rules for a firm that is a property managing agent; amendments to the conduct of business rules for the sale and administration of non-investment insurance contracts; amendments to the rules on passporting notifications in respect of appointed representatives; and an amendment to the rules for members of designated professional bodies to clarify that authorised professional firms need only comply with FSA rules implementing articles 12 and 13 of the IMD and regulations implementing the Distance Marketing Directive to the extent that these articles and regulations have not been implemented by the relevant designated professional body;
 - amendments to the Supervision manual relating to the fees arrangements for mortgage firms and insurance intermediaries; and
 - amendments to the prudential requirements, and auditing and actuarial requirements applicable to Lloyd's.

Addenda to Instruments

1.2 Minor amendments have also been made to the Handbook, as a result of addenda being added to existing instruments using powers delegated by the Board. The instruments amended by addendum are:

- Insurance Mediation and Mortgage Mediation, Lending and Administration (Prudential Provisions) Instrument 2004 (FSA 2004/1)
- Distance Marketing Directive Instrument 2004 (FSA 2004/39)
- Long-Term Care Insurance Contracts Instrument 2004 (FSA 2004/44) (3rd addendum)
- Integrated Prudential Sourcebook (Insurers and Other Amendments) Instrument 2004 (FSA 2004/87)
- Depolarisation Instrument 2004 (FSA 2004/89)
- Client Assets Sourcebook (Amendment No 2) Instrument 2004 (FSA 2004/92)

Directions

1.3 No directions which affect the Handbook have been made since the last Handbook Notice was issued.

Changes outside the Handbook

1.4 No changes were made this month by the Board to provisions outside the Handbook.

Description of changes

1.5 The legislative changes referred to above are briefly described in Chapter 2 of this Notice. (Changes to the summary schedules at the end of a sourcebook or manual, for example reflecting the record-keeping or notification requirements in it, or specifying the powers exercised by the FSA in making the changes to it, are not included in the descriptions in Chapter 2.)

1.6 The FSA reserves the right to make correctional or clarificatory amendments to the instruments made at the Board meeting without further consultation should this prove necessary or desirable.

Feedback on responses to consultations

1.7 Chapter 2 contains brief references to the consultative stages of the new legislative material made on 16 December. The material referred to in this chapter was consulted on in the following CPs:

- CP142 *Operational risk systems and controls* (July 2002);
- CP199 *Miscellaneous amendments to the Handbook (No 10)* (September 2003) (Chapter 5);

- CP04/1 *Miscellaneous amendments to the Handbook (No 12)* (January 2004) (Chapter 4);
- CP04/7 *Lloyd's: integrated prudential requirements, and changes to auditing and actuarial requirements. Including feedback on CP178* (April 2004);
- CP04/9 *Fees issues arising from the regulation of mortgage business and general insurance broking. Including feedback on CP192* (May 2004);
- CP04/13 *Quarterly consultation (No 1)* (July 2004) (Chapter 12); and
- CP04/15 *Quarterly consultation (No 2)* (October 2004) (Chapters 4, 5 and 9).

1.8 Feedback on responses to the proposals referred to in CP199 and in Chapters 4 and 5 of CP04/15 are set out in Chapter 3 of this Notice. As described within Chapter 2, separate Policy Statements have been or are being published in respect of the responses to the other consultations.

Annexes to this Notice

1.9 This Handbook Notice contains:

- a list (Annex A) of the formal instruments made by the Board on 16 December 2004 which make changes to the Handbook; this annex also lists the addenda to instruments referred to in paragraph 1.2 above;
- tables (Annex B) identifying the instruments by which each module of the Handbook has been amended;
- a table showing Guidance Notes issued by the FSA (Annex C);
- a table (Annex D) which lists, as a reminder to firms, those Handbook provisions yet to come into force; and
- What's New in December 2004? (Annex E), a brief description by module of the instruments made this month.

Publication of Handbook material

- 1.10 This Notice is published on the FSA website and on the January CD-ROM.
- 1.11 The formal legal instruments (which contain details of the changes) can be found on the FSA's website at <http://www.fsa.gov.uk/handbook/instruments.html>. The definitive version of the Handbook at any time is the version contained in the legal instruments.
- 1.12 The changes to the Handbook are incorporated in the consolidated Handbook text on the website as soon as practicable after the legal instruments are published, or (if later) after the changes have taken effect. These changes will be included in the CD-ROM to be issued in January.
- 1.13 The consolidated text of the Handbook can be found on the FSA's website at <http://www.fsa.gov.uk/handbook/>.
- 1.14 Copies of the FSA's consultation papers referred to in this Notice are available on the FSA's website or on request in hard copy form.

Obligation to publish feedback

- 1.15 This Notice, and the feedback to which paragraph 1.8 refers, fulfil for the relevant text made at the December Board the obligations, in sections 155(5) and (6) and similar sections of the Financial Services and Markets Act 2000. These obligations are: to publish an account of representations received in response to consultation and the FSA's response to them; and to publish (where applicable) details of any significant differences between the provisions consulted on and the provisions made by the Board, with a cost benefit analysis.

testing and scenario analysis), PRU 5.1.81G to 5.1.86E (contingency funding plans) and PRU 5.1.87G (documentation). Systems and controls requirements for groups (PRU 8.1) are already in force³.

(Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004 (FSA 2004/98))

- 2.5 For changes made to SYSC by this instrument, see paragraphs 2.11 to 2.15 of this Notice.

Threshold Conditions (COND)

(Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004 (FSA 2004/98))

- 2.6 For changes made to COND by this instrument, see paragraphs 2.11. to 2.15 of this Notice.

General provisions (GEN)

(Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004 (FSA 2004/98))

- 2.7 For changes made to GEN by this instrument, see paragraphs 2.11 to 2.15 of this Notice.

BUSINESS STANDARDS

Interim Prudential sourcebook for Banks (IPRU(BANK))

(Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004 (FSA 2004/98))

- 2.8 For changes made to IPRU(BANK) by this instrument, see paragraphs 2.11 to 2.15 of this Notice.

Interim Prudential sourcebook for Building Societies (IPRU(BSOC))

(Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004 (FSA 2004/98))

- 2.9 For changes made to IPRU(BSOC) by this instrument, see paragraphs 2.11 to 2.15 of this Notice.

Interim Prudential sourcebook for Friendly Societies (IPRU(FSOC))

(Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004 (FSA 2004/98))

- 2.10 For changes made to IPRU(FSOC) by this instrument, see paragraphs 2.11 to 2.15 of this Notice.

Interim Prudential sourcebook for Insurers (IPRU(INS))

(Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004 (FSA 2004/98))

**Changes to
IPRU(INS):**

***Deletion of IPRU(INS) Guidance 'The purpose of the
prudential rules for insurers and an overall description'***

3 See *Financial Conglomerates and Other Financial Groups Instrument 2004 (FSA 2004/56)*

Change to IPRU(INS) 1.1
Deletion of IPRU(INS) 1.3
Deletion of IPRU(INS) Chapter 2
Changes to IPRU(INS) 3.1, 3.2 and 3.3
Deletion of IPRU(INS) 3.4
Change to IPRU(INS) 3.5
Deletion of IPRU(INS) 3.5A
Deletion of IPRU(INS) Chapter 4
Deletion of IPRU(INS) Chapter 5
Deletion of IPRU(INS) Chapter 6
Deletion of IPRU(INS) Chapter 7
Deletion of IPRU(INS) 8.1 and 8.2
Change to IPRU(INS) 8.3
Deletion of IPRU(INS) 8.4 and 8.5
Changes to IPRU(INS) 9.1 and 9.2
Addition of IPRU(INS) 9.3A
*Changes to IPRU(INS) 9.4, 9.5, 9.6, 9.10, 9.12, 9.22, 9.25,
9.26, 9.29, 9.31, 9.33, 9.34, 9.35, 9.36, 9.36A and 9.39*
Addition of IPRU(INS) 9.40 to 9.43
Deletion of IPRU(INS) Chapter 10
Changes to IPRU(INS) 11.1
Change to IPRU(INS) 11.5
Changes to IPRU(INS) Chapter 12
Deletion of IPRU(INS) Appendices 2.1, 2.2 and 2.3
Change to IPRU(INS) Appendix 3.2
Deletion of IPRU(INS) Appendix 4.2
Deletion of IPRU(INS) Appendix 5.1
Deletion of IPRU(INS) Appendices 6.1 and 6.2
Changes to IPRU(INS) Appendix 9.1
Addition of IPRU(INS) Appendix 9.1 Forms 1, 2 and 3
Deletion of IPRU(INS) Appendix 9.1 Forms 9 and 9A
Changes to IPRU(INS) Appendix 9.1 Form 10
Changes to IPRU(INS) Appendix 9.1 Form 11
Replacement of IPRU(INS) Appendix 9.1 Form 12
Changes to IPRU(INS) Appendix 9.1 Forms 13, 14, 15 and 16
Addition of IPRU(INS) Appendix 9.1 Forms 18 and 19
Changes to IPRU(INS) Appendix 9.2
*Changes to IPRU(INS) Appendix 9.2 Forms 20, 21, 25, 26,
28, 30, 37, 38 and 39*
Changes to IPRU(INS) Appendix 9.3 Forms 40, 43 and 44
Changes to IPRU(INS) Appendix 9.4
Changes to IPRU(INS) Appendix 9.4 Forms 48, 49, 56 and 57
*Addition of alternative version of IPRU(INS)
Appendix 9.4 Form 57*
Replacement of IPRU(INS) Appendix 9.4 Form 60
Addition of IPRU(INS) Appendix 9.4A
Change to IPRU(INS) Appendix 9.5
Changes to IPRU(INS) Appendix 9.6
Changes to IPRU(INS) Appendix 9.8
Changes to IPRU(INS) Appendix 9.8 Form M2

Addition of IPRU(INS) Appendix 9.9 and Form 95
Deletion of IPRU(INS) Volume 3

**Changes to
IPRU(FSOC):**

**Change to IPRU(FSOC) guidance 'The purpose of
the Prudential Rules for Friendly societies and
an overall description'**
Change to IPRU(FSOC) 1.1
Addition of IPRU(FSOC) 1.1A
Deletion of IPRU(FSOC) 1.3
Change to IPRU(FSOC) 3.1
Changes to IPRU(FSOC) 4.1 to 4.6, 4.11 and 4.12
Deletion of IPRU(FSOC) 4.13 to 4.19
Changes to IPRU(FSOC) 5.1
Addition of IPRU(FSOC) 5.1A
Changes to IPRU(FSOC) 5.2, 5.5, 5.6, 5.10 to 5.12
Deletion of IPRU(FSOC) 5.26
Deletion of IPRU(FSOC) Chapter 6
Changes to IPRU(FSOC) 7.1
Changes to IPRU(FSOC) Chapter 8
Changes to IPRU(FSOC) Appendices 1, 4 and 10
Deletion of IPRU(FSOC) Appendix 10 FSC1 Form 9A
Changes to IPRU(FSOC) Appendix 10 FSC1 Forms 14 and 61B
Deletion of IPRU(FSOC) Appendix 10 FSC1 Form 61D
Changes to IPRU(FSOC) Annexes 3, 4, 5 and 7
Deletion of IPRU(FSOC) Annex 8

Other changes:

Changes to SYSC Appendix 1.1 para 1.1.8G

Changes to COND 2.4.2G to 2.4.4G and 2.4.6G
Changes to COND 2.6.5G

Change to GEN 2.2.7R

**Changes to IPRU(BANK) GN Section 2 paras 1, 2, 4, 5,
and 7 to 10**

Change to IPRU(BANK) GN Section 3 para 3.4.12R
Changes to IPRU(BANK) LM Section 1 paras 1 and 2
Changes to IPRU(BANK) LM Section 10 paras 1 and 4
Changes to IPRU(BANK) LS Section 1.1 paras 1 and 2
Change to IPRU(BANK) LS Section 3.1 para 2
Change to IPRU(BANK) LS Section 4.3.1 para 6
Changes to IPRU(BANK) LS Section 5.1 para 1

Addition of IPRU(BSOC) X.1.2.G
Changes to IPRU(BSOC) X.4.1.G and X.4.3.G
Changes to IPRU(BSOC) 4.2.3G and 4.7.7G
Changes to IPRU(BSOC) 5.1.1G
Addition of IPRU(BSOC) 5.1.2G
Deletion of IPRU(BSOC) 5.2.1R, 5.2.2G and 5.2.3G

Change to IPRU(BSOC) 5.2.4E, 5.2.7R and 5.2.8G
Deletion of IPRU(BSOC) 5.2.9R
Changes to IPRU(BSOC) 5.6.2G and 5.6.5G

Change to ICOB 1.2.2G
Changes to ICOB 1 Ann 2G
Change to ICOB 4.2.13G

Change to MAR 3.3.2G

Changes to AUTH 1.5.3G
Changes to AUTH 3.8.4G, 3.8.6G, 3.8.7G and 3.8.8G
Changes to AUTH 3.12.2G, 3.12.3G, 3.12.15G, 3.2.16G
and 3.2.17G
Change to AUTH 3.18.3G
Change to AUTH 5 Ann 3 2G

Changes to SUP 4.5.13R and 4.5.14G
Change to SUP 8.2.7G
Changes to SUP 9.3.2G
Changes to SUP 10.12.3G
Change to SUP 15.3.8G
Replacement of SUP App 2

Change to ENF 13.6.3G

Change to CRED App 1

Change to ELM 1.5.2G

Changes to Glossary:

Addition of definitions of “accumulating with-profits policy”, “actuarial investigation”, “actuarial valuation date”, “administrative expenses”, “ancillary risk”, “ancillary services undertaking”, “Annual Accounts Directive”, “annual bonus”, “annualised net written premiums”, “approved quasi-derivative”, “approved stock lending transaction”, “assessable mutual”, “asset-related capital requirement”, “base capital resources requirement”, “basis risk”, “brought forward amount”, “capital resources”, “capital resources requirement”, “claims amount”, “commitment”, “compensation fund”, “composite firm”, “contingency funding plan”, “core tier one capital”, “coupon”, “credit equalisation provision”, “CRR”, “deposit back arrangement”, “ECR”, “EEA-deposit insurer”, “EEA insurance parent undertaking”, “EEA MCR”, “enhanced capital requirement”, “equalisation provision”, “equity market adjustment ratio”, “final bonus”, “financial instrument”, “financial year in question”, “financing cost amount”, “firm in run-off”, “future policy-related liabilities”, “GCR”, “GCRR”, “general insurance capital

requirement”, “general insurance liabilities”, “GICR”, “gross adjusted claims amount”, “gross adjusted premiums amount”, “gross earned premiums”, “gross leverage”, “gross written premiums”, “group capital resources”, “group capital resources requirement”, “IBNR”, “implicit items”, “index-linked benefits”, “index-linked liabilities”, “individual capital resources requirement”, “initial coupon rate”, “initial credit spread”, “initial fund”, “innovative tier one capital”, “innovative tier one capital resources”, “innovative tier one instrument”, “insurance business grouping”, “insurance death risk capital component”, “insurance expense risk capital component”, “insurance group”, “insurance health risk capital component”, “insurance market risk capital component”, “insurance parent undertaking”, “insurance-related capital requirement”, “liquidity risk”, “long-term admissible asset”, “long-term insurance asset”, “long-term insurance capital requirement”, “long-term insurance fund”, “long-term insurance liabilities”, “lower tier two capital resources”, “lower tier two instrument”, “LTICR”, “market risk”, “MCR”, “member contribution”, “minimum capital requirement”, “mutual”, “net earned premiums”, “net leverage”, “net premium”, “netting”, “net written premiums”, “non-credit equalisation provision”, “non-directive mutual”, “non-EEA direct insurer”, “non-EEA insurer”, “non-profit fund”, “non-profit insurance business”, “non-profit insurance contract”, “non-proportional reinsurance treaty”, “nuclear risks”, “original financing cost amount”, “participating insurance undertaking”, “permanent share capital”, “potential tier one instrument”, “preference share”, “premiums amount”, “property-linked benefits”, “property-linked liabilities”, “proportional reinsurance treaty”, “proxy capital resources requirement”, “real estate market adjustment ratio”, “realistic basis life firm”, “realistic current liabilities”, “realistic excess capital”, “realistic value of assets”, “realistic value of liabilities”, “regulated related undertaking”, “regulatory basis only life firm”, “regulatory current liabilities”, “regulatory excess capital”, “regulatory surplus value”, “regulatory value of assets”, “regulatory value of liabilities”, “reinsurance”, “reinsurer”, “related undertaking”, “relevant capital sum”, “relevant insurer”, “resilience capital requirement”, “return”, “risk capital margin”, “Solvency 1 Directive”, “specific risk”, “spread risk”, “step-up”, “Swiss general insurer”, “tier one capital resources”, “tier one instrument”, “tier two instrument”, “tier two capital resources”, “total group tier one capital”, “total group tier two capital”, “UK MCR”, “ultimate EEA insurance parent undertaking”, “ultimate insurance parent undertaking”, “unearned premium”, “unpaid initial fund”, “unsecured debt”, “upper tier two capital resources”,

“upper tier two instrument”, “volatility risk”, “with-profits benefits reserve”, “with-profits insurance business”, “with-profits insurance capital component”, “with-profits insurance contract”, “with-profits insurance liabilities”, “WPICC” and “zillmerising”

Changes to definitions of “actuarial health insurance”, “admissible risk”, “approved counterparty”, “approved credit institution”, “approved derivative”, “approved financial institution”, “approved security”, “broker”, “claim”, “class”, “collateral”, “counterparty”, “defined benefits pension scheme”, “discounting”, “EEA insurer”, “financial year”, “guarantee fund”, “Insurance Directives”, “listed”, “lower tier two capital”, “management expenses”, “mathematical reserves”, “minimum guarantee fund”, “non-directive friendly society”, “non-directive insurer”, “premium”, “prescribed pricing basis”, “quasi-derivative contract or quasi-derivative”, “regulated institution”, “regulated market”, “scheme of operations”, “secured debt”, “technical provision”, “tier one capital”, “tier two capital”, “UK deposit insurer”, “UK insurer”, “upper tier two capital” and “with-profits fund”

Deletion of definitions of “capital at risk”, “margin of solvency”, “required margin of solvency” and “required minimum margin”

- 2.11 Many of the provisions in the Interim Prudential sourcebook for Insurers (IPRU(INS)), including capital and provisioning requirements and asset matching requirements, are being replaced by rules and guidance in the Integrated Prudential sourcebook (PRU). The provisions switching on PRU for insurers were made at the November meeting of the Board⁴, to come into effect on 31 December 2004 and can be found at http://www.fsa.gov.uk/handbook/legal_instruments/2004/2004_87.pdf. These new chapters give effect to our new prudential requirements for insurers, which stem from *The Future Regulation of Insurers Review*⁵.
- 2.12 The Board has now made consequential changes to various modules of the Handbook, following the making of the new provisions for PRU. Most of these new changes come into force on 31 December 2004, but two come into force on 31 December 2005.
- 2.13 We consulted on much of this consequential ‘plumbing’ in CP04/13⁶ (for example the ‘switching off’ of most of IPRU(INS)). In CP195⁷ we consulted on amendments to the regulatory returns to reflect our new approach to assessing capital; and in CP167⁸, CP195, and CP202⁹ on changes consequent on extending the audit scope for life insurers to include liabilities. CP204¹⁰ consulted on reporting under the new group

4 see *Integrated Prudential Sourcebook (Insurers and Other Amendments) Instrument 2004* (FSA 2004/87)

5 *The future regulation of insurance. Report submitted by the Board of the Financial Services Authority to the Economic Secretary to the Treasury* (November 2001)

6 CP04/13 *Quarterly consultation (No 1)* (July 2004)

7 CP195 *Enhanced capital requirements and individual capital assessments for life insurers* (August 2003)

8 CP167 *With-profits governance, the role of actuaries in life insurers, and certification of insurance returns* (January 2003)

9 CP202 *Insurance regulatory reporting: changes to the publicly available annual return for insurers* (September 2003)

10 CP204 *Financial groups* (October 2003)

capital rules. Feedback on these consultations was given in PS04/16¹¹, PS04/20¹², PS04/24¹³ and PS04/25¹⁴.

- 2.14 We are introducing a further transitional provision to those listed in PS04/25. The financial year ending 31 December 2004 is the first time that realistic reporters are to be required to report their realistic balance sheets publicly. Auditors will be required to provide an opinion on the realistic balance sheet. We have already confirmed that we will not require firms to report prior year (2003) comparative figures for the realistic balance sheet and we are now making a consistent transitional provision relating to associated disclosures in the realistic valuation report.
- 2.15 We published 'near-final' text of PRU chapters covering systems and controls for prudential risks in October 2003, to apply to banks, building societies and own account dealers as well as insurers. Annex 4 to CP04/1¹⁵ set out proposed changes to the Interim Prudential sourcebooks (IPRUs) consequential to the switching on of these systems and controls chapters. At the November meeting of the FSA Board, only a small subset of this PRU material was switched on for banks, building societies and own account dealers: this covers requirements on such firms to carry out stress testing and scenario analysis in relation to liquidity risk. The amendments to IPRU(BANK) and IPRU(BSOC) made by this instrument are therefore those amendments proposed in CP04/1 which are still needed as a result of the limited switching on. They also reflect comments received on CP04/1.

Integrated Prudential sourcebook (PRU)

(Insurance Mediation (Miscellaneous Amendments) Instrument 2004 (FSA 2004/100))

Changes:

***Addition of PRU transitional rule 5A
Change to PRU 9.4.7R***

***Change to ICOB transitional rule 7
Addition of ICOB transitional rule 9
Changes to ICOB 1.2.10R
Changes to ICOB 5.5.5R and 5.5.15AG***

***Changes to CASS 5.1.4AR
Change to CASS 5.5.18R***

***Change to SUP 13.3.2BG
Change to SUP 13.4.2AG
Changes to SUP App 3***

Changes to PROF 5.4.1R

11 PS04/16 *Integrated Prudential sourcebook for insurers* (June 2004)

12 PS04/20 *Financial groups. Feedback on CP204 and made text* (July 2004)

13 PS04/24 *Insurance groups. Supplementary feedback on CP204 and made text* (November 2004)

14 PS04/25 *Amendments to switch on the Integrated Prudential sourcebook as it applies to insurers. Feedback to CP04/13* (November 2004)

15 CP04/1 *Miscellaneous amendments to the Handbook (No 12)* (January 2004)

- 2.16 The Board has made changes in order to allow UK firms to continue to use the services of intermediaries based in EEA states that will not have implemented the Insurance Mediation Directive (IMD) on time, and other changes of a minor or technical nature. These changes come into force on **14 January 2005**.
- 2.17 To meet concerns raised by firms, the Board has made a transitional rule within PRU allowing UK firms to continue to use the services of intermediaries in EEA states that will not have implemented the IMD on time, provided that firms have no reason to doubt the good repute, competence and financial standing of the intermediary in question. We consulted on this rule in Chapter 4 of CP04/15¹⁶, and feedback on the responses we received is set out in Chapter 3 of this Notice. We did not consult on the change to PRU 9.4.7R, which is intended to implement more clearly a particular policy position set out in the Policy Statement *Prudential and other requirements for mortgage firms and insurance intermediaries* issued in September 2003; this position was that firms should ensure that all intermediaries in a chain (and not only UK-based intermediaries) are duly registered where appropriate.
- 2.18 Following consultation in Chapter 5 of CP04/13¹⁷, the Board made rules in November 2004 to permit a firm that is a property managing agent an exemption to the insurance mediation client money rules (CASS 5) where it segregates residential service charge monies on “trust” (which in part comprise insurance monies) in accordance with section 42 of the Landlord and Tenant Act 1987 (LTA)¹⁸. The Board has now made changes introducing a further exemption to CASS 5 in order to address those circumstances where the LTA exemption does not apply and so members of the Royal Institution of Chartered Surveyors (RICS) would be required to segregate client money in accordance with CASS 5. An exemption to CASS 5 will now be permitted where RICS Members comply with the RICS Members’ Accounts rules (which require strict segregation of client money). This transitional arrangement has been agreed following discussions held with RICS and reflects the Institution’s ongoing consideration of the feasibility of acquiring the status of a Designated Professional Body.
- 2.19 There are minor technical changes to ICOB in order to cater for difficulties raised by firms or to implement more clearly our policy intention as set out in CP187¹⁹ and PS04/1²⁰. These changes relate to the sale and administration of non-investment insurance contracts.
- 2.20 The changes to SUP 13 clarify that where an appointed representative wishes to exercise passporting rights under the IMD, the notification to us must come from the appointed representative’s principal on behalf of the appointed representative (and not on behalf of the principal). The amendment to the SUP Appendix is of a minor technical nature.
- 2.21 The change to PROF is also of a minor technical nature and is intended to make clear that authorised professional firms need only comply with FSA rules implementing articles 12 and 13 of the IMD and regulations implementing the Distance Marketing Directive to the extent that these articles and regulations have not been implemented by the relevant designated professional body.

16 CP04/15 *Quarterly consultation (No 2)* (October 2004)

17 CP04/13 *Quarterly consultation (No 1)* (July 2004)

18 see *Client Assets Sourcebook (Amendment No 2) Instrument 2004* (FSA 2004/92), amended on 25 November 2004

19 CP187 *Insurance selling and administration & other miscellaneous amendments* (June 2003)

20 PS04/1 *Insurance selling and administration & other miscellaneous amendments. Feedback on CP187 and made text* (January 2004)

*(Addendum to Integrated Prudential Sourcebook (Insurers and Other Amendments)
Instrument 2004 (FSA 2004/87))*

Changes:

- Changes to PRU 1.3.7G, 1.3.31R to 1.3.34R***
- Changes to PRU 2.3.26G***
- Changes to PRU 2 Ann 1R***
- Changes to PRU 3.1.11G***
- Changes to PRU 3.3.13G***
- Changes to PRU 7.2.56R***
- Changes to PRU 7.6.46R***

- 2.22 Minor corrections have been made to words and phrases in certain provisions of PRU to make clear which are defined terms and which are not.

*(Addendum to Insurance Mediation and Mortgage Mediation, Lending and Administration
(Prudential Provisions) Instrument 2004 (FSA 2004/1))*

Changes:

- Changes to PRU transitional provisions 1 and 2***
- Change to SUP 13.4.4G***

- Changes to COMP 1.3.3G***
- Replacement of COMP 1.4.1G***
- Changes to COMP 5.2.1R***
- Renumbering of COMP 5.6 as 5.7***
- Changes to (old) COMP 5.6.1R and 5.6.2R***
- Renumbering of COMP 12.3.7R as 12.3.8R***
- Renumbering of COMP 12.4.17R as 12.4.20R***
- Renumbering of COMP 12.4.18R as 12.4.21R***

Changes to Glossary:

- Replacement of definition of "establishment conditions"***
- Change to definition of "protected non-investment insurance mediation"***

- 2.23 Minor corrections have been made. Most of these are necessary to ensure consistency with other instruments, such as changes to numbering and cross-references.

Conduct of Business sourcebook (COB)

(Conduct of Business Sourcebook (Amendment No 19) Instrument 2004 (FSA 2004/99))

Changes:

- Changes to COB 5.2.9R***

- 2.24 Following consultation in Chapter 5 of CP199²¹, the Board has made changes to one COB rule which will take effect on 1 January 2005.
- 2.25 This amendment clarifies the extent of the requirement on firms to make and retain records of a customer's personal and financial circumstances. The amendment will ensure

21 CP199 *Miscellaneous amendments to the Handbook (No 10)* (September 2003)

that firms will not need to retain a record of a private customer's personal and financial circumstances where the customer does not proceed with all, or any part of, a personal recommendation in connection with a designated investment. The purpose of this amendment is to restore the regulatory requirements for firms on the retention of records to the pre-N2 position which was unintentionally changed when we made the COB rules.

2.26 Feedback on this consultation is set out in Chapter 3 of this Notice.

(Addendum to Distance Marketing Directive Instrument 2004 (FSA 2004/39))

Changes: Changes to COB 6.7.17R

2.27 A minor correction has been made to this provision.

(3rd addendum to Long-Term Care Insurance Contracts Instrument 2004 (FSA 2004/44))

Changes: Changes to COB 6.5.14G

2.28 The opening to COB 6.5.13R has been corrected, and corrections have been made to the numbering of sub-paragraphs in this provision.

Insurance: Conduct of Business sourcebook (ICOB)

(Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004 (FSA 2004/98))

2.29 For changes made to ICOB by this instrument, see paragraphs 2.11 to 2.15 of this Notice.

(Insurance Mediation (Miscellaneous Amendments) Instrument 2004 (FSA 2004/100))

2.30 For changes made to ICOB by this instrument, see paragraphs 2.16 to 2.21 of this Notice.

Client Assets sourcebook (CASS)

(Insurance Mediation (Miscellaneous Amendments) Instrument 2004 (FSA 2004/100))

2.31 For changes made to CASS by this instrument, see paragraphs 2.16 to 2.21 of this Notice.

(Addendum to Client Assets Sourcebook (Amendment No 2) Instrument 2004 (FSA 2004/92))

Changes: Changes to CASS transitional provisions 3 and 4

2.32 Corrections have been made in order to show wording which was intended to be deleted from the transitional provisions by this instrument.

Market Conduct sourcebook (MAR)

(Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004 (FSA 2004/98))

2.33 For changes made to MAR by this instrument, see paragraphs 2.11 to 2.15 of this Notice.

(Addendum to Insurance Mediation and Mortgage Mediation, Lending and Administration (Prudential Provisions) Instrument 2004 (FSA 2004/1))

- 2.41 For corrections made to SUP by this addendum, see paragraph 2.23 of this Notice.

Enforcement manual (ENF)

(Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004 (FSA 2004/98))

- 2.42 For changes made to ENF by this instrument, see paragraphs 2.11 to 2.15 of this Notice.

REDRESS

Compensation sourcebook (COMP)

(Addendum to Insurance Mediation and Mortgage Mediation, Lending and Administration (Prudential Provisions) Instrument 2004 (FSA 2004/1))

- 2.43 For corrections made to COMP by this addendum, see paragraph 2.23 of this Notice.

SPECIALIST SOURCEBOOKS

Credit Unions sourcebook (CRED)

(Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004 (FSA 2004/98))

- 2.44 For changes made to CRED by this instrument, see paragraphs 2.11 to 2.15 of this Notice.

Electronic Money sourcebook (ELM)

(Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004 (FSA 2004/98))

- 2.45 For changes made to ELM by this instrument, see paragraphs 2.11 to 2.15 of this Notice.

Lloyd's sourcebook (LLD)

(Lloyd's Sourcebook (Integrated Prudential and Auditing and Actuarial Requirements) Instrument 2004 (FSA 2004/102))

Changes to LLD

Deletion of LLD 1.2.7G to 1.2.9G

Deletion of LLD 1.3

Deletion of LLD 1.4.1G

Deletion of LLD 2.6

Deletion of LLD 9

Deletion of LLD 10

Deletion of LLD 11

Deletion of LLD 12.2

Changes to LLD 12.3.1R* and 12.3.2R*

Deletion of LLD 12.3.3R* and 12.3.4R*

Deletion of LLD 12.4*

Deletion of LLD 12.5*

Deletion of LLD 13

Deletion of LLD 14

Changes to LLD 15.1.1R, 15.1.4G and 15.1.5G
Change to LLD 15.2.2R
Changes to LLD 15.3.1R
Deletion of LLD 15.4.7G
Changes to LLD 15.8.1R and 15.8.5R
Change to LLD 15.9.1R
Addition of LLD 15.13.1R to 15.13.8R
Addition of LLD 16
Addition of LLD 17
Addition of LLD 18
Addition of LLD 19
Addition of LLD 20
Addition of LLD 21
Addition of LLD 22
Addition of LLD 23
Addition of LLD 24
Addition of LLD 25

*Changes to LLD 12 are transitional and the whole chapter will be deleted from 1 January 2006.

Changes to SUP

Changes to SUP 3.1.2R, 3.1.9G and 3.1.10G
Addition of SUP 3.1.11G to 3.1.18G
Deletion of SUP 3.3.4D to 3.3.6G
Deletion of SUP 3.7.3G
Changes to SUP 3.8.10G
Deletion of SUP 3.8.13R and 3.8.14G
Changes to SUP 4.1.2G and 4.1.3R
Change to SUP 4.2.2G
Change to SUP 4.5.7G
Addition of SUP 4.6.1R to 4.6.19G
Change to SUP 10.4.5R
Addition of SUP 10.7.22R and 10.7.23G

Changes to Glossary:

Addition of definitions of "approved reinsurance to close", "balancing amount", "callable contribution", "corporate member", "Lloyd's member's contribution", "Lloyd's trust deed", "Lloyd's trust fund", "managing agent's agreement", "Society GICR", "syndicate assets" and "syndicate ICA"

Changes to definitions of "central assets", "Council", "funds at Lloyd's", "IPRU(INS)", "Lloyd's actuary", "secured debt" and "syndicate actuary",

- 2.46 Following consultation in CP04/7²⁵, Chapter 12 of CP04/13²⁶ and Chapter 9 of CP04/15²⁷, the Board has made changes to make the Integrated Prudential sourcebook (PRU) applicable to the Lloyd's insurance market.
- 2.47 These changes are effective from **1 January 2005**, although some requirements have been deferred until **1 January 2006**.
- 2.48 The changes made bring Lloyd's into the same prudential regime as other insurers, as far as is possible given the unique capital structure of Lloyd's. The additional rules required in order to make PRU operate correctly in the Lloyd's structure are contained in new chapters of LLD. Some of the old prudential material in LLD has been deleted as it has been replaced by the new PRU requirements.
- 2.49 The main changes are that:
- managing agents will be required to carry out individual capital assessments (ICAs) for the syndicates they manage;
 - the Society of Lloyd's will be responsible for translating syndicate ICAs into an ICA for each of the members who provide the capital to back the insurance business written;
 - the rules relating to actuaries and auditors in the Lloyd's market have been brought within SUP, in line with the requirements for other insurers;
 - some rules have changed to reflect the fact that we now regulate managing agents directly, rather than through the Society; and
 - the Society of Lloyd's has been brought into the scope of SUP Appendix 2, which sets out regulatory intervention points, and the actions required of firms when their capital resources fall below certain levels.
- 2.50 We have deferred the requirement for full capitalisation to the level of ICAs until 1 January 2006 because of the annual capital setting process at Lloyd's and the fact that capital for the 2005 year of account has already been set.
- 2.51 A full description of the policy decisions and feedback on all three CPs mentioned above can be found in a Policy Statement which is being published separately²⁸.

Professional Firms sourcebook (PROF)

(Insurance Mediation (Miscellaneous Amendments) Instrument 2004 (FSA 2004/100))

- 2.52 For changes made to PROF by this instrument, see paragraphs 2.16 to 2.21 of this Notice.

25 CP04/7 *Lloyd's: integrated prudential requirements, and changes to auditing and actuarial requirements. Including feedback on CP178* (April 2004)

26 CP04/13 *Quarterly consultation (No 1)* (July 2004)

27 CP04/15 *Quarterly consultation (No 2)* (October 2004)

28 PS04/28 *Lloyd's: Integrated prudential requirements and changes to actuarial and auditing requirements. Including feedback on CP04/7, CP04/13 (part) and CP04/15 (part) and 'made text'*

GLOSSARY

(Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004 (FSA 2004/98))

- 2.53 For changes made to the Glossary by this instrument, see paragraphs 2.11 to 2.15 of this Notice.

(Lloyd's Sourcebook (Integrated Prudential and Auditing and Actuarial Requirements) Instrument 2004 (FSA 2004/102))

- 2.54 For changes to the Glossary arising from the new prudential regime for Lloyd's, see paragraphs 2.46 to 2.51 of this Notice.

(Addendum to Depolarisation Instrument 2004 (FSA 2004/89))

**Changes to Glossary: *Changes to definition of "commission"*
Addition of definition of "commission
*equivalent(equivalent)"***

- 2.55 Corrections have been made to the definition of "commission" to show, by new underlining, words which are new, and a new definition has been added; the latter was consulted on in CP04/3 (Reforming Polarisation: A menu for being open with consumers. Including feedback on CP166 (February 2004)), but was inadvertently omitted from the original instrument.

(Addendum to Insurance Mediation and Mortgage Mediation, Lending and Administration (Prudential Provisions) Instrument 2004 (FSA 2004/1))

- 2.56 For corrections made to the Glossary by this addendum, see paragraph 2.23 of this Notice.

3 Feedback on responses to consultation

Introduction

3.1 This chapter provides feedback on:

- Chapter 5 of CP199 *Miscellaneous amendments to the Handbook (No 10)* (September 2003); and
- Chapters 4 and 5 of CP04/5 *Quarterly Consultation (No 2)* (October 2004).

Conduct of Business Sourcebook (Amendment No 19) Instrument 2004 (FSA 2004/99)

Conduct of Business sourcebook (COB)(CP199)

- 3.2 In Chapter 5 of CP199 we consulted on proposals to amend our rules to clarify the requirements on firms to make and retain a record of a customer's personal and financial circumstances where the firm has provided a personal recommendation in connection with a designated investment or has offered or agreed to act as an investment manager for a private customer. Five responses were received; four of the respondents supported the proposal to relax the requirement on firms.
- 3.3 One respondent sought clarification as to whether the amendment would introduce a requirement for firms to make and retain a record of a customer's circumstances where a firm has offered but not agreed to provide services to that customer.
- 3.4 We accept that where a firm is acting as an investment manager for a private customer the application of the existing requirements is predicated on this service being provided to the customer. We have removed the changes we were proposing to make to COB 5.2.5R so that a firm is not required to make and retain a record of a customer's circumstances where it has only offered but not provided investment management services.
- 3.5 The Financial Services Consumer Panel expressed concern that the relaxation of the requirement to retain a record could disadvantage consumers in the following situations: first, where the consumer takes advice from one firm and acts on that recommendation by purchasing or disposing of an investment through another firm;

and second, where the recommendation the consumer receives from the firm is to retain rather than acquire or dispose of a particular investment.

- 3.6 Whilst we recognise the Panel's concerns, we consider that the risk of detriment to consumers as a consequence of relaxing the current requirements is limited.
- 3.7 We accept that there may be circumstances in which the first scenario described by the Panel could occur. However, as we stated in CP199, under our complaint rules (DISP 2.4.8R) a consumer has the right, in his capacity as a potential customer, to complain to the firm and to the Financial Ombudsman Service (FOS), about a firm's actions or its failure to act. This right will not be affected by this amendment. As we also stated in CP199, whilst we consider the likelihood of complaints from potential customers to be generally low, firms may consider it in their commercial interests to retain all records, even where a sale does not proceed, to be able to deal with any complaint that may arise.
- 3.8 In the case of the second scenario raised by the Panel, the obligation to make and retain a record applies where a firm gives a personal recommendation. That is defined under the Financial Services and Markets Act 2000 as a recommendation to a specific person. The application of the rule is not limited to advising on the merits of buying and selling investments. Where a firm makes a personal recommendation to a customer to retain an investment and the customer proceeds with that recommendation, the firm will be required to comply with our rules.
- 3.9 Taking into account the changes made to the proposals in CP199 we believe that the cost benefit analysis still stands. We do not consider the risk of consumer detriment is significantly increased for the reasons given above. No change is needed either to the compatibility statement published in CP199.
- 3.10 The changes to the Handbook made by this instrument are referred to in paragraphs 2.24 to 2.26 of this Notice

Insurance Mediation (Miscellaneous Amendments) Instrument 2004 (FSA 2004/100)

Integrated Prudential sourcebook (PRU)

Insurance: Conduct of Business sourcebook (ICOB)

Client Assets sourcebook (CASS)

Supervision manual (SUP)

Professional Firms sourcebook (PROF)
(CP04/15)

- 3.11 In Chapter 4 of CP04/15 we consulted on a transitional rule to allow UK firms to continue to use the services of intermediaries in EEA states that implement the Insurance Mediation Directive late, provided they have no reason to doubt the good repute, competence and financial standing of the intermediary in question. Without the transitional rule, firms would be in breach of PRU 9.4.4R if they continued to use the services of such intermediaries. We proposed the rule as a result of concern expressed by the industry. Ten responses were received to this proposal, none of which objected to the proposed rule.

- 3.12 In Chapter 5 of CP04/15 we consulted on a transitional rule relating to ICOB 1.2.6AR. The rule requires firms to treat customers with mixed use policies as retail customers (mixed use policies are those that cover an individual in both a business and a private capacity). This means that these customers will, in particular, benefit from stricter regulation of product disclosure and claims handling and will have cancellation rights. The ABI told us that firms would have difficulties in amending their systems in time to comply with ICOB 1.2.6AR from 14 January. We did not wish to change the rule, since we felt that customers with mixed use policies should continue to benefit from the higher level of protection given to retail customers. So we granted a waiver (that applies until 31 July 2005), that allows a halfway house between the full retail customer protections and the rules applicable to commercial customers – on our website at http://www.fsa.gov.uk/waivers/consent_icob.html – and said we would consult on a transitional rule having the same effect as the waiver and lasting until September 2006.
- 3.13 The twelve responses to the proposal in CP04/15, together with additional contacts with firms that did not respond to the CP, showed that most firms intended to either comply fully with ICOB 1.2.6AR by 14 January or that the waiver period (until 31 July 2005) would give them sufficient time to comply full with the rule. So we decided not to proceed with making the transitional rule. Any firm for which the waiver period is not sufficient will be able to apply for an individual waiver on the same lines as the general waiver, and will need to demonstrate that its application complies with the normal conditions for an individual waiver – that a particular rule is unduly burdensome for it to comply with and that granting the waiver would not pose undue risk to consumers.
- 3.14 No change is needed to the cost benefit analysis or the compatibility statements published in CP04/15.
- 3.15 The changes made by this instrument are referred to in paragraphs 2.16 to 2.21 of this Notice.

List of new instruments and addenda

(See also descriptions within Annex E)

Title of instruments	Modules affected	Number of instrument	Changes effective
Senior Management Arrangements, Systems and Controls (Operational Risk) Instrument 2004	SYSC	2004/97	31.12.04
Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004	SYSC, COND, GEN, IPRU(BANK), IPRU(BSOC), IPRU(FSOC), IPRU(INS), ICOB, MAR, AUTH, SUP, ENF, CRED, ELM, Glossary	2004/98	31.12.04; 31.12.05
Conduct of Business Sourcebook (Amendment No 19) Instrument 2004	COB	2004/99	1.1.05
Insurance Mediation (Miscellaneous Amendments) Instrument 2004	PRU, ICOB, CASS, SUP, PROF	2004/100	14.1.05
Mortgage Firms and Insurance Intermediaries Fees (2004/2005) Instrument 2004	SUP	2004/101	17.12.04; 14.1.05
Lloyd's Sourcebook (Integrated Prudential and Auditing and Actuarial Requirements) Instrument 2004	LLD, SUP, Glossary	2004/102	31.12.04; 1.1.05; 1.1.06

Addenda

Amendments, by addendum, have been made to the following instruments. These addenda are published on the FSA website alongside the instruments affected.

Number of instrument	Title of instrument	Date of addendum	Modules affected
2004/1	Insurance Mediation and Mortgage Mediation, Lending and Administration (Prudential Provisions) Instrument 2004	8.12.04	PRU, SUP, COMP, Glossary
2004/39	Distance Marketing Directive Instrument 2004	25.11.04	COB
2004/44	Long-Term Care Insurance Contracts Instrument 2004	25.11.04	COB
2004/87	Integrated Prudential Sourcebook (Insurers and Other Amendments) Instrument 2004	14.12.04	PRU
2004/89	Depolarisation Instrument 2004	9.12.04	Glossary
2004/92	Client Assets Sourcebook (Amendment No 2) Instrument 2004	25.11.04	CASS

Table of Handbook modules showing amending instruments

1. The first of the tables in this Annex lists the modules which make up the Handbook and the instruments by which they were made or amended, together with the date (in italics) on which each module was first commenced (in whole or in part), the date of each instrument which amended it and the number of the Handbook Notice which described the making or amendment. The subsequent tables list instruments making material which lies outside the Handbook.
2. For detailed information on dates in force, see the legal instruments by which the text was made or amended. The date on which each paragraph of the Handbook (or, where relevant, its latest amendment) came into force appears in the consolidated text of the Handbook in the margin of the text beneath the status letter for the paragraph.
3. An asterisk * in this table beside the reference code for a module (or the heading of a table, for provisions outside the Handbook) shows that the Board made a change at its last meeting.

Handbook instruments

Ref Code	Sourcebook or manual	Date of Inst
Name of Instrument		Hbk Notice

HIGH LEVEL STANDARDS

PRIN	The Principles for Businesses	Date of Inst	Hbk Notice
<i>First brought into force</i>		1.12.01	-
	Principles for Businesses Instrument 2001	21.6.01	HN 1
	Electronic Money Sourcebook (Consequential Amendments to Handbook) Instrument 2002	18.4.02	HN 10
	Electronic Commerce Directive (Supplemental and Amendment) Instrument 2002	19.9.02	HN 14
	Collective Investment Schemes (UCITS Amending Directive) Instrument 2003	17.7.03	HN 24
	Insurance Mediation and Mortgage Mediation, Lending and Administration (Prudential Provisions) Instrument 2004	15.1.04	HN 29
	Basic Advice on Stakeholder Products Instrument 2004	18.11.04	HN 38

*SYSC	Senior management arrangements, Systems and Controls	Date of Inst	Hbk Notice
<i>First brought into force</i>		1.12.01	-
	Senior Management Arrangements, Systems and Controls Instrument 2001	21.6.01	HN 1
	Whistleblowing Instrument 2002	21.3.02	HN 9
	Electronic Commerce Directive (Supplemental and Amendment) Instrument 2002	19.9.02	HN 14
	Dealing as Principal Instrument 2002	21.11.02	HN 16
	Collective Investment Schemes (UCITS Amending Directive) Instrument 2003	17.7.03	HN 24
	Senior Management Arrangements, Systems and Controls (Amendment) Instrument 2003	18.12.03	HN 28
	Client Assets Sourcebook Instrument 2003	18.12.03	HN 28
	Insurance Mediation and Mortgage Mediation, Lending and Administration (Prudential Provisions) Instrument 2004	15.1.04	HN 29
	Money Laundering Sourcebook (Amendment No 2) Instrument 2004	19.2.04	HN 30
	New Collective Investment Schemes Sourcebook (Consequential Amendments) Instrument 2004	18.3.04	HN 31
	Senior Management Arrangements, Systems and Controls (Operational Risk) Instrument 2004	16.12.04	HN 39
	Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004	16.12.04	HN 39

*COND	Threshold Conditions	Date of Inst	Hbk Notice
<i>First brought into force</i>		3.9.01	-
	Threshold Conditions Instrument 2001	21.6.01	HN 1
	Threshold Conditions (Amendment) Instrument 2001	15.11.01	HN 5
	Electronic Money Sourcebook (Consequential Amendments to Handbook) Instrument 2002	18.4.02	HN 10
	Fourth Motor Insurance Directive Instrument 2002	21.11.02	HN 16
	Insurance Mediation and Mortgage Mediation, Lending and Administration (Prudential Provisions) Instrument 2004	15.1.04	HN 29
	Insurance: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2004	15.1.04	HN 29
	Insolvency Provisions (COND and FIT) Instrument 2004	15.4.04	HN 32
	Financial Conglomerates and Other Financial Groups Instrument 2004	15.7.04	HN 35
	Handbook Interpretation Instrument 2004	17.5.04	HN 35
	Supervision Manual (Actuaries) Instrument 2004	18.11.04	HN 38
	Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004	16.12.04	HN 39

APER	Statement of Principle and Code of Practice for Approved Persons	Date of Inst	Hbk Notice
<i>First brought into force</i>		1.12.01	-
	Statements of Principle and Code of Practice for Approved Persons Instrument 2001	21.6.01	HN 1
	Statements of Principle and Code of Practice for Approved Persons (Revoking) Instrument 2001	15.11.01	HN 5
	Statements of Principle and Code of Practice for Approved Persons Instrument 2001	15.11.01	HN 5
	Money Laundering Sourcebook (Amendment No 2) Instrument 2004	19.2.04	HN 30

Ref Code	Sourcebook or manual	Date of Inst	Hbk Notice
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FIT			
	<i>First brought into force</i>	3.9.01	-
	The Fit and Proper Test for Approved Persons Instrument 2001	21.6.01	HN 1
	Access to Criminal Records Instrument 2003	18.12.03	HN 28
	Insolvency Provisions (COND and FIT) Instrument 2004	15.4.04	HN 32

*GEN	General provisions		
	<i>First brought into force</i>	21.6.01	-
	General Provisions and Glossary Instrument 2001	21.6.01	HN 1
	General Provisions and Glossary (Amendment) Instrument 2001	20.9.01	HN 3
	General Provisions and Glossary (Amendment No 2) Instrument 2001	15.11.01	HN 5
	General Provisions and Glossary (Amendment No 3) Instrument 2001	20.12.01	HN 6
	Fees (No 3) Instrument 2002	17.1.02	HN 7
	Electronic Money Sourcebook (Consequential Amendments to Handbook) Instrument 2002	18.4.02	HN 10
	Electronic Commerce Directive Instrument 2002	18.7.02	HN 13
	Dealing as Principal Instrument 2002	21.11.02	HN 16
	Fourth Motor Insurance Directive Instrument 2002	21.11.02	HN 16
	Statutory Status Disclosure Instrument 2003	16.1.03	HN 18
	General Provisions and Glossary (Amendment No 6) Instrument 2003	20.3.03	HN 20
	Mortgages: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2003	15.10.03	HN 26
	General Provisions (Prohibition of Insurance Against Fines) Instrument 2003	18.12.03	HN 28
	Insurance: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2004	15.1.04	HN 29
	Mortgages: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) (No 2) Instrument 2004	19.2.04	HN 30
	New Collective Investment Schemes Sourcebook (Consequential Amendments) Instrument 2004	18.3.04	HN 31
	Periodic Fees (2004/2005) Instrument 2004	20.5.04	HN 33
	Handbook Interpretation Instrument 2004	17.5.04	HN 35
	Depolarisation Instrument	18.11.04	HN 38
	Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004	16.12.04	HN 39

BUSINESS STANDARDS

*IPRU (BANK)	Interim Prudential sourcebook: Banks		
	<i>First brought into force</i>	1.12.01	-
	Interim Prudential Sourcebook for Banks Instrument 2001	21.6.01	HN 1
	Lists of Investment Exchanges and Clearing Houses Instrument 2001	20.12.01	HN 6
	Electronic Money Sourcebook (Consequential Amendments to Handbook) Instrument 2002	18.4.02	HN 10
	Interim Prudential Sourcebook for Banks (Amendment and Consequential Amendments to the Handbook) Instrument 2002	19.12.02	HN 17
	Interim Prudential Sourcebook for Banks (Amendment No 2) Instrument 2003	16.1.03	HN 18
	Interim Prudential Sourcebook for Banks (Amendment No 3) Instrument 2003	20.3.03	HN 20
	Interim Prudential Sourcebook for Banks (Amendment No 4) Instrument 2003	20.3.03	HN 20
	Electronic Reporting of Large Exposures Instrument 2003	15.5.03	HN 22
	Interim Prudential Sourcebook for Banks (Amendment No 5) Instrument 2003	17.7.03	HN 24
	Submission of Policy Statements (Banks) Instrument 2003	20.11.03	HN 27
	Tier One Capital for Banks Instrument 2003	20.11.03	HN 27
	Tier One Capital for Banks (Amendment) Instrument 2003	18.12.03	HN 28
	Interim Prudential Sourcebook for Banks (Market Risk) Instrument 2004	20.5.04	HN 33
	Financial Conglomerates and Other Financial Groups Instrument 2004	15.7.04	HN 35
	Interim Prudential Sourcebook for Banks (Amendment No 6) Instrument 2004	16.9.04	HN 36
	Interim Prudential Sourcebook for Banks (Amendment No 7) Instrument 2004	16.9.04	HN 36

Ref Code	Sourcebook or manual		
Name of Instrument		Date of Inst	Hbk Notice
	Multilateral Development Bank Definition (Amendment) Instrument 2004	16.9.04	HN 36
	Changing Accounting Framework Instrument 2004	18.11.04	HN 38
	Enlargement of EU (Definition of Zone A) Instrument 2004	18.11.04	HN 38
	Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004	16.12.04	HN 39

*IPRU (BSOC)	Interim Prudential sourcebook: Building Societies		
	<i>First brought into force</i>	1.12.01	-
	Interim Prudential Sourcebook for Building Societies Instrument 2001	21.6.01	HN 1
	Interim Prudential Sourcebook for Building Societies (Amendment) Instrument 2001	19.7.01	HN 2
	Interim Prudential Sourcebook for Building Societies (Amendment No 2) Instrument 2002	21.2.02	HN 8
	Electronic Money Sourcebook (Consequential Amendments to Handbook) Instrument 2002	18.4.02	HN 10
	Interim Prudential Sourcebook for Building Societies (Amendment No 3) Instrument 2002	21.11.02	HN 16
	Interim Prudential Sourcebook for Banks (Amendment and Consequential Amendments to the Handbook) Instrument 2002	19.12.02	HN 17
	Interim Prudential Sourcebook for Building Societies (Amendment No 4) Instrument 2003	16.1.03	HN 18
	Interim Prudential Sourcebook for Building Societies (Amendment No 5) Instrument 2003	20.3.03	HN 20
	Interim Prudential Sourcebook for Building Societies (Amendment No 6) Instrument 2003	17.7.03	HN 24
	Interim Prudential Sourcebook for Building Societies (Amendment No 7) Instrument 2003	20.11.03	HN 27
	Financial Conglomerates and Other Financial Groups Instrument 2004	15.7.04	HN 35
	Interim Prudential Sourcebook for Building Societies (Amendment No 8) Instrument 2004	16.9.04	HN 36
	Multilateral Development Bank Definition (Amendment) Instrument 2004	16.9.04	HN 36
	Interim Prudential Sourcebook for Building Societies (Amendment No 9) Instrument 2004	20.10.04	HN 37
	Enlargement of EU (Definition of Zone A) Instrument 2004	18.11.04	HN 38
	Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004	16.12.04	HN 39

*IPRU (FSOC)	Interim Prudential sourcebook: Friendly Societies		
	<i>First brought into force</i>	1.12.01	-
	Interim Prudential Sourcebook for Friendly Societies Instrument 2001	19.7.01	HN 2
	Interim Prudential Sourcebook for Friendly Societies (Amendment) Instrument 2001	20.9.01	HN 3
	Interim Prudential Sourcebook for Friendly Societies (Implicit Items and Resilience Test) Instrument 2002	16.5.02	HN 11
	Interim Prudential Sourcebook for Friendly Societies (Euro Exchange Rate) Instrument 2002	18.7.02	HN 13
	Interim Prudential Sourcebook for Friendly Societies (Changes to Valuation and Reporting) Instrument 2002	17.10.02	HN 15
	Interim Prudential Sourcebook for Friendly Societies (Groups Directive) Instrument 2002	21.11.02	HN 16
	Interim Prudential Sourcebook for Friendly Societies (Systems and Controls) Instrument 2002	19.12.02	HN 17
	Interim Prudential Sourcebook for Friendly Societies (Reporting of Financial Engineering) Instrument 2002	19.12.02	HN 17
	Interim Prudential Sourcebook for Friendly Societies (Minor Changes) Instrument 2002	19.12.02	HN 17
	Interim Prudential Sourcebook for Friendly Societies (Minor Changes No 2) Instrument 2003	20.3.03	HN 20
	Interim Prudential Sourcebook for Friendly Societies (Solvency I Directive) Instrument 2003	18.9.03	HN 25
	Interim Prudential Sourcebook for Friendly Societies (Groups Directive)(No 2) Instrument 2003	20.11.03	HN 27
	Interim Prudential Sourcebook for Friendly Societies (Amendment of Form 12) Instrument 2004	15.4.04	HN 32
	Financial Conglomerates and Other Financial Groups Instrument 2004	15.7.04	HN 35
	Changing Accounting Framework Instrument 2004	18.11.04	HN 38
	Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004	16.12.04	HN 39

*IPRU (INS)	Interim Prudential sourcebook: Insurers		
	<i>First brought into force</i>	1.12.01	-
	Interim Prudential Sourcebook for Insurers Instrument 2001	21.6.01	HN 1
	Interim Prudential Sourcebook for Insurers (Amendment) Instrument 2001	20.9.01	HN 3
	Interim Prudential Sourcebook for Insurers (Amendment No 2) Instrument 2002	21.2.02	HN 8

Ref Code	Sourcebook or manual		
Name of Instrument		Date of Inst	Hbk Notice
	Interim Prudential Sourcebook for Insurers (Amendment No 3) Instrument 2002	21.3.02	HN 9
	Interim Prudential Sourcebook for Insurers (Implicit Items and Resilience Test) Instrument 2002	16.5.02	HN 11
	Interim Prudential Sourcebook for Insurers (Minor Changes) Instrument 2002	18.7.02	HN 13
	Interim Prudential Sourcebook for Insurers (Financial Penalties and Changes to Valuation and Reporting) Instrument 2002	17.10.02	HN 15
	Interim Prudential Sourcebook for Insurers (Groups Directive) Instrument 2002	21.11.02	HN 16
	Interim Prudential Sourcebook for Insurers (Systems and Controls) Instrument 2002	19.12.02	HN 17
	Interim Prudential Sourcebook for Insurers (Reporting of Financial Engineering) Instrument 2002	19.12.02	HN 17
	Interim Prudential Sourcebook for Insurers (Minor Changes No 2) Instrument 2002	19.12.02	HN 17
	Interim Prudential Sourcebook for Insurers (Minor Changes No 3) Instrument 2003	20.3.03	HN 20
	Interim Prudential Sourcebook for Insurers (Solvency I Directive) Instrument 2003	18.9.03	HN 25
	Interim Prudential Sourcebook for Insurers (Amendment No 4) Instrument 2003	18.9.03	HN 25
	Interim Prudential Sourcebook for Insurers (Groups Directive)(No 2) Instrument 2003	20.11.03	HN 27
	Interim Prudential Sourcebook for Insurers (Amendment No 5) Instrument 2003	20.11.03	HN 27
	Interim Prudential Sourcebook for Insurers (Amendment No 6) Instrument 2003	18.12.03	HN 28
	New Collective Investment Schemes Sourcebook (Consequential Amendments) Instrument 2004	18.3.04	HN 31
	Financial Conglomerates and Other Financial Groups Instrument 2004	15.7.04	HN 35
	Changing Accounting Framework Instrument 2004	18.11.04	HN 38
	Integrated Prudential Sourcebook (Insurers and Other Amendments) Instrument 2004	18.11.04	HN 38
	Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004	16.12.04	HN 39

IPRU (INV)	Interim Prudential sourcebook: Investment businesses		
	<i>First brought into force</i>	1.12.01	-
	Interim Prudential Sourcebook for Investment Businesses Instrument 2001	21.6.01	HN 1
	Interim Prudential Sourcebook for Investment Businesses (Amendment) Instrument 2001	15.11.01	HN 5
	Lists of Investment Exchanges and Clearing Houses Instrument 2001	20.12.01	HN 6
	Late Submission of Reports Instrument 2002	21.3.02	HN 9
	Electronic Money Sourcebook (Consequential Amendments to Handbook) Instrument 2002	18.4.02	HN 10
	Interim Prudential Sourcebook for Investment Businesses (Minor Changes) Instrument 2002	19.9.02	HN 14
	Interim Prudential Sourcebook for Investment Businesses (Amendment No 2) Instrument 2002	21.11.02	HN 16
	Interim Prudential Sourcebook for Investment Businesses (Amendment No 3) Instrument 2003	16.1.03	HN 18
	Interim Prudential Sourcebook for Investment Businesses (Amendment No 4) Instrument 2003	19.6.03	HN 23
	Collective Investment Schemes (UCITS Amending Directive) Instrument 2003	17.7.03	HN 24
	Interim Prudential Sourcebook for Investment Businesses (Amendment No 5) Instrument 2003	17.7.03	HN 24
	Interim Prudential Sourcebook for Investment Businesses (Amendment No 6) Instrument 2003	15.10.03	HN 26
	Interim Prudential Sourcebook for Investment Businesses (Amendment No 7) Instrument 2003	20.11.03	HN 27
	Interim Prudential Sourcebook for Investment Businesses (Professional Indemnity Insurance for Personal Investment Firms) Instrument 2004	15.1.04	HN 29
	New Collective Investment Schemes Sourcebook (Consequential Amendments) Instrument 2004	18.3.04	HN 31
	Interim Prudential Sourcebook for Investment Businesses (Market Risk) Instrument 2004	20.5.04	HN 33
	Interim Prudential Sourcebook for Investment Businesses (Amendment No 8) Instrument 2004	20.5.04	HN 33
	Interim Prudential Sourcebook for Investment Businesses (Amendment No 9) Instrument 2004	17.6.04	HN 34
	Financial Conglomerates and Other Financial Groups Instrument 2004	15.7.04	HN 35
	Interim Prudential Sourcebook for Investment Businesses (Professional Indemnity Insurance for Professional Firms) Instrument 2004	15.7.04	HN 35
	Multilateral Development Bank Definition (Amendment) Instrument 2004	16.9.04	HN 36
	Interim Prudential Sourcebook for Investment Businesses (Amendment No 10) Instrument 2004	16.9.04	HN 36
	Insurance Mediation and Mortgage Mediation, Lending and Administration (Miscellaneous Amendments) Instrument 2004	16.9.04	HN 36
	Changing Accounting Framework Instrument 2004	18.11.04	HN 38
	Enlargement of EU (Definition of Zone A) Instrument 2004	18.11.04	HN 38
	Child Trust Funds Instrument 2004	18.11.04	HN 38

Ref Code	Sourcebook or manual		
Name of Instrument		Date of Inst	Hbk Notice

*PRU	Integrated Prudential		
<i>First brought into force (in part)</i>		31.10.04	-
Insurance Mediation and Mortgage Mediation, Lending and Administration (Prudential Provisions) Instrument 2004		15.1.04	HN 29
Financial Conglomerates and Other Financial Groups Instrument 2004		15.7.04	HN 35
Insurance Mediation and Mortgage Mediation, Lending and Administration (Miscellaneous Amendments) Instrument 2004		16.9.04	HN 36
Integrated Prudential Sourcebook (Insurers and Other Amendments) Instrument 2004		18.11.04	HN 38
Child Trust Funds Instrument 2004		18.11.04	HN 38
Insurance Mediation (Miscellaneous Amendments) Instrument 2004		16.12.04	HN 39

*COB	Conduct of Business		
<i>First brought into force</i>		1.12.01	-
Conduct of Business Sourcebook Instrument 2001		21.6.01	HN 1
Conduct of Business Sourcebook (Amendment) Instrument 2001		20.9.01	HN 3
Energy Market Participants and Oil Market Participants (Consequential Amendments) Instrument 2001		20.9.01	HN 3
Conduct of Business Sourcebook (Amendment No 2) Instrument 2001		18.10.01	HN 4
Conduct of Business Sourcebook (Amendment No 3) Instrument 2001		15.11.01	HN 5
Individual Pension Accounts (Handbook Amendment) Instrument 2001		15.11.01	HN 5
Conduct of Business Sourcebook (Amendment No 4) Instrument 2001		20.12.01	HN 6
Conduct of Business Sourcebook (Amendment No 5) Instrument 2002		18.4.02	HN 10
Traded Endowment Policy and Open Market Option Disclosure Requirements Instrument 2002		18.4.02	HN 10
Financial Promotion Guidance Instrument 2002		16.5.02	HN 11
Conduct of Business Sourcebook (Amendment No 6) Instrument 2002		16.5.02	HN 11
Securitised Derivatives Conduct of Business Instrument 2002		20.6.02	HN 12
Conduct of Business Sourcebook (Amendment No 7) Instrument 2002		18.7.02	HN 13
Collective Investment Schemes (Single Pricing and Dilution) Instrument 2002		18.7.02	HN 13
Stakeholder Pension Decision Trees Instrument 2002		18.7.02	HN 13
Electronic Commerce Directive Instrument 2002		18.7.02	HN 13
Conduct of Business Sourcebook (Amendment No 8) Instrument 2002		19.9.02	HN 14
Electronic Commerce Directive (Supplemental and Amendment) Instrument 2002		19.9.02	HN 14
Pension Projections Instrument 2002		17.10.02	HN 15
Collective Investment Schemes (UCITS Amending Directive and Limited Issue and Guaranteed Funds) Instrument 2002		17.10.02	HN 15
Fourth Motor Insurance Directive Instrument 2002		21.11.02	HN 16
Conduct of Business Sourcebook (Amendment No 9) Instrument 2002		21.11.02	HN 16
Conduct of Business Sourcebook (Amendment No 10) Instrument 2003		16.1.03	HN 18
Statutory Status Disclosure Instrument 2003		16.1.03	HN 18
Stakeholder Pension Decision Trees (Amendment) Instrument 2003		20.3.03	HN 20
Conduct of Business Sourcebook (Amendment No 11) Instrument 2003		20.3.03	HN 20
Conduct of Business Sourcebook (Amendment No 12) Instrument 2003		19.6.03	HN 23
With-Profits Governance Instrument 2003		19.6.03	HN 23
Alternative Trading Systems Instrument 2003		19.6.03	HN 23
Collective Investment Schemes (UCITS Amending Directive) Instrument 2003		17.7.03	HN 24
Conduct of Business Sourcebook (Amendment No 13) Instrument 2003		17.7.03	HN 24
Investment Entities (Listing Rules and Conduct of Business) Instrument 2003		18.9.03	HN 25
Conduct of Business Sourcebook (Amendment No 14) Instrument 2003		18.9.03	HN 25
Conflicts of Interest (Corporate Finance and Investment Analysts) Instrument 2003		15.10.03	HN 26
Mortgages: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2003		15.10.03	HN 26
With-Profits Governance (Amendment) Instrument 2003		20.11.03	HN 27
Financial Promotions (Past Performance) Instrument 2003		18.12.03	HN 28
Client Assets Sourcebook Instrument 2003		18.12.03	HN 28
Conduct of Business Sourcebook (Amendment No 15) Instrument 2004		15.1.04	HN 29
Conflicts of Interest (Corporate Finance and Investment Analysts)(Postponement) Instrument 2004		15.1.04	HN 29
IMA Statement of Recommended Practice Instrument 2004		15.1.04	HN 29

Ref Code	Sourcebook or manual		
Name of Instrument		Date of Inst	Hbk Notice
	Conduct of Business Sourcebook (Consequential Amendments on Introduction of ICOB) Instrument 2004	15.1.04	HN 29
	With-Profits Governance (Postponement) Instrument 2004	19.2.04	HN 30
	With-Profits Governance (Amendment) (Postponement) Instrument 2004	19.2.04	HN 30
	Conduct of Business Sourcebook (Amendment No 16) Instrument 2004	18.3.04	HN 31
	Conflicts of Interest (Investment Research) Instrument 2004	18.3.04	HN 31
	New Collective Investment Schemes Sourcebook (Consequential Amendments) Instrument 2004	18.3.04	HN 31
	Distance Marketing Directive Instrument 2004	15.4.04	HN 32
	Conduct of Business Sourcebook (Amendment No 17) Instrument 2004	15.4.04	HN 32
	Long-Term Care Insurance Contracts Instrument 2004	20.5.04	HN 33
	Conduct of Business Sourcebook (Disapplication of Prospectus Rules to Authorised Funds) Instrument 2004	20.5.04	HN 33
	Distance Marketing Directive (Amendment) Instrument 2004	16.9.04	HN 36
	Conduct of Business Sourcebook (Amendment No 18) Instrument 2004	16.9.04	HN 36
	Child Trust Funds Instrument 2004	18.11.04	HN 38
	Depolarisation Instrument	18.11.04	HN 38
	Basic Advice on Stakeholder Products Instrument 2004	18.11.04	HN 38
	Supervision Manual (Actuaries) Instrument 2004	18.11.04	HN 38
	Conduct of Business Sourcebook (Amendment No 19) Instrument 2004	16.12.04	HN 39

*ICOB	Insurance: Conduct of Business		
	<i>Comes into force</i>	14.1.05	-
	Insurance: Conduct of Business Sourcebook Instrument 2004	15.1.04	HN 29
	New Collective Investment Schemes Sourcebook (Consequential Amendments) Instrument 2004	18.3.04	HN 31
	Distance Marketing Directive Instrument 2004	15.4.04	HN 32
	Long-Term Care Insurance Contracts Instrument 2004	20.5.04	HN 33
	Insurance: Conduct of Business Sourcebook (Amendment) Instrument 2004	16.9.04	HN 36
	Depolarisation Instrument	18.11.04	HN 38
	Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004	16.12.04	HN 39
	Insurance Mediation (Miscellaneous Amendments) Instrument 2004	16.12.04	HN 39

MCOB	Mortgages: Conduct of Business		
	<i>Comes into force</i>	31.10.04	-
	Mortgages: Conduct of Business Sourcebook Instrument 2003	15.10.03	HN 26
	Insurance: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2004	15.1.04	HN 29
	Mortgages: Conduct of Business Sourcebook (Amendment) Instrument 2004	19.2.04	HN 30
	Distance Marketing Directive Instrument 2004	15.4.04	HN 32
	Mortgages: Conduct of Business Sourcebook (Amendment No 2) Instrument 2004	16.9.04	HN 36
	Depolarisation Instrument	18.11.04	HN 38

*CASS	Client Assets		
	<i>First brought into force</i>	1.1.04	-
	Clients Assets Sourcebook Instrument 2004	18.12.03	HN 28
	Insurance Mediation and Mortgage Mediation, Lending and Administration (Prudential Provisions) Instrument 2004	15.1.04	HN 29
	Client Assets Sourcebook (Amendment) Instrument 2004	18.3.04	HN 31
	Distance Marketing Directive (Amendment) Instrument 2004	16.9.04	HN 36
	Client Assets (Revised CFTC Part 30 Order) Instrument 2004	18.11.04	HN 38
	Client Assets Sourcebook (Amendment No 2) Instrument 2004	18.11.04	HN 38
	Insurance Mediation (Miscellaneous Amendments) Instrument 2004	16.12.04	HN 39

*MAR	Market conduct		
	<i>Chapters 1 to 3 first brought into force</i>	1.12.01	-
	<i>Chapter 4 first brought into force</i>	20.9.01	-
	Market Conduct Sourcebook Instrument 2001	21.6.01	HN 1
	Market Conduct Sourcebook (Amendment) Instrument 2001	19.7.01	HN 2

Ref Code	Sourcebook or manual		
Name of Instrument		Date of Inst	Hbk Notice
	Market Conduct Sourcebook (Amendment No 2) Instrument 2001	20.9.01	HN 3
	Market Conduct Sourcebook (Amendment No 3) Instrument 2001	20.9.01	HN 3
	Market Conduct Sourcebook (Amendment No 4) Instrument 2001	20.12.01	HN 6
	Market Conduct Sourcebook (Specialist Topics and Frequently Asked Questions) Instrument 2002	20.6.02	HN 12
	Market Conduct Sourcebook (Amendment to List of Prescribed Markets) Instrument 2002	18.7.02	HN 13
	Dealing as Principal Instrument 2002	21.11.02	HN 16
	Market Conduct Sourcebook (Transactions Between Stabilising Manager and Agent) Instrument 2002	21.11.02	HN 16
	Market Conduct Sourcebook (Amendment to List of Prescribed Markets No 2) Instrument 2003	16.1.03	HN 18
	Market Conduct Sourcebook (Amendment No 5) Instrument 2003	20.2.03	HN 19
	Market Conduct Sourcebook (Price Limits under the Price Stabilising Rules) Instrument 2003	20.3.03	HN 20
	Market Conduct Sourcebook (Pre-hedging Convertible and Exchangeable Bond Issues) Instrument 2003	17.4.03	HN 21
	Alternative Trading Systems Instrument 2003	19.6.03	HN 23
	Market Conduct Sourcebook (Amendment No 6) Instrument 2003	18.9.03	HN 25
	Overseas Stabilisation (Hong Kong) Instrument 2003	20.11.03	HN 27
	Client Assets Sourcebook Instrument 2003	18.12.03	HN 28
	Distance Marketing Directive Instrument 2004	15.4.04	HN 32
	Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004	16.12.04	HN 39

TC	Training and Competence		
	<i>First brought into force</i>	1.12.01	-
	Training and Competence Sourcebook Instrument 2001	21.6.01	HN 1
	Training and Competence Sourcebook (Amendment) Instrument 2001	20.9.01	HN 3
	Training and Competence Sourcebook (Amendment No 2) Instrument 2001	15.11.01	HN 5
	Training and Competence Sourcebook (Amendment No 3) Instrument 2002	17.1.02	HN 7
	Training and Competence Sourcebook (Amendment No 4) Instrument 2002	21.2.02	HN 8
	Training and Competence Sourcebook (Amendment No 5) Instrument 2002	19.9.02	HN 14
	Electronic Commerce Directive (Supplemental and Amendment) Instrument 2002	19.9.02	HN 14
	Supervision Manual (Amendment No 10 and Consequential Amendments to the Handbook) Instrument 2002	21.11.02	HN 16
	Training and Competence Sourcebook (Amendment No 6) Instrument 2003	18.9.03	HN 25
	Mortgages: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2003	15.10.03	HN 26
	Insurance: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2004	15.1.04	HN 29
	Training and Competence Sourcebook (Examinations and Miscellaneous Amendments) Instrument 2004	18.3.04	HNs 31 & 32
	Long-Term Care Insurance Contracts Instrument 2004	20.5.04	HN 33
	Training and Competence Sourcebook (Monitoring of Employees) Instrument 2004	20.5.04	HN 33
	Insurance Mediation and Mortgage Mediation, Lending and Administration (Miscellaneous Amendments) Instrument 2004	16.9.04	HN 36
	Child Trust Funds Instrument 2004	18.11.04	HN 38
	Depolarisation Instrument	18.11.04	HN 38
	Basic Advice on Stakeholder Products Instrument 2004	18.11.04	HN 38

ML	Money Laundering		
	<i>First brought into force</i>	1.12.01	-
	Money Laundering Sourcebook Instrument 2001	21.6.01	HN 1
	Money Laundering Sourcebook (Amendment) Instrument 2002	17.10.02	HN 15
	Mortgages: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2003	15.10.03	HN 26
	Insurance: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2004	15.1.04	HN 29
	Money Laundering Sourcebook (Amendment No 2) Instrument 2004	19.2.04	HN 30

Ref Code	Sourcebook or manual	
Name of Instrument		Date of Inst
		Hbk Notice

REGULATORY PROCESSES

*AUTH	Authorisation		
	<i>First brought into force</i>	3.9.01	-
	Authorisation Manual Instrument 2001	21.6.01	HN 1
	Fees Instrument 2001	19.7.01	HN 2
	Authorisation Manual (Amendment) Instrument 2001	20.9.01	HN 3
	Authorisation Manual (Amendment No 2) Instrument 2001	18.10.01	HN 4
	Authorisation Manual (Amendment No 3) Instrument 2001	15.11.01	HN 5
	Fees (No 2) Instrument 2001	20.12.01	HN 6
	Fees (No 3) Instrument 2002	17.1.02	HN 7
	Authorisation Manual (Amendment No 4) Instrument 2002	21.2.02	HN 8
	Persistency and Data Reporting (Handbook Amendment) Instrument 2002	21.2.02	HN 8
	Application Fees (2002/2003) Instrument 2002	21.3.02	HN 9
	Whistleblowing Instrument 2002	21.3.02	HN 9
	Electronic Money Sourcebook (Consequential Amendments to Handbook) Instrument 2002	18.4.02	HN 10
	Periodic Fees (2002/2003)(No 2) Instrument 2002	16.5.02	HN 11
	Financial Promotion Guidance Instrument 2002	16.5.02	HN 11
	Electronic Commerce Directive Instrument 2002	18.7.02	HN 13
	Authorisation Manual (Amendment No 5) Instrument 2002	19.9.02	HN 14
	Fourth Motor Insurance Directive Instrument 2002	21.11.02	HN 16
	Supervision Manual (Amendment No 10 and Consequential Amendments to the Handbook) Instrument 2002	21.11.02	HN 16
	Application Fees (2002/2003) (No 2) Instrument 2002	21.11.02	HN 16
	Interim Prudential Sourcebook for Banks (Amendment and Consequential Amendments to the Handbook) Instrument 2002	19.12.02	HN 17
	Application Fees (2002/2003) (No 3) Instrument 2003	16.1.03	HN 18
	Statutory Status Disclosure Instrument 2003	16.1.03	HN 18
	Application Fees (2003/2004) Instrument 2003	20.3.03	HN 20
	Authorisation Manual (Amendment No 6) Instrument 2003	15.5.03	HN 22
	Periodic Fees (2003/2004)(No 2) Instrument 2003	15.5.03	HN 22
	Alternative Trading Systems Instrument 2003	19.6.03	HN 23
	Collective Investment Schemes (UCITS Amending Directive) Instrument 2003	17.7.03	HN 24
	Mortgage Firms and Insurance Intermediaries (Application Fees) Instrument 2003	18.9.03	HN 25
	Mortgages: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2003	15.10.03	HN 26
	Client Assets Sourcebook Instrument 2003	18.12.03	HN 28
	General Provisions (Prohibition of Insurance Against FSA Fines) Instrument 2003	18.12.03	HN 28
	Handbook Structure (Special Guides) Instrument 2003	18.12.03	HN 28
	Application Fees (Mortgage and Insurance Mediation) (Annual Income) Instrument 2003	18.12.03	HN 28
	Insurance Mediation and Mortgage Mediation, Lending and Administration (Prudential Provisions) Instrument 2004	15.1.04	HN 29
	Insurance: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2004	15.1.04	HN 29
	Mortgages: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) (No 2) Instrument 2004	19.2.04	HN 30
	Application Fees (2004/2005) Instrument 2004	18.3.04	HN 31
	Periodic Fees (Amendment) Instrument 2004	18.3.04	HN 31
	New Collective Investment Schemes Sourcebook (Consequential Amendments) Instrument 2004	18.3.04	HN 31
	Distance Marketing Directive Instrument 2004	15.4.04	HN 32
	Long-Term Care Insurance Contracts Instrument 2004	20.5.04	HN 33
	Periodic Fees (2004/2005) Instrument 2004	20.5.04	HN 33
	Financial Conglomerates and Other Financial Groups Instrument 2004	15.7.04	HN 35
	Identification of Contracts of Insurance Instrument 2004	15.7.04	HN 35
	Insurance Mediation and Mortgage Mediation, Lending and Administration (Miscellaneous Amendments) Instrument 2004	16.9.04	HN 36
	Authorisation Manual (Amendment No 7) Instrument 2004	16.9.04	HN 36
	Mortgage Firms and Insurance Intermediaries (Fees) Instrument 2004	20.10.04	HN 37

Ref Code	Sourcebook or manual		
Name of Instrument		Date of Inst	Hbk Notice
	Child Trust Funds Instrument 2004	18.11.04	HN 38
	Depolarisation Instrument	18.11.04	HN 38
	Basic Advice on Stakeholder Products Instrument 2004	18.11.04	HN 38
	Supervision Manual (Actuaries) Instrument 2004	18.11.04	HN 38
	Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004	16.12.04	HN 39

*SUP	Supervision		
	<i>Chapter 9 first brought into force</i>	21.6.01	-
	<i>Chapters 6, 7, 8 and 10 first brought into force</i>	3.9.01	-
	<i>Rest of SUP first brought into force</i>	1.12.01	
	Supervision Manual Instrument 2001	21.6.01	HN 1
	Supervision Manual (Amendment) Instrument 2001	19.7.01	HN 2
	Supervision Manual (Amendment No 2) Instrument 2001	20.9.01	HN 3
	Energy Market Participants and Oil Market Participants (Consequential Amendments) Instrument 2001	20.9.01	HN 3
	Supervision Manual (Amendment No 3) Instrument 2001	18.10.01	HN 4
	Supervision Manual (Amendment No 4) Instrument 2001	18.10.01	HN 4
	Supervision Manual (Amendment No 5) Instrument 2001	15.11.01	HN 5
	Supervision Manual (Amendment No 6) Instrument 2001	15.11.01	HN 5
	Individual Pension Accounts (Handbook Amendment) Instrument 2001	15.11.01	HN 5
	Interim Prudential Sourcebook for Investment Businesses (Amendment) Instrument 2001	15.11.01	HN 5
	Credit Unions Sourcebook (Consequential Amendments) Instrument 2001	20.12.01	HN 6
	Fees (No 2) Instrument 2001	20.12.01	HN 6
	Fees (No 3) Instrument 2002	17.1.02	HN 7
	Supervision Manual (Amendment No 7) Instrument 2002	21.2.02	HN 8
	Persistency and Data Reporting (Handbook Amendment) Instrument 2002	21.2.02	HN 8
	Periodic Fees (2002/2003) Instrument 2002	21.3.02	HN 9
	Late Submission of Reports Instrument 2002	21.3.02	HN 9
	Electronic Money Sourcebook (Consequential Amendments to Handbook) Instrument 2002	18.4.02	HN 10
	Periodic Fees (2002/2003)(No 2) Instrument 2002	16.5.02	HN 11
	Credit Unions Sourcebook and Consequential Amendments (No 2) Instrument 2002	20.6.02	HN 12
	Supervision Manual (Amendment No 8) Instrument 2002	19.9.02	HN 14
	Supervision Manual (Amendment No 9) Instrument 2002	19.9.02	HN 14
	Electronic Commerce Directive (Supplemental and Amendment) Instrument 2002	19.9.02	HN 14
	Dealing as Principal Instrument 2002	21.11.02	HN 16
	Fourth Motor Insurance Directive Instrument 2002	21.11.02	HN 16
	Supervision Manual (Amendment No 10 and Consequential Amendments to the Handbook) Instrument 2002	21.11.02	HN 16
	Supervision Manual (Amendment No 11 and Consequential Amendments to the Handbook) Instrument 2003	16.1.03	HN 18
	Periodic Fees (2002/2003)(No 3) Instrument 2003	20.3.03	HN 20
	Periodic Fees (2003/2004) Instrument 2003	20.3.03	HN 20
	Enforcement Manual (Unfair Contract Terms) Instrument 2003	20.3.03	HN 20
	Credit Unions Sourcebook (Amendment No 4 and Consequential Amendments to the Handbook) Instrument 2003	20.3.03	HN 20
	Electronic Reporting of Large Exposures Instrument 2003	15.5.03	HN 22
	Periodic Fees (2003/2004)(No 2) Instrument 2003	15.5.03	HN 22
	Supervision Manual (Passporting Guidance) Instrument 2003	15.5.03	HN 22
	With-Profits Governance Instrument 2003	19.6.03	HN 23
	Collective Investment Schemes (UCITS Amending Directive) Instrument 2003	17.7.03	HN 24
	Supervision Manual (Amendment No 12) Instrument 2003	17.7.03	HN 24
	Interim Prudential Sourcebook for Insurers (Solvency I Directive) Instrument 2003	18.9.03	HN 25
	Mortgage Firms and Insurance Intermediaries (Application Fees) Instrument 2003	18.9.03	HN 25
	Waiver Application Form (Amendment) Direction Instrument 2003	13.10.03	HN 26
	Interim Prudential Sourcebook for Investment Businesses (Amendment No 6) Instrument 2003	15.10.03	HN 26
	Mortgages: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2003	15.10.03	HN 26
	Bureau de Change Instrument 2003	15.10.03	HN 26
	Client Assets Sourcebook Instrument 2003	18.12.03	HN 28

Ref Code	Sourcebook or manual		
Name of Instrument		Date of Inst	Hbk Notice
	Access to Criminal Records Instrument 2003	18.12.03	HN 28
	Handbook Structure (Special Guides) Instrument 2003	18.12.03	HN 28
	Application Fees (Mortgage and Insurance Mediation) (Annual Income) Instrument 2003	18.12.03	HN 28
	Supervision Manual (Bureau de Change) Instrument 2003	18.12.03	HN 28
	Insurance Mediation and Mortgage Mediation, Lending and Administration (Prudential Provisions) Instrument 2004	15.1.04	HN 29
	Insurance: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2004	15.1.04	HN 29
	Appointed Representatives Instrument 2004	15.1.04	HN 29
	Bank and Building Society Reporting Changes Instrument 2004	15.1.04	HN 29
	Credit Unions Sourcebook (Amendment No 5 and Consequential Amendments to the Handbook) Instrument 2004	15.1.04	HN 29
	With-Profits Governance (Postponement) Instrument 2004	19.2.04	HN 30
	Training and Competence Sourcebook (Examinations and Miscellaneous Amendments) Instrument 2004	18.3.04	HNs 31 & 32
	Periodic Fees (Amendment) Instrument 2004	18.3.04	HN 31
	Supervision Manual (Reporting and Audit Requirements) Instrument 2004	18.3.04	HNs 31 & 32
	Electronic Reporting Requirements and Standing Data Instrument 2004	18.3.04	HNs 31 & 32
	New Collective Investment Schemes Sourcebook (Consequential Amendments) Instrument 2004	18.3.04	HN 31
	Periodic Fees (2004/2005) Instrument 2004	20.5.04	HN 33
	Supervision Manual (Guidance Amendment No 1) Instrument 2004	20.5.04	HN 33
	Financial Conglomerates and Other Financial Groups Instrument 2004	15.7.04	HN 35
	Insurance Mediation and Mortgage Mediation, Lending and Administration (Miscellaneous Amendments) Instrument 2004	16.9.04	HN 36
	Mortgage Firms and Insurance Intermediaries (Fees) Instrument 2004	20.10.04	HN 37
	Prudential Reporting for Market Risk by Banks Instrument 2004	20.10.04	HN 37
	Online Submission and Mandatory Forms Instrument 2004	20.10.04	HN 37
	Integrated Regulatory Reporting Instrument 2004	20.10.04	HN 37
	Changing Accounting Framework Instrument 2004	18.11.04	HN 38
	Enlargement of EU (Definition of Zone A) Instrument 2004	18.11.04	HN 38
	Child Trust Funds Instrument 2004	18.11.04	HN 38
	Depolarisation Instrument	18.11.04	HN 38
	Basic Advice on Stakeholder Products Instrument 2004	18.11.04	HN 38
	Client Assets (Revised CFTC Part 30 Order) Instrument 2004	18.11.04	HN 38
	Controllers and Close Links Instrument 2004	18.11.04	HN 38
	Supervision Manual (Actuaries) Instrument 2004	18.11.04	HN 38
	Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004	16.12.04	HN 39
	Insurance Mediation (Miscellaneous Amendments) Instrument 2004	16.12.04	HN 39
	Mortgage Firms and Insurance Intermediaries Fees (2004/2005) Instrument 2004	16.12.04	HN 39
	Lloyd's Sourcebook (Integrated Prudential and Auditing and Actuarial Requirements) Instrument 2004	16.12.04	HN 39

*ENF	Enforcement		
	<i>Chapters 2 to 5 first brought into force</i>	3.9.01	-
	<i>Rest of ENF brought into force</i>	1.12.01	-
	Enforcement Manual Instrument 2001	21.6.01	HN 1
	Late Submission of Reports Instrument 2002	21.3.02	HN 9
	Electronic Money Sourcebook (Consequential Amendments to Handbook) Instrument 2002	18.4.02	HN 10
	Electronic Commerce Directive Instrument 2002	18.7.02	HN 13
	Credit Unions Sourcebook (Amendment No 3 and Consequential Amendments to the Handbook) Instrument 2002	19.9.02	HN 14
	Interim Prudential Sourcebook for Insurers (Financial Penalties and Changes to Valuation and Reporting) Instrument 2002	17.10.02	HN 15
	Enforcement Manual (Cancellation of Permission) Instrument 2002	21.11.02	HN 16
	Enforcement Manual (Prohibition Orders and Payment of Penalties by Instalments) Instrument 2003	16.1.03	HN 18
	Enforcement Manual (Amendment) Instrument 2003	20.2.03	HN 19
	Enforcement Manual (Unfair Contract Terms) Instrument 2003	20.3.03	HN 20

Ref Code	Sourcebook or manual		
Name of Instrument		Date of Inst	Hbk Notice

Credit Unions Sourcebook (Amendment No 4 and Consequential Amendments to the Handbook) Instrument 2003	20.3.03	HN 20
Enforcement Manual (Amendment No 2) Instrument 2003	17.7.03	HN 24
Client Assets Sourcebook Instrument 2003	18.12.03	HN 28
General Provisions (Prohibition of Insurance Against FSA Fines) Instrument 2003	18.12.03	HN 28
Insurance Mediation and Mortgage Mediation, Lending and Administration (Prudential Provisions) Instrument 2004	15.1.04	HN 29
Decision Making Manual (Extension of Scope of Mediation Scheme) Instrument 2004	15.1.04	HN 29
New Collective Investment Schemes Sourcebook (Consequential Amendments) Instrument 2004	18.3.04	HN 31
Supervision Manual (Actuaries) Instrument 2004	18.11.04	HN 38
Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004	16.12.04	HN 39

DEC	Decision making		
<i>First brought into force</i>		3.9.01	-
Decision Making Manual Instrument 2001		21.6.01	HN 1
Decision Making Manual (Amendment) Instrument 2001		18.10.01	HN 4
Late Submission of Reports Instrument 2002		21.3.02	HN 9
Electronic Money Sourcebook (Consequential Amendments to Handbook) Instrument 2002		18.4.02	HN 10
Decision Making Manual (Amendment No 2) Instrument 2002		21.11.02	HN 16
Enforcement Manual (Unfair Contract Terms) Instrument 2003		20.3.03	HN 20
Collective Investment Schemes (UCITS Amending Directive) Instrument 2003		17.7.03	HN 24
Decision Making Manual (Amendment No 3) Instrument 2003		17.7.03	HN 24
Appointed Representatives Instrument 2004		15.1.04	HN 29
Decision Making Manual (Extension of Scope of Mediation Scheme) Instrument 2004		15.1.04	HN 29
Decision Making Manual (Extension of Scope of Mediation Scheme) (Amendment) Instrument 2004		19.2.04	HN 30
New Collective Investment Schemes Sourcebook (Consequential Amendments) Instrument 2004		18.3.04	HN 31
Financial Conglomerates and Other Financial Groups Instrument 2004		15.7.04	HN 35

REDRESS

DISP	Dispute resolution: Complaints		
<i>First brought into force</i>		1.12.01	-
Complaints Sourcebook Instrument 2001		20.9.01	HN 3
Complaints Sourcebook (Revoking) Instrument 2001		15.11.01	HN 5
Complaints Sourcebook Instrument 2001		15.11.01	HN 5
Credit Unions Sourcebook (Consequential Amendments) Instrument 2001		20.12.01	HN 6
Complaints Sourcebook (Transitional Information Requirement) Instrument 2002		21.2.02	HN 8
Complaints Sourcebook (Financial Ombudsman Voluntary Jurisdiction EEA Activities) Instrument 2002 (<i>instrument made by FOS</i>)		19.3.02	-
Complaints Sourcebook (Financial Ombudsman Service General and Supplementary Levies 2002/2003) Instrument 2002		21.3.02	HN 9
Complaints Sourcebook (Treatment of Windfall Benefits for Mortgage Endowment Complaints) Instrument 2002		18.7.02	HN 13
Complaints Sourcebook (Electronic Reporting) Instrument 2002		19.9.02	HN 14
Complaints Sourcebook (Complaints Reporting) Instrument 2002		21.11.02	HN 16
Complaints Sourcebook (Mortgage Endowment Complaints) Instrument 2003		16.1.03	HN 18
Complaints Sourcebook (Financial Ombudsman Voluntary Jurisdiction Mortgage and Insurance Intermediaries) Instrument 2003 (<i>instrument made by FOS</i>)		7.3.03	-
Complaints Sourcebook (Financial Ombudsman Service Case Fees 2003/2004) Instrument 2003 (<i>instrument made by FOS</i>)		7.3.03	-
Complaints Sourcebook (Financial Ombudsman Service General Levy 2003/2004) Instrument 2003		20.3.03	HN 20
Periodic Fees (2003/2004)(No 2) Instrument 2003		15.5.03	HN 22
Complaints Sourcebook (PIA Ombudsman Awards) Instrument 2003		15.5.03	HN 22
Complaints sourcebook (Amendment) Instrument 2003		17.7.03	HN 24

Ref Code	Sourcebook or manual		
Name of Instrument		Date of Inst	Hbk Notice
	Mortgages: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2003	15.10.03	HN 26
	Insurance: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2004	15.1.04	HN 29
	Appointed Representatives Instrument 2004	15.1.04	HN 29
	Complaints Sourcebook (Removal of Annual Notice for Exemption) Instrument 2004	15.1.04	HN 29
	Complaints Sourcebook (Financial Ombudsman Service Case Fees 2004/2005) Instrument 2004 (<i>instrument made by FOS</i>)	4.3.04	-
	Electronic Reporting Requirements and Standing Data Instrument 2004	18.3.04	HNs 31 & 32
	Complaints Sourcebook (Financial Ombudsman Service General Levy 2004/2005) Instrument 2004	18.3.04	HN 31
	Periodic Fees (2004/2005) Instrument 2004	20.5.04	HN 33
	Complaints Sourcebook (Mortgage Endowment Complaints) Instrument 2004	20.5.04	HN 33
	Complaints Sourcebook (Mortgage and General Insurance Transitional Complaints) Instrument 2004	17.5.04	HN 35
	Complaints Sourcebook (Financial Ombudsman Service Voluntary Jurisdiction National Savings and Investments) Instrument 2004 (<i>instrument made by FOS</i>)	9.9.04	HN 36
	Integrated Regulatory Reporting Instrument 2004	20.10.04	HN 37
	Complaints and Compensation Sourcebooks (Mortgage and General Insurance Intermediaries Funding of the Ombudsman and Compensation Schemes) Instrument 2004	20.10.04	HN 37
	Depolarisation Instrument	18.11.04	HN 38

COMP	Compensation		
	<i>Chapter 4 first brought into force</i>	15.11.01	-
	<i>Rest of COMP brought into force</i>	1.12.01	-
	Compensation Sourcebook Instrument 2001	15.11.01	HN 5
	Compensation Sourcebook (Confirmation and Amendment) Instrument 2001	20.12.01	HN 6
	Compensation Sourcebook (Management Expenses Levy Limit 2002/2003) Instrument 2002	21.3.02	HN 9
	Periodic Fees (2002/2003)(No 2) Instrument 2002	16.5.02	HN 11
	Credit Unions Sourcebook and Consequential Amendments (No 2) Instrument 2002	20.6.02	HN 12
	Compensation Sourcebook (Pensions Review Compensation Levy) Instrument 2002	18.7.02	HN 13
	Compensation Sourcebook (Credit Unions) Instrument 2003	16.1.03	HN 18
	Compensation Sourcebook (Funding Rules) Instrument 2003	20.2.03	HN 19
	Compensation Sourcebook (Management Expenses Levy Limit 2003/2004) Instrument 2003	20.3.03	HN 20
	Periodic Fees (2003/2004)(No 2) Instrument 2003	15.5.03	HN 22
	Compensation Sourcebook (Dissolved Companies) Instrument 2003	19.6.03	HN 23
	Collective Investment Schemes (UCITS Amending Directive) Instrument 2003	17.7.03	HN 24
	Mortgages: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2003	15.10.03	HN 26
	Compensation Sourcebook (Amendment No 2) Instrument 2003	15.10.03	HN 26
	Lloyd's Compensation Instrument 2003	15.10.03	HN 26
	Lloyd's Compensation (Amendment) Instrument 2003	20.11.03	HN 27
	Insurance Mediation and Mortgage Mediation, Lending and Administration (Prudential Provisions) Instrument 2004	15.1.04	HN 29
	Appointed Representatives Instrument 2004	15.1.04	HN 29
	Compensation Sourcebook (Removal of Annual Notice for Exemption) Instrument 2004	15.1.04	HN 29
	Periodic Fees (Amendment) Instrument 2004	18.3.04	HN 31
	Compensation Sourcebook (Funding) Instrument 2004	18.3.04	HN 31
	Compensation Sourcebook (Reviews of Pensions Business) Instrument 2004	20.5.04	HN 33
	Compensation Sourcebook (Amendment No 3) Instrument 2004	16.9.04	HN 36
	Complaints and Compensation Sourcebooks (Mortgage and General Insurance Intermediaries Funding of the Ombudsman and Compensation Schemes) Instrument 2004	20.10.04	HN 37
	Compensation Sourcebook (Amendment No 4) Instrument 2004	20.10.04	HN 37
	Compensation Sourcebook (Amendment No 5) Instrument 2004	18.11.04	HN 38
	Compensation Sourcebook (Insurance Mediation and Protected Contracts of Insurance) (Scope Amendment) Instrument 2004	18.11.04	HN 38

Ref Code	Sourcebook or manual	Date of Inst	Hbk Notice
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COAF	Complaints Against the FSA		
	<i>First brought into force</i>	3.9.01	-
	Complaints against the FSA Scheme Instrument 2001	19.7.01	HN 2
	Complaints against the FSA Scheme (Amendment) Instrument 2004	15.7.04	HN 35

SPECIALIST SOURCEBOOKS

CIS	Collective Investment Schemes		
	<i>Part of Chapter 18 first brought into force</i>	3.9.01	-
	<i>Rest of CIS brought into force</i>	1.12.01	-
	Collective Investment Schemes Sourcebook Instrument 2001	21.6.01	HN 1
	Fees Instrument 2001	19.7.01	HN 2
	Collective Investment Schemes Sourcebook (Amendment) Instrument 2001	20.9.01	HN 3
	Fees (No 3) Instrument 2002	17.1.02	HN 7
	Application Fees (2002/2003) Instrument 2002	21.3.02	HN 9
	Periodic Fees (2002/2003)(No 2) Instrument 2002	16.5.02	HN 11
	Collective Investment Schemes (Single Pricing and Dilution) Instrument 2002	18.7.02	HN 13
	Collective Investment Schemes (Amendment No 2) Instrument 2002	19.9.02	HN 14
	Collective Investment Schemes (UCITS Amending Directive and Limited Issue and Guaranteed Funds) Instrument 2002	17.10.02	HN 15
	Application Fees (2003/2004) Instrument 2003	20.3.03	HN 20
	Periodic Fees (2003/2004)(No 2) Instrument 2003	15.5.03	HN 22
	Collective Investment Schemes (UCITS Amending Directive) Instrument 2003	17.7.03	HN 24
	Collective Investment Schemes Sourcebook (Amendment No 3) Instrument 2003	17.7.03	HN 24
	Client Assets Sourcebook Instrument 2003	18.12.03	HN 28
	IMA Statement of Recommended Practice Instrument 2004	15.1.04	HN 29
	Appointed Representatives Instrument 2004	15.1.04	HN 29
	Application Fees (2004/2005) Instrument 2004	18.3.04	HN 31
	Periodic Fees (Amendment) Instrument 2004	18.3.04	HN 31
	New Collective Investment Schemes Sourcebook Instrument 2004	18.3.04	HN 31
	New Collective Investment Schemes Sourcebook (Consequential Amendments) Instrument 2004	18.3.04	HN 31
	Periodic Fees (2004/2005) Instrument 2004	20.5.04	HN 33
	Collective Investment Schemes Sourcebook (Increasing Choice of Investment for Fund of Funds) Instrument 2004	20.5.04	HN 33

COLL	New Collective Investment Schemes sourcebook		
	<i>Comes into force</i>	1.4.04	-
	New Collective Investment Schemes Sourcebook Instrument 2004	18.3.04	HN 31
	Periodic Fees (2004/2005) Instrument 2004	20.5.04	HN 33
	New Collective Investment Schemes Sourcebook (Introduction of Northern Ireland OEICs) (Amendment) Instrument 2004	16.9.04	HN 36

*CRED	Credit unions		
	<i>First brought into force</i>	1.7.02	-
	Credit Unions Sourcebook Instrument 2001	20.12.01	HN 6
	Credit Unions Sourcebook and Consequential Amendments Instrument 2002	21.2.02	HN 8
	Late Submission of Reports Instrument 2002	21.3.02	HN 9
	Whistleblowing Instrument 2002	21.3.02	HN 9
	Credit Unions Sourcebook and Consequential Amendments (No 2) Instrument 2002	20.6.02	HN 12
	Credit Unions Sourcebook (Amendment No 3 and Consequential Amendments to the Handbook) Instrument 2002	19.9.02	HN 14
	Electronic Commerce Directive (Supplemental and Amendment) Instrument 2002	19.9.02	HN 14
	Statutory Status Disclosure Instrument 2003	16.1.03	HN 18

Ref Code	Sourcebook or manual		
Name of Instrument		Date of Inst	Hbk Notice
	Supervision Manual (Amendment No 11 and Consequential Amendments to the Handbook) Instrument 2003	16.1.03	HN 18
	Enforcement Manual (Unfair Contract Terms) Instrument 2003	20.3.03	HN 20
	Credit Unions Sourcebook (Amendment No 4 and Consequential Amendments to the Handbook) Instrument 2003	20.3.03	HN 20
	Alternative Trading Systems Instrument 2003	19.6.03	HN 23
	Client Assets Sourcebook Instrument 2003	18.12.03	HN 28
	Insurance: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2004	15.1.04	HN 29
	Credit Unions Sourcebook (Amendment No 5 and Consequential Amendments to the Handbook) Instrument 2004	15.1.04	HN 29
	Money Laundering Sourcebook (Amendment No 2) Instrument 2004	19.2.04	HN 30
	Periodic Fees (Amendment) Instrument 2004	18.3.04	HN 31
	Electronic Reporting Requirements and Standing Data Instrument 2004	18.3.04	HNs 31 & 32
	New Collective Investment Schemes Sourcebook (Consequential Amendments) Instrument 2004	18.3.04	HN 31
	Distance Marketing Directive Instrument 2004	15.4.04	HN 32
	Handbook Interpretation Instrument 2004	17.5.04	HN 35
	Distance Marketing Directive (Amendment) Instrument 2004	16.9.04	HN 36
	Credit Unions Sourcebook (Amendment No 6) Instrument 2004	20.10.04	HN 37
	Child Trust Funds Instrument 2004	18.11.04	HN 38
	Depolarisation Instrument	18.11.04	HN 38
	Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004	16.12.04	HN 39

ECO	E-Commerce Directive		
	<i>First brought into force</i>	21.8.02	-
	Electronic Commerce Directive Instrument 2002	18.7.02	HN 13
	Electronic Commerce Directive (Supplemental and Amendment) Instrument 2002	19.9.02	HN 14
	Statutory Status Disclosure Instrument 2003	16.1.03	HN 18
	Mortgages: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2003	15.10.03	HN 26
	Handbook Structure (Special Guides) Instrument 2003	18.12.03	HN 28
	Insurance: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2004	15.1.04	HN 29
	Distance Marketing Directive Instrument 2004	15.4.04	HN 32
	Distance Marketing Directive (Amendment) Instrument 2004	16.9.04	HN 36

*ELM	Electronic Money		
	<i>First brought into force</i>	18.4.02	-
	Electronic Money Sourcebook Instrument 2002	18.4.02	HN 10
	Electronic Commerce Directive (Supplemental and Amendment) Instrument 2002	19.9.02	HN 14
	Alternative Trading Systems Instrument 2003	19.6.03	HN 23
	Mortgages: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2003	15.10.03	HN 26
	Client Assets Sourcebook Instrument 2003	18.12.03	HN 28
	Handbook Structure (Special Guides) Instrument 2003	18.12.03	HN 28
	Insurance: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2004	15.1.04	HN 29
	New Collective Investment Schemes Sourcebook (Consequential Amendments) Instrument 2004	18.3.04	HN 31
	Distance Marketing Directive Instrument 2004	15.4.04	HN 32
	Financial Conglomerates and Other Financial Groups Instrument 2004	15.7.04	HN 35
	Changing Accounting Framework Instrument 2004	18.11.04	HN 38
	Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004	16.12.04	HN 39

*LLD	Lloyd's		
	<i>First brought into force</i>	1.12.01	-
	Lloyd's Sourcebook Instrument 2001	21.6.01	HN 1
	Lloyd's Sourcebook (Amendment) Instrument 2001	15.11.01	HN 5

Ref Code	Sourcebook or manual		
Name of Instrument		Date of Inst	Hbk Notice
	Late Submission of Reports Instrument 2002	21.3.02	HN 9
	Lloyd's Sourcebook (Systems and Controls) Instrument 2002	19.12.02	HN 17
	Lloyd's Sourcebook (Amendment No 2) Instrument 2003	20.3.03	HN 20
	Lloyd's Sourcebook (Solvency I Directive) Instrument 2003	18.9.03	HN 25
	Lloyd's Compensation Instrument 2003	15.10.03	HN 26
	Client Assets Sourcebook Instrument 2003	18.12.03	HN 28
	Lloyd's Sourcebook (Integrated Prudential and Auditing and Actuarial Requirements) Instrument 2004	16.12.04	HN 39

*PROF	Professional Firms		
	<i>First brought into force</i>	1.12.01	-
	Professional Firms Sourcebook Instrument 2001	21.6.01	HN 1
	Professional Firms Sourcebook (Amendment) Instrument 2001	20.9.01	HN 3
	Fees (No 3) Instrument 2002	17.1.02	HN 7
	Application Fees (2002/2003) Instrument 2002	21.3.02	HN 9
	Electronic Money Sourcebook (Consequential Amendments to Handbook) Instrument 2002	18.4.02	HN 10
	Periodic Fees (2002/2003)(No 2) Instrument 2002	16.5.02	HN 11
	Financial Promotion Guidance Instrument 2002	16.5.02	HN 11
	Statutory Status Disclosure Instrument 2003	16.1.03	HN 18
	Application Fees (2003/2004) Instrument 2003	20.3.03	HN 20
	Periodic Fees (2003/2004)(No 2) Instrument 2003	15.5.03	HN 22
	Mortgages: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2003	15.10.03	HN 26
	Client Assets Sourcebook Instrument 2003	18.12.03	HN 28
	Professional Firms (Insurance Mediation) Instrument 2004	15.1.04	HN 29
	Application Fees (2004/2005) Instrument 2004	18.3.04	HN 31
	Distance Marketing Directive Instrument 2004	15.4.04	HN 32
	Periodic Fees (2004/2005) Instrument 2004	20.5.04	HN 33
	Distance Marketing Directive (Amendment) Instrument 2004	16.9.04	HN 36
	Mortgage Firms and Insurance Intermediaries (Fees) Instrument 2004	20.10.04	HN 37
	Depolarisation Instrument	18.11.04	HN 38
	Insurance Mediation (Miscellaneous Amendments) Instrument 2004	16.12.04	HN 39

REC	Recognised Investment Exchanges and Recognised Clearing Houses		
	<i>First brought into force for some applications and part of Chapter 7</i>	3.9.01	-
	<i>Rest of REC brought into force</i>	1.12.01	-
	Recognised Investment Exchange and Recognised Clearing House Sourcebook Instrument 2001	21.6.01	HN 1
	Fees Instrument 2001	19.7.01	HN 2
	Fees (No 3) Instrument 2002	17.1.02	HN 7
	Application Fees (2002/2003) Instrument 2002	21.3.02	HN 9
	Periodic Fees (2002/2003)(No 2) Instrument 2002	16.5.02	HN 11
	Recognised Investment Exchange and Recognised Clearing House Sourcebook (Amendment) Instrument 2003	20.2.03	HN 19
	Periodic Fees (2003/2004)(No 2) Instrument 2003	15.5.03	HN 22
	Application Fees (2004/2005) Instrument 2004	18.3.04	HN 31
	Periodic Fees (2004/2005) Instrument 2004	20.5.04	HN 33
	Handbook Interpretation Instrument 2004	17.5.04	HN 35

*GLOSSARY			
	<i>First brought into force</i>	21.6.01	-
	General Provisions and Glossary Instrument 2001	21.6.01	HN 1
	General Provisions and Glossary (Amendment) Instrument 2001	20.9.01	HN 3
	Energy Market Participants and Oil Market Participants (Consequential Amendments) Instrument 2001	20.9.01	HN 3
	General Provisions and Glossary (Amendment No 2) Instrument 2001	15.11.01	HN 5
	Individual Pension Accounts (Handbook Amendment) Instrument 2001	15.11.01	HN 5
	General Provisions and Glossary (Amendment No 3) Instrument 2001	20.12.01	HN 6
	Lists of Investment Exchanges and Clearing Houses Instrument 2001	20.12.01	HN 6

Ref Code	Sourcebook or manual		
Name of Instrument		Date of Inst	Hbk Notice
	Credit Unions Sourcebook (Consequential Amendments) Instrument 2001	20.12.01	HN 6
	Complaints Sourcebook (Financial Ombudsman Service General and Supplementary Levies 2002/2003) Instrument 2002	21.3.02	HN 9
	Electronic Money Sourcebook (Consequential Amendments to Handbook) Instrument 2002	18.4.02	HN 10
	Traded Endowment Policy and Open Market Option Disclosure Requirements Instrument 2002	18.4.02	HN 10
	Financial Promotion Guidance Instrument 2002	16.5.02	HN 11
	Credit Unions Sourcebook and Consequential Amendments (No 2) Instrument 2002	20.6.02	HN 12
	Securitised Derivatives Conduct of Business Instrument 2002	20.6.02	HN 12
	Conduct of Business Sourcebook (Amendment No 7) Instrument 2002	18.7.02	HN 13
	Compensation Sourcebook (Pensions Review Compensation Levy) Instrument 2002	18.7.02	HN 13
	Collective Investment Schemes (Single Pricing and Dilution) Instrument 2002	18.7.02	HN 13
	Electronic Commerce Directive Instrument 2002	18.7.02	HN 13
	General Provisions and Glossary (Amendment No 4) Instrument 2002	19.9.02	HN 14
	Conduct of Business Sourcebook (Amendment No 8) Instrument 2002	19.9.02	HN 14
	Authorisation Manual (Amendment No 5) Instrument 2002	19.9.02	HN 14
	Supervision Manual (Amendment No 8) Instrument 2002	19.9.02	HN 14
	Electronic Commerce Directive (Supplemental and Amendment) Instrument 2002	19.9.02	HN 14
	Pension Projections Instrument 2002	17.10.02	HN 15
	Money Laundering Sourcebook (Amendment) Instrument 2002	17.10.02	HN 15
	Collective Investment Schemes (UCITS Amending Directive and Limited Issue and Guaranteed Funds) Instrument 2002	17.10.02	HN 15
	Dealing as Principal Instrument 2002	21.11.02	HN 16
	General Provisions and Glossary (Amendment No 5) Instrument 2002	21.11.02	HN 16
	Fourth Motor Insurance Directive Instrument 2002	21.11.02	HN 16
	Conduct of Business Sourcebook (Amendment No 9) Instrument 2002	21.11.02	HN 16
	Interim Prudential Sourcebook for Insurers (Groups Directive) Instrument 2002	21.11.02	HN 16
	Conduct of Business Sourcebook (Amendment No 10) Instrument 2003	16.1.03	HN 18
	Statutory Status Disclosure Instrument 2003	16.1.03	HN 18
	Market Conduct Sourcebook (Amendment No 5) Instrument 2003	20.2.03	HN 19
	General Provisions and Glossary (Amendment No 6) Instrument 2003	20.3.03	HN 20
	Conduct of Business Sourcebook (Amendment No 11) Instrument 2003	20.3.03	HN 20
	Enforcement Manual (Unfair Contract Terms) Instrument 2003	20.3.03	HN 20
	Supervision Manual (Passporting Guidance) Instrument 2003	15.5.03	HN 22
	With-Profits Governance Instrument 2003	19.6.03	HN 23
	Alternative Trading Systems Instrument 2003	19.6.03	HN 23
	Collective Investment Schemes (UCITS Amending Directive) Instrument 2003	17.7.03	HN 24
	Conduct of Business Sourcebook (Amendment No 13) Instrument 2003	17.7.03	HN 24
	Complaints Sourcebook (Amendment) Instrument 2003	17.7.03	HN 24
	Collective Investment Schemes Sourcebook (Amendment No 3) Instrument 2003	17.7.03	HN 24
	Interim Prudential Sourcebook for Insurers (Solvency I Directive) Instrument 2003	18.9.03	HN 25
	Investment Entities (Listing Rules and Conduct of Business) Instrument 2003	18.9.03	HN 25
	Mortgage Firms and Insurance Intermediaries (Application Fees) Instrument 2003	18.9.03	HN 25
	Conflicts of Interest (Corporate Finance and Investment Analysts) Instrument 2003	15.10.03	HN 26
	Mortgages: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2003	15.10.03	HN 26
	Compensation Sourcebook (Amendment No 2) Instrument 2003	15.10.03	HN 26
	Lloyd's Compensation Instrument 2003	15.10.03	HN 26
	Client Assets Sourcebook Instrument 2003	18.12.03	HN 28
	General Provisions and Glossary (Amendment No 7) Instrument 2003	18.12.03	HN 28
	Handbook Structure (Special Guides) Instrument 2003	18.12.03	HN 28
	Insurance Mediation and Mortgage Mediation, Lending and Administration (Prudential Provisions) Instrument 2004	15.1.04	HN 29
	Conduct of Business Sourcebook (Amendment No 15) Instrument 2004	15.1.04	HN 29
	Conflicts of Interest (Corporate Finance and Investment Analysts)(Postponement) Instrument 2004	15.1.04	HN 29
	IMA Statement of Recommended Practice Instrument 2004	15.1.04	HN 29
	Insurance: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2004	15.1.04	HN 29
	Appointed Representatives Instrument 2004	15.1.04	HN 29
	Mortgages: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) (No 2)	19.2.04	HN 30

Ref Code	Sourcebook or manual		
Name of Instrument		Date of Inst	Hbk Notice
	Instrument 2004		
	Money Laundering Sourcebook (Amendment No 2) Instrument 2004	19.2.04	HN 30
	With-Profits Governance (Postponement) Instrument 2004	19.2.04	HN 30
	Conflicts of Interest (Investment Research) Instrument 2004	18.3.04	HN 31
	Training and Competence Sourcebook (Examinations and Miscellaneous Amendments) Instrument 2004	18.3.04	HNs 31 & 32
	Supervision Manual (Reporting and Audit Requirements) Instrument 2004	18.3.04	HNs 31 & 32
	Electronic Reporting Requirements and Standing Data Instrument 2004	18.3.04	HNs 31 & 32
	Compensation Sourcebook (Funding) Instrument 2004	18.3.04	HN 31
	New Collective Investment Schemes Sourcebook (Consequential Amendments) Instrument 2004	18.3.04	HN 31
	Distance Marketing Directive Instrument 2004	15.4.04	HN 32
	Conduct of Business Sourcebook (Amendment No 17) Instrument 2004	15.4.04	HN 32
	Long-Term Care Insurance Contracts Instrument 2004	20.5.04	HN 33
	Supervision Manual (Guidance Amendment No 1) Instrument 2004	20.5.04	HN 33
	Financial Conglomerates and Other Financial Groups Instrument 2004	15.7.04	HN 35
	Complaints Sourcebook (Mortgage and General Insurance Transitional Complaints) Instrument 2004	17.5.04	HN 35
	Multilateral Development Bank Definition (Amendment) Instrument 2004	16.9.04	HN 36
	Distance Marketing Directive (Amendment) Instrument 2004	16.9.04	HN 36
	Conduct of Business Sourcebook (Amendment No 18) Instrument 2004	16.9.04	HN 36
	New Collective Investment Schemes Sourcebook (Introduction of Northern Ireland OEICs) (Amendment) Instrument 2004	16.9.04	HN 36
	Complaints and Compensation Sourcebooks (Mortgage and General Insurance Intermediaries Funding of the Ombudsman and Compensation Schemes) Instrument 2004	20.10.04	HN 37
	Changing Accounting Framework Instrument 2004	18.11.04	HN 38
	Enlargement of EU (Definition of Zone A) Instrument 2004	18.11.04	HN 38
	Child Trust Funds Instrument 2004	18.11.04	HN 38
	Depolarisation Instrument	18.11.04	HN 38
	Basic Advice on Stakeholder Products Instrument 2004	18.11.04	HN 38
	Client Assets Sourcebook (Amendment No 2) Instrument 2004	18.11.04	HN 38
	Supervision Manual (Actuaries) Instrument 2004	18.11.04	HN 38
	Compensation Sourcebook (Insurance Mediation and Protected Contracts of Insurance) (Scope Amendment) Instrument 2004	18.11.04	HN 38
	Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004	16.12.04	HN 39
	Lloyd's Sourcebook (Integrated Prudential and Auditing and Actuarial Requirements) Instrument 2004	16.12.04	HN 39

Instruments outside the Handbook

Sourcebook or Guide		
Name of Instrument	Date of Inst	Hbk Notice

UKLA		
<i>Listing rules (as amended on 18.10.2001) and the UKLA Guidance Manual (incorporating the Listing Rules Guidance Notes)</i>	1.12.01	-
Listing Rules (Financial Services and Markets Act 2000 Amendment) Instrument 2001	18.10.01	HN 4
Listing Rules (Information Dissemination Mechanism Amendment) Instrument 2001	15.11.01	HN 5
Listing Rules (Financial Services and Markets Act 2000 Amendment No 2) Instrument 2002	17.1.02	HN 8
Listing Rules (Financial Services and Markets Act 2000 Amendment No 2) (Revoking) Instrument 2002	21.2.02	HN 8
Listing Rules (Financial Services and Markets Act 2000 Amendment No 2) Instrument 2002 (<i>this instrument came into force on the date on which the instrument below came into force</i>)	21.2.02	HN 8
Listing Rules (Regulatory Information Services) Instrument February 2002	21.2.02	HN 8
Listing Rules (Regulatory Information Services) (Revoking) Instrument February 2002	21.3.02	HN 9
Listing Rules (Regulatory Information Services) Instrument February 2002	21.3.02	HN 9
Listing Rules (Regulatory Information Services) Instrument March 2002	21.3.02	HN 9
Regulatory Information Services (Amendment No 3) Instrument 2002	18.4.02	HN 10
Securitised Derivatives Listing Rules Instrument 2002	20.6.02	HN 12
UKLA Fees (2003/2004) and Related Listing Rules (Amendment) Instrument 2003	15.5.03	HN 22
Investment Entities (Listing Rules and Conduct of Business) Instrument 2003	18.9.03	HN 25
Listing Rules (Model Code) Instrument 2003	18.9.03	HN 25
Listing Rules (Treasury Shares) Instrument 2003	15.10.03	HN 26
Investment Entities (Listing Rules and Conduct of Business)(Amendment) Instrument 2003	15.10.03	HN 26
Listing Rules (Combined Code)(Amendment) Instrument 2004	15.1.04	HN 29
Listing Rules (Treasury Shares)(Amendment) Instrument 2004	18.3.04	HN 31
UKLA Fees (2004/2005) and Related Listing Rules (Amendment) Instrument 2004	20.5.04	HN 33
Listing Rules (Announcement Headlines) Instrument 2004	20.5.04	HN 33
Listing Rules (Auditors' Responsibilities in relation to the Combined Code) Instrument 2004	20.10.04	HN 37

Interim Permitted Persons		
Interim Permitted Persons Instrument 2001	15.11.01	HN 5
Interim Permitted Mortgage Intermediaries Instrument 2004	29.10.04	HN 38

Pensions Review		
<i>Pensions Review provisions brought into force</i>	1.12.01	-
Designation of Pensions Review Provisions Instrument 2001	15.11.01	HN 5

Unauthorised Mutual Societies		
<i>Unauthorised mutuals registration fees rules brought into force</i>	17.1.02	-
Fees (Unauthorised Mutual Societies Registration) Instrument 2002	17.1.02	HN 7
Fees (Unauthorised Mutual Societies Registration)(2002/2003) Instrument 2002	21.3.02	HN 9
Fees (Unauthorised Mutual Societies Registration)(2002/2003)(No 2) Instrument 2002	18.7.02	HN 13
Application Fees (Unauthorised Mutual Societies Registration)(2003/2004) Instrument 2003	20.3.03	HN 20
Periodic Fees (Unauthorised Mutual Societies Registration)(2003/2004) Instrument 2003	15.5.03	HN 22
Application Fees (Unauthorised Mutual Societies Registration)(2003/2004)(No 2) Instrument 2003	20.11.03	HN 27
Application Fees (Unauthorised Mutual Societies Registration)(2004/2005) Instrument 2004	18.3.04	HN 31
Periodic Fees (Unauthorised Mutual Societies Registration)(2004/2005) Instrument 2004	20.5.04	HN 33

Guidance Notes issued by the FSA

Number	Title	Made	Dates in force	Handbook Notice	
No 1	Frequently asked questions on the code of market conduct	29.11.01	1.12.01-30.6.02	HN 7, HN 12	Expired
No 2	COB Transitional arrangements for pre-N2 firms	27.3.02	10.4.02-30.6.02	HN 10	Expired
No 3	Reproduction of the FSA logo by authorised firms	24.5.02	29.5.02-30.4.03	HN 12	Expired
No 4	Resilience test for insurers	28.6.02	From 28.6.02 ¹	HN 13, HN 22	
No 5	Grandfathered concessions and waivers applications	22.7.02	1.8.02-30.11.02	HN 14	Expired
No 6	Waivers applications: Introduction of a standard form	22.7.02	1.8.02-31.1.03	HN 14	Expired
No 7	Precipice bonds	11.2.03	19.3.03-18.3.04 (including guidance on periodic statements, in force 19.5.03-18.3.04)	HN 19	Expired
No 8	The Credit Union Common Bond	19.6.03	1.7.03-31.12.04	HN 23	

¹ The expiry date of Guidance Note No 4 is deferred until the implementation of the integrated Prudential sourcebook (see Chapter 5 of HN 22).

Handbook provisions not yet in force

This Table lists all instruments containing Handbook provisions which have yet to come into force, as a reminder to firms.

Module	Change	Instrument	When effective	Described in
Reader's Guide and Reader's Short Guide	Changes to contents page to reflect insertion of new module (ICOB) in Handbook	Insurance: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2004 [FSA 2004/8]	14.1.05	HN 29 Jan 2004 (paras 2.4-2.8)
PRIN	Changes consequent on the making of prudential and other requirements for mortgage firms and insurance intermediaries	Insurance Mediation and Mortgage Mediation, Lending and Administration (Prudential Provisions) Instrument 2004 [FSA 2004/1]	14.1.05 (<i>part</i>)	HN 29 Jan 2004 (paras 2.9-2.13)
	Provisions relating to new basic selling regime and stakeholder products	Basic Advice on Stakeholder Products Instrument 2004 [FSA 2004/90]	6.4.05	HN 38 Nov 2004 (paras 2.30-2.32)
SYSC	Changes consequent on the making of prudential and other requirements for mortgage firms and insurance intermediaries	Insurance Mediation and Mortgage Mediation, Lending and Administration (Prudential Provisions) Instrument 2004 [FSA 2004/1]	14.1.05 (<i>part</i>)	HN 29 Jan 2004 (paras 2.9-2.13)
COND	Changes to implement the requirements of the Financial Groups Directive	Financial Conglomerates and Other Financial Groups Instrument 2004 [FSA 2004/56]	between 11.8.04 and 1.1.05	HN 35 July 2004 (para 2.3)
	Amendments to put in place new actuarial regime	Supervision Manual (Actuaries) Instrument 2004 [FSA 2004/94]	31.12.04	HN 38 Nov 2004 (paras 2.55-2.57)
	Changes consequent on the making of prudential and other requirements for mortgage firms and insurance intermediaries	Insurance Mediation and Mortgage Mediation, Lending and Administration (Prudential Provisions) Instrument 2004 [FSA 2004/1]	14.1.05 (<i>part</i>)	HN 29 Jan 2004 (paras 2.9-2.13)
	Changes consequent on the making of the Insurance: Conduct of Business sourcebook	Insurance: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2004 [FSA 2004/8]	14.1.05	HN 29 Jan 2004 (paras 2.4-2.8)
GEN	Changes consequent on the making of the Insurance: Conduct of Business sourcebook	Insurance: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2004 [FSA 2004/8]	14.1.05	HN 29 Jan 2004 (paras 2.4-2.8)

Module	Change	Instrument	When effective	Described in
IPRU (BANK)	Changes to implement the requirements of the Financial Groups Directive	Financial Conglomerates and Other Financial Groups Instrument 2004 [FSA 2004/56]	between 11.8.04 and 1.1.05	HN 35 July 2004 (para 2.6)
	Amendments permitting use of accounting standards issued by IASB	Changing Accounting Framework Instrument 2004 [FSA 2004/85]	1.1.05	HN 38 Nov 2004 (paras 2.5-2.7)
	Change to definitions of "Zone A" following enlargement of EU	Enlargement of EU (Definition of Zone A) Instrument 2004 [FSA 2004/86]	1.1.05	HN 38 Nov 2004 (paras 2.13-2.14)
	New provisions relating to market risk	Interim Prudential Sourcebook for Banks (Market Risk) Instrument 2004 [FSA 2004/41]	1.7.05 (part)	HN 33 May 2004 (paras 2.4-2.7)
IPRU (BSOC)	Changes to implement the requirements of the Financial Groups Directive	Financial Conglomerates and Other Financial Groups Instrument 2004 [FSA 2004/56]	between 11.8.04 and 1.1.05	HN 35 July 2004 (para 2.7)
	Change to definitions of "Zone A" following enlargement of EU	Enlargement of EU (Definition of Zone A) Instrument 2004 [FSA 2004/86]	1.1.05	HN 38 Nov 2004 (paras 2.13-2.14)
	Changes to correct inaccuracies and to improve consistency with IPRU(BANK)	Interim Prudential Sourcebook for Building Societies (Amendment No 9) Instrument 2004 [FSA 2004/75]	1.7.05	HN 37 Oct 2004 (paras 2.3-2.5)
IPRU (FSOC)	Changes to implement the requirements of the Financial Groups Directive	Financial Conglomerates and Other Financial Groups Instrument 2004 [FSA 2004/56]	between 11.8.04 and 1.1.05	HN 35 July 2004 (para 2.8)
	Amendments permitting use of accounting standards issued by IASB	Changing Accounting Framework Instrument 2004 [FSA 2004/85]	1.1.05	HN 38 Nov 2004 (paras 2.5-2.7)
IPRU (INS)	Changes to implement the requirements of the Financial Groups Directive	Financial Conglomerates and Other Financial Groups Instrument 2004 [FSA 2004/56]	between 11.8.04 and 1.1.05	HN 35 July 2004 (para 2.9)
	Amendments setting prudential standards for insurers	Integrated Prudential Sourcebook (Insurers and Other Amendments) Instrument 2004 [FSA 2004/87]	1.12.04, 31.12.04, 31.12.06	HN 38 Nov 2004 (paras 2.17-2.20)
	Amendments permitting use of accounting standards issued by IASB	Changing Accounting Framework Instrument 2004 [FSA 2004/85]	1.1.05	HN 38 Nov 2004 (paras 2.5-2.7)
IPRU (INV)	Changes to implement the requirements of the Financial Groups Directive and the harmonisation of consolidated supervision rules for investment firms	Financial Conglomerates and Other Financial Groups Instrument 2004 [FSA 2004/56]	between 11.8.04 and 1.1.05	HN 35 July 2004 (para 2.12)

Module	Change	Instrument	When effective	Described in
	Amendments permitting use of accounting standards issued by IASB	Changing Accounting Framework Instrument 2004 [FSA 2004/85]	1.1.05	HN 38 Nov 2004 (paras 2.5-2.7)
	Change to definitions of "Zone A" following enlargement of EU	Enlargement of EU (Definition of Zone A) Instrument 2004 [FSA 2004/86]	1.1.05	HN 38 Nov 2004 (paras 2.13-2.14)
	Minor clarifying amendments and technical corrections	Insurance Mediation and Mortgage Mediation, Lending and Administration (Miscellaneous Amendments) Instrument 2004 [FSA 2004/71]	14.1.05 (part)	HN 36 Sept 2004 (para 2.17)
	New provisions relating to market risk	Interim Prudential Sourcebook for Investment Businesses (Market Risk) Instrument 2004 [FSA 2004/42]	1.7.05 (part)	HN 33 May 2004 (paras 2.8-2.11)
PRU	Changes to implement the requirements of the Financial Groups Directive and the harmonisation of consolidated supervision rules for investment firms	Financial Conglomerates and Other Financial Groups Instrument 2004 [FSA 2004/56]	between 11.8.04 and 1.1.05	HN 35 July 2004 (paras 2.13-2.18)
	Amendments setting prudential standards for insurers	Integrated Prudential Sourcebook (Insurers and Other Amendments) Instrument 2004 [FSA 2004/87]	1.12.04, 31.12.04, 31.12.06	HN 38 Nov 2004 (paras 2.17-2.20)
	New prudential and other requirements for mortgage firms and insurance intermediaries	Insurance Mediation and Mortgage Mediation, Lending and Administration (Prudential Provisions) Instrument 2004 [FSA 2004/1]	14.1.05 (part)	HN 29 Jan 2004 (paras 2.9-2.13)
	Minor clarifying amendments and technical corrections	Insurance Mediation and Mortgage Mediation, Lending and Administration (Miscellaneous Amendments) Instrument 2004 [FSA 2004/71]	14.1.05 (part)	HN 36 Sept 2004 (para 2.18)
COB	Changes in relation to periodic information concerning SCARPs	Conduct of Business Sourcebook (Amendment No 18) Instrument 2004 [FSA 2004/68]	1.1.05	HN 36 Sept 2004 (paras 2.23-2.29)
	New regulatory requirements for Long-Term Care Insurance	Long-Term Care Insurance Contracts Instrument 2004 [FSA 2004/44]	14.1.05 (part)	HN 33 May 2004 (paras 2.15-2.17)
	Changes consequent on the making of the Insurance: Conduct of Business sourcebook	Conduct of Business Sourcebook (Consequential Amendments on Introduction of ICOB) Instrument 2004 [FSA 2004/7]	14.1.05	HN 29 Jan 2004 (paras 2.4-2.8)

Module	Change	Instrument	When effective	Described in
	Removal of polarisation restrictions and new rules on consumer disclosure	Depolarisation Instrument 2004 [FSA 2004/89]	14.1.05 (<i>part</i>)	HN 38 Nov 2004 (paras 2.27-2.29)
	Provisions relating to new basic selling regime and stakeholder products	Basic Advice on Stakeholder Products Instrument 2004 [FSA 2004/90]	6.4.05 (<i>part</i>)	HN 38 Nov 2004 (paras 2.30-2.32)
ICOB	New regulatory requirements for Long-Term Care Insurance	Long-Term Care Insurance Contracts Instrument 2004 [FSA 2004/44]	14.1.05 (<i>part</i>)	HN 33 May 2004 (paras 2.15-2.17)
	Addition of new module for conduct of business rules for insurance intermediaries	Insurance: Conduct of Business Sourcebook Instrument 2004 [FSA 2004/6]	14.1.05	HN 29 Jan 2004 (paras 2.4-2.8)
	Minor clarifying amendments and corrections	Insurance: Conduct of Business Sourcebook (Amendment) Instrument 2004 [FSA 2004/69]	14.1.05	HN 36 Sept 2004 (paras 2.30-2.31)
MCOB	Changes consequent on the making of the Insurance: Conduct of Business sourcebook	Insurance: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2004 [FSA 2004/8]	14.1.05	HN 29 Jan 2004 (paras 2.4-2.8)
CASS	Amendments to conform with US legislation concerning CFTC	Client Assets (Revised CFTC Part 30 Order) Instrument 2004 [FSA 2004/91]	1.1.05	HN 38 Nov 2004 (paras 2.37-2.40)
	Changes consequent on the making of prudential and other requirements for mortgage firms and insurance intermediaries	Insurance Mediation and Mortgage Mediation, Lending and Administration (Prudential Provisions) Instrument 2004 [FSA 2004/1]	14.1.05 (<i>part</i>)	HN 29 Jan 2004 (paras 2.9-2.13)
	Amendments to permit "co-mingling" of client money	Client Assets Sourcebook (Amendment No 2) Instrument 2004 [FSA 2004/92]	14.1.05	HN 38 Nov 2004 (paras 2.41-2.43)
TC	Changes to the examination regime, and other amendments	Training and Competence Sourcebook (Examinations and Miscellaneous Amendments) Instrument 2004 [FSA 2004/26]	14.1.05 (<i>part</i>)	HN 32 Apr 2004 (paras 4.4-4.9)
	New regulatory requirements for Long-Term Care Insurance	Long-Term Care Insurance Contracts Instrument 2004 [FSA 2004/44]	14.1.05 (<i>part</i>)	HN 33 May 2004 (paras 2.15-2.17)
	Changes consequent on the making of the Insurance: Conduct of Business sourcebook	Insurance: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2004 [FSA 2004/8]	14.1.05	HN 29 Jan 2004 (paras 2.4-2.8)

Module	Change	Instrument	When effective	Described in
	Minor clarifying amendments and technical corrections	Insurance Mediation and Mortgage Mediation, Lending and Administration (Miscellaneous Amendments) Instrument 2004 [FSA 2004/71]	14.1.05	HN 36 <i>Sept 2004</i> (para 2.35)
	Provisions relating to new basic selling regime and stakeholder products	Basic Advice on Stakeholder Products Instrument 2004 [FSA 2004/90]	6.4.05	HN 38 <i>Nov 2004</i> (paras 2.30-2.32)
ML	Changes consequent on the making of the Insurance: Conduct of Business sourcebook	Insurance: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2004 [FSA 2004/8]	14.1.05	HN 29 <i>Jan 2004</i> (paras 2.4-2.8)
AUTH	Changes to implement the requirements of the Financial Groups Directive	Financial Conglomerates and Other Financial Groups Instrument 2004 [FSA 2004/56]	between 11.8.04 and 1.1.05	HN 35 <i>July 2004</i> (para 2.23)
	Amendments to put in place new actuarial regime	Supervision Manual (Actuaries) Instrument 2004 [FSA 2004/94]	31.12.04	HN 38 <i>Nov 2004</i> (paras 2.55-2.57)
	Changes consequent on the making of prudential and other requirements for mortgage firms and insurance intermediaries	Insurance Mediation and Mortgage Mediation, Lending and Administration (Prudential Provisions) Instrument 2004 [FSA 2004/1]	14.1.05 (<i>part</i>)	HN 29 <i>Jan 2004</i> (paras 2.9-2.13)
	New regulatory requirements for Long-Term Care Insurance	Long-Term Care Insurance Contracts Instrument 2004 [FSA 2004/44]	14.1.05 (<i>part</i>)	HN 33 <i>May 2004</i> (paras 2.15-2.17)
	Minor clarifying amendments and technical corrections	Insurance Mediation and Mortgage Mediation, Lending and Administration (Miscellaneous Amendments) Instrument 2004 [FSA 2004/71]	14.1.05 (<i>part</i>)	HN 36 <i>Sept 2004</i> (paras 2.36-2.38)
	Changes consequent on the making of the Insurance: Conduct of Business sourcebook	Insurance: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2004 [FSA 2004/8]	14.1.05	HN 29 <i>Jan 2004</i> (paras 2.4-2.8)
	New provisions for periodic and application fees in respect of mortgage business and general insurance mediation	Mortgage Firms and Insurance Intermediaries (Fees) Instrument 2004 [FSA 2004/76]	14.1.05 (<i>part</i>)	HN 37 <i>Oct 2004</i> (paras 2.20-2.25)
	Removal of polarisation restrictions and new rules on consumer disclosure	Depolarisation Instrument 2004 [FSA 2004/89]	14.1.05	HN 38 <i>Nov 2004</i> (paras 2.27-2.29)

Module	Change	Instrument	When effective	Described in
	Provisions relating to new basic selling regime and stakeholder products	Basic Advice on Stakeholder Products Instrument 2004 [FSA 2004/90]	6.4.05	HN 38 Nov 2004 (paras 2.30-2.32)
SUP	Changes to implement the requirements of the Financial Groups Directive	Financial Conglomerates and Other Financial Groups Instrument 2004 [FSA 2004/56]	between 11.8.04 and 1.1.05	HN 35 July 2004 (para 2.24)
	Amendments to put in place new actuarial regime	Supervision Manual (Actuaries) Instrument 2004 [FSA 2004/94]	31.12.04	HN 38 Nov 2004 (paras 2.55-2.57)
	Amendments permitting use of accounting standards issued by IASB	Changing Accounting Framework Instrument 2004 [FSA 2004/85]	1.1.05	HN 38 Nov 2004 (paras 2.5-2.7)
	Change to definitions of "Zone A" following enlargement of EU	Enlargement of EU (Definition of Zone A) Instrument 2004 [FSA 2004/86]	1.1.05	HN 38 Nov 2004 (paras 2.13-2.14)
	Amendments to conform with US legislation concerning CFTC	Client Assets (Revised CFTC Part 30 Order) Instrument 2004 [FSA 2004/91]	1.1.05	HN 38 Nov 2004 (paras 2.37-2.40)
	Changes extending the appointed representatives regime	Appointed Representatives Instrument 2004 [FSA 2004/9]	14.1.05 (part)	HN 29 Jan 2004 (paras 3.39-3.45)
	Changes consequent on the making of prudential and other requirements for mortgage firms and insurance intermediaries	Insurance Mediation and Mortgage Mediation, Lending and Administration (Prudential Provisions) Instrument 2004 [FSA 2004/1]	14.1.05 (part)	HN 29 Jan 2004 (paras 2.9-2.13)
	New reporting requirements for mortgage, insurance and investment firms	Supervision Manual (Reporting and Audit Requirements) Instrument 2004 [FSA 2004/29]	14.1.05 and 1.4.05 (part)	HN 32 Apr 2004 (paras 4.13-4.21)
	Changes consequent on the making of the Insurance: Conduct of Business sourcebook	Insurance: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2004 [FSA 2004/8]	14.1.05	HN 29 Jan 2004 (paras 2.4-2.8)
	Minor clarifying amendments and technical corrections	Insurance Mediation and Mortgage Mediation, Lending and Administration (Miscellaneous Amendments) Instrument 2004 [FSA 2004/71]	14.1.05	HN 36 Sept 2004 (para 2.42)
	New provisions for periodic and application fees in respect of mortgage business and general insurance mediation	Mortgage Firms and Insurance Intermediaries (Fees) Instrument 2004 [FSA 2004/76]	14.1.05 (part)	HN 37 Oct 2004 (paras 2.20-2.25)

Module	Change	Instrument	When effective	Described in
	Minor amendments relating to passporting guidance and the enlargement of the EU	Supervision Manual (Guidance Amendment No 1) Instrument 2004 [FSA 2004/48]	14.1.05 (<i>part</i>)	HN 33 May 2004 (paras 2.34-2.38)
	Amendments to simplify and clarify controllers and close links notification and reporting requirements	Controllers and Close Links Instrument 2004 [FSA 2004/93]	14.1.05 (<i>part</i>)	HN 38 Nov 2004 (paras 2.52-2.54)
	Provisions implementing new integrated approach to reporting requirements for firms	Electronic Reporting Requirements and Standing Data Instrument 2004 [FSA 2004/30]	1.4.05	HN 32 Apr 2004 (paras 4.10-4.12)
	Changes temporarily suspending the requirement to provide some reports to the FSA electronically	Integrated Regulatory Reporting Instrument 2004 [FSA 2004/79]	1.4.05	HN 37 Oct 2004 (paras 2.15-2.19)
	Provisions relating to new basic selling regime and stakeholder products	Basic Advice on Stakeholder Products Instrument 2004 [FSA 2004/90]	6.4.05	HN 38 Nov 2004 (paras 2.30-2.32)
	Amendments to Form BSD3	Prudential Reporting for Market Risk by Banks Instrument 2004 [FSA 2004/77]	1.7.05 (<i>part</i>)	HN 37 Oct 2004 (paras 2.7-2.10)
ENF	Changes consequent on the making of prudential and other requirements for mortgage firms and insurance intermediaries	Insurance Mediation and Mortgage Mediation, Lending and Administration (Prudential Provisions) Instrument 2004 [FSA 2004/1]	14.1.05 (<i>part</i>)	HN 29 Jan 2004 (paras 2.9-2.13)
DEC	Changes to implement the requirements of the Financial Groups Directive	Financial Conglomerates and Other Financial Groups Instrument 2004 [FSA 2004/56]	between 11.8.04 and 1.1.05	HN 35 July 2004 (para 2.25)
	Changes extending the appointed representatives regime	Appointed Representatives Instrument 2004 [FSA 2004/9]	14.1.05	HN 29 Jan 2004 (paras 3.39-3.45)
DISP	Provisions implementing new integrated approach to reporting requirements for firms	Electronic Reporting Requirements and Standing Data Instrument 2004 [FSA 2004/30]	14.1.05 and 1.4.05 (<i>part</i>)	HN 32 Apr 2004 (paras 4.10-4.12)
	Changes consequent on the making of the Insurance: Conduct of Business sourcebook	Insurance: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2004 [FSA 2004/1]	14.1.05	HN 29 Jan 2004 (paras 2.4-2.8)
	Removal of polarisation restrictions and new rules on consumer disclosure	Depolarisation Instrument 2004 [FSA 2004/89]	14.1.05	HN 38 Nov 2004 (paras 2.27-2.29)

Module	Change	Instrument	When effective	Described in
	New requirements for the funding by mortgage and insurance mediation firms of FOS and FSCS	Complaints and Compensation Sourcebooks (Mortgage and General Insurance Intermediaries Funding of the Ombudsman and Compensation Schemes) Instrument 2004 [FSA 2004/80]	14.1.05 (<i>part</i>)	HN 37 Oct 2004 (paras 2.26-2.27)
	Changes temporarily suspending the requirement to provide some reports to the FSA electronically	Integrated Regulatory Reporting Instrument 2004 [FSA 2004/79]	1.4.05	HN 37 Oct 2004 (paras 2.15-2.19)
COMP	Amendment to cover position of nominee holding collective investments	Compensation Sourcebook (Amendment No 5) Instrument 2004 [FSA 2004/95]	1.1.05	HN 38 Nov 2004 (paras 2.66-2.69)
	Changes consequent on the making of prudential and other requirements for mortgage firms and insurance intermediaries	Insurance Mediation and Mortgage Mediation, Lending and Administration (Prudential Provisions) Instrument 2004 [FSA 2004/1]	14.1.05 (<i>part</i>)	HN 29 Jan 2004 (paras 2.9-2.13)
	New requirements for the funding by mortgage and insurance mediation firms of FOS and FSCS	Complaints and Compensation Sourcebooks (Mortgage and General Insurance Intermediaries Funding of the Ombudsman and Compensation Schemes) Instrument 2004 [FSA 2004/80]	14.1.05 (<i>part</i>)	HN 37 Oct 2004 (paras 2.26-2.27)
	Amendments to scope of FSCS in relation to general insurance contracts and mediation activities	Compensation Sourcebook (Insurance Mediation and Protected Contracts of Insurance (Scope Amendment) Instrument 2004 [FSA 2004/96]	14.1.05	HN 38 Nov 2004 (paras 2.70-2.74)
CIS	Revocation of CIS	New Collective Investment Schemes Sourcebook Instrument 2004 [FSA 2004/33]	12.2.07	HN 31 Mar 2004 (paras 2.55-2.62)
COLL	New module for the Handbook, for collective investment schemes	New Collective Investment Schemes Sourcebook Instrument 2004 [FSA 2004/33]	12.2.07	HN 31 Mar 2004 (paras 2.55-2.62)
CRED	Incorporation within Handbook of substance of Guidance Note 8	Credit Unions Sourcebook (Amendment No 6) Instrument 2004 [FSA 2004/82]	1.1.05	HN 37 Oct 2004 (paras 2.32-2.33)
	Changes consequent on the making of the Insurance: Conduct of Business sourcebook	Insurance: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2004 [FSA 2004/8]	14.1.05	HN 29 Jan 2004 (paras 2.4-2.8)
	Provisions implementing new integrated approach to reporting requirements for firms	Electronic Reporting Requirements and Standing Data Instrument 2004 [FSA 2004/30]	1.4.05	HN 32 Apr 2004 (paras 4.10-4.12)

Module	Change	Instrument	When effective	Described in
ECO	Changes consequent on the making of the Insurance: Conduct of Business sourcebook	Insurance: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2004 [FSA 2004/8]	14.1.05	HN 29 Jan 2004 (paras 2.4-2.8)
ELM	Changes to implement the requirements of the Financial Groups Directive	Financial Conglomerates and Other Financial Groups Instrument 2004 [FSA 2004/56]	between 11.8.04 and 1.1.05	HN 35 July 2004 (para 2.34)
	Amendments permitting use of accounting standards issued by IASB	Changing Accounting Framework Instrument 2004 [FSA 2004/85]	1.1.05	HN 38 Nov 2004 (paras 2.5-2.7)
	Changes consequent on the making of the Insurance: Conduct of Business sourcebook	Insurance: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2004 [FSA 2004/8]	14.1.05	HN 29 Jan 2004 (paras 2.4-2.8)
PROF	New rules and guidance for mortgage and insurance firms	Professional Firms (Insurance Mediation) Instrument 2004 [FSA 2004/15]	14.1.05 (<i>part</i>)	HN 29 Jan 2004 (paras 3.84-3.86)
	New provisions for periodic and application fees in respect of mortgage business and general insurance mediation	Mortgage Firms and Insurance Intermediaries (Fees) Instrument 2004 [FSA 2004/76]	14.1.05 (<i>part</i>)	HN 37 Oct 2004 (paras 2.20-2.25)
Glossary	Changes to implement the requirements of the Financial Groups Directive	Financial Conglomerates and Other Financial Groups Instrument 2004 [FSA 2004/56]	between 11.8.04 and 1.1.05	HN 35 July 2004 (para 2.36)
	Amendments relating to new actuarial regime	Supervision Manual (Actuaries) Instrument 2004 [FSA 2004/94]	31.12.04	HN 38 Nov 2004 (paras 2.55-2.57)
	Change to the definition of "pension transfer"	Conduct of Business Sourcebook (Amendment No 18) Instrument 2004 [FSA 2004/68]	1.1.05	HN 36 Sept 2004 (para 2.55)
	Amendments permitting use of accounting standards issued by IASB	Changing Accounting Framework Instrument 2004 [FSA 2004/85]	1.1.05	HN 38 Nov 2004 (paras 2.5-2.7)
	Change to definitions of "Zone A" following enlargement of EU	Enlargement of EU (Definition of Zone A) Instrument 2004 [FSA 2004/86]	1.1.05	HN 38 Nov 2004 (paras 2.13-2.14)
	Changes consequent on the making of prudential and other requirements for mortgage firms and insurance intermediaries	Insurance Mediation and Mortgage Mediation, Lending and Administration (Prudential Provisions) Instrument 2004 [FSA 2004/1]	14.1.05 (<i>part</i>)	HN 29 Jan 2004 (paras 2.9-2.13)
	Changes consequent on the extension of the appointed representatives regime	Appointed Representatives Instrument 2004 [FSA 2004/9]	14.1.05 (<i>part</i>)	HN 29 Jan 2004 (paras 3.39-3.45)

Module	Change	Instrument	When effective	Described in
	New definitions of "exempt insurance intermediary", "MLAR", "retail investment", "retail investment firms", "retail investment activity", and "RMAR"	Supervision Manual (Reporting and Audit Requirements) Instrument 2004 [FSA 2004/29]	14.1.05 and 1.4.05 (part)	HN 32 Apr 2004 (paras 4.13-4.21)
	New regulatory requirements for Long-Term Care Insurance	Long-Term Care Insurance Contracts Instrument 2004 [FSA 2004/44]	14.1.05 (part)	HN 33 May 2004 (paras 2.15-2.17)
	Changes consequent on the making of the Insurance: Conduct of Business sourcebook	Insurance: Conduct of Business Sourcebook (Consequential Amendments to the Handbook) Instrument 2004 [FSA 2004/8]	14.1.05	HN 29 Jan 2004 (paras 2.4-2.8)
	New definition of "annual eligible income" and amended definition of "sub-scheme"	Complaints and Compensation Sourcebooks (Mortgage and General Insurance Intermediaries Funding of the Ombudsman and Compensation Schemes) Instrument 2004 [FSA 2004/80]	14.1.05 (part)	HN 37 Oct 2004 (paras 2.26-2.27)
	Change to definition of "approved bank"	Client Assets Sourcebook (Amendment No 2) Instrument 2004 [FSA 2004/92]	14.1.05	HN 38 Nov 2004 (paras 2.41-2.43)
	Change to definition of "annual eligible income"	Compensation Sourcebook (Insurance Mediation and Protected Contracts of Insurance (Scope Amendment) Instrument 2004 [FSA 2004/96]	14.1.05	HN 38 Nov 2004 (paras 2.70-2.74)
	Changes to definitions of "EEA State" and "European Economic Area"	Supervision Manual (Guidance Amendment No 1) Instrument 2004 [FSA 2004/48]	15.1.05 (part)	HN 33 May 2004 (paras 2.34-2.38)
	New definitions of "CIS administrator", "CIS trustee", "composite insurer", "discretionary investment manager", "firm type", "non-discretionary investment manager", "own account trading firm", "standing data", "wholesale only bank"	Electronic Reporting Requirements and Standing Data Instrument 2004 [FSA 2004/30]	1.4.05	HN 32 Apr 2004 4.10-4.12
	Provisions relating to new basic selling regime and stakeholder products	Basic Advice on Stakeholder Products Instrument 2004 [FSA 2004/90]	6.4.05	HN 38 Nov 2004 (paras 2.30-2.32)

See also the relevant provisions listed in Annex E.

What's New in December 2004?

Module	Change	Instrument	When effective	Described in paragraphs
SYSC	Amendments to guidance to insurers on operational risk systems and controls	Senior Management Arrangements, Systems and Controls (Operational Risk) Instrument 2004 [FSA 2004/97]	31.12.04	2.2–2.4
	Consequential amendments following making of prudential requirements for insurers, in FSA 2004/87	Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004 [FSA 2004/98]	31.12.04	2.11–2.15
COND	Consequential amendments following making of prudential requirements for insurers, in FSA 2004/87	Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004 [FSA 2004/98]	31.12.04	2.11–2.15
GEN	Consequential amendments following making of prudential requirements for insurers, in FSA 2004/87	Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004 [FSA 2004/98]	31.12.04	2.11–2.15
IPRU(BANK)	Consequential amendments following making of prudential requirements for insurers, in FSA 2004/87	Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004 [FSA 2004/98]	31.12.04	2.11–2.15
IPRU(BSOC)	Consequential amendments following making of prudential requirements for insurers, in FSA 2004/87	Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004 [FSA 2004/98]	31.12.04	2.11–2.15
IPRU(FSOC)	Consequential amendments following making of prudential requirements for insurers, in FSA 2004/87	Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004 [FSA 2004/98]	31.12.04 and 31.12.05	2.11–2.15

Module	Change	Instrument	When effective	Described in paragraphs
IPRU(INS)	Consequential amendments following making of prudential requirements for insurers, in FSA 2004/87	Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004 [FSA 2004/98]	31.12.04	2.11–2.15
PRU	New transitional rule regarding use of intermediaries in EEA states, and change relating to registration of intermediaries	Insurance Mediation (Miscellaneous Amendments) Instrument 2004 [FSA 2004/100]	14.1.05	2.16–2.21
	<i>Addendum</i> containing minor corrections, mostly of numbering and cross-references	Insurance Mediation and Mortgage Mediation, Lending and Administration (Prudential Provisions) Instrument 2004 [FSA 2004/1]	8.12.04	2.23
	<i>Addendum</i> containing minor corrections to terms and phrases to clarify which are defined terms	Integrated Prudential Sourcebook (Insurers and Other Amendments) Instrument 2004 [FSA 2004/87]	14.12.04	2.22
COB	Amendments to clarify when firms must keep records of a customer's personal and financial circumstances	Conduct of Business Sourcebook (Amendment No 19) Instrument 2004 [FSA 2004/99]	1.1.05	2.24–2.26
	<i>Addendum</i> containing minor correction to one provision	Distance Marketing Directive Instrument 2004 [FSA 2004/39]	25.11.04	2.27
	<i>Addendum</i> containing minor corrections to one provision	Long-Term Insurance Contracts Instrument 2004 [FSA 2004/44]	25.11.04	2.28
ICOB	Consequential amendments following making of prudential requirements for insurers, in FSA 2004/87	Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004 [FSA 2004/98]	31.12.04	2.11–2.15
	Clarificatory changes relating to sale and administration of non-investment insurance companies	Insurance Mediation (Miscellaneous Amendments) Instrument 2004 [FSA 2004/100]	14.1.05	2.16–2.21

Module	Change	Instrument	When effective	Described in paragraphs
CASS	Change creating new exemption for firm that is a property managing agent	Insurance Mediation (Miscellaneous Amendments) Instrument 2004 [FSA 2004/100]	14.1.05	2.16–2.21
	<i>Addendum</i> containing corrections to two transitional provisions	Client Assets Sourcebook (Amendment No 2) Instrument 2004 [FSA 2004/92]	25.11.04	2.32
MAR	Consequential amendments following making of prudential requirements for insurers, in FSA 2004/87	Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004 [FSA 2004/98]	31.12.04	2.11–2.15
AUTH	Consequential amendments following making of prudential requirements for insurers, in FSA 2004/87	Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004 [FSA 2004/98]	31.12.04	2.11–2.15
SUP	Consequential amendments following making of prudential requirements for insurers, in FSA 2004/87	Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004 [FSA 2004/98]	31.12.04	2.11–2.15
	Amendments to rules on passporting notifications in respect of appointed representatives	Insurance Mediation (Miscellaneous Amendments) Instrument 2004 [FSA 2004/100]	14.1.05	2.16–2.21
	Amendments relating to fees arrangements for mortgage firms and insurance intermediaries	Mortgage Firms and Insurance Intermediaries Fees (2004/2005) Instrument 2004 [FSA 2004/101]	17.12.04 and 14.1.05	2.35-2.37
	Amendments to prudential requirements, and auditing and actuarial requirements, applicable to Lloyd's	Lloyd's Sourcebook (Integrated Prudential and Auditing and Actuarial Requirements) Instrument 2004 [FSA 2004/102]	1.1.05	2.46-2.51
	<i>Addendum</i> containing minor corrections, mostly of numbering and cross-references	Insurance Mediation and Mortgage Mediation, Lending and Administration (Prudential Provisions) Instrument 2004 [FSA 2004/1]	8.12.04	2.23

Module	Change	Instrument	When effective	Described in paragraphs
ENF	Consequential amendments following making of prudential requirements for insurers, in FSA 2004/87	Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004 [FSA 2004/98]	31.12.04	2.11–2.15
COMP	<i>Addendum</i> containing minor corrections, mostly of numbering and cross-references	Insurance Mediation and Mortgage Mediation, Lending and Administration (Prudential Provisions) Instrument 2004 [FSA 2004/1]	8.12.04	2.23
CRED	Consequential amendments following making of prudential requirements for insurers, in FSA 2004/87	Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004 [FSA 2004/98]	31.12.04	2.11–2.15
ELM	Consequential amendments following making of prudential requirements for insurers, in FSA 2004/87	Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004 [FSA 2004/98]	31.12.04	2.11–2.15
LLD	Amendments to prudential requirements, and auditing and actuarial requirements, applicable to Lloyd's	Lloyd's Sourcebook (Integrated Prudential and Auditing and Actuarial Requirements) Instrument 2004 [FSA 2004/102]	1.1.05 and 1.1.06	2.46-2.51
PROF	Amendments relating to articles 12 and 13 of the IMD and the DMD	Insurance Mediation (Miscellaneous Amendments) Instrument 2004 [FSA 2004/100]	14.1.05	2.16–2.21
Glossary	Consequential amendments following making of prudential requirements for insurers, in FSA 2004/87	Integrated Prudential Sourcebook (Insurers and Other Amendments) (Consequential Amendments) Instrument 2004 [FSA 2004/98]	31.12.04	2.11–2.15
	Amendments to definitions as a result of changes to prudential requirements, and auditing and actuarial requirements, applicable to Lloyd's	Lloyd's Sourcebook (Integrated Prudential and Auditing and Actuarial Requirements) Instrument 2004 [FSA 2004/102]	31.12.04 and 1.1.05	2.46-2.51

Module	Change	Instrument	When effective	Described in paragraphs
	<i>Addendum</i> containing change to definition of “establishment conditions” and new definition of “protected non-investment insurance mediation”	Insurance Mediation and Mortgage Mediation, Lending and Administration (Prudential Provisions) Instrument 2004 [FSA 2004/1]	8.12.04	2.23
	<i>Addendum</i> containing change to definition of “commission” and new definition of “commission equivalent”	Depolarisation Instrument 2004 [FSA 2004/89]	9.12.04	2.55

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