

Financial Services Authority

Handbook Notice 66

Board Meeting: 24 May 2007

Notice published: 25 May 2007



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Handbook Notice 66

This Handbook Notice introduces the Handbook and other material made by the Board under its legislative powers on 24 May 2007. It also contains information about other publications relating to the Handbook and, if appropriate, 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.

General comments and queries on the Handbook can be addressed to:

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Email: nick.walker@fsa.gov.uk

Anthony Clarke

Tel: 020 7066 3136

Email: anthony.clarke@fsa.gov.uk

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

Fax: 020 7066 0991

Email: fcc@fsa.gov.uk

Post: Firm Contact Centre
Financial Services Authority
25 The North Colonnade
Canary Wharf
London E14 5HS

1 Overview

Overview

Legislative changes

The Handbook

1.1 On 24 May, the FSA Board made changes to the Handbook in nine instruments. In brief these changes consist of:

- provisions on 2007/08 fees for the FSA and the 2007/08 general levy for the Financial Ombudsman Service (FSA 2007/26 and FSA 2007/31);
- clarification on which prudential rules the new sub-category of BIPRU investment firms will have to apply (FSA 2007/27);
- revisions to IPRU(INV), allowing it to better reflect the recent EU Directive amendments (FSA 2007/28);
- changes allowing consumers to benefit from easier insurance of imported vehicles and the fact that claims settlement procedure of the Fourth Motor Insurance Directive will now apply to all third party claims (FSA 2007/29);
- clarification of the reporting requirements for the Mortgage Lending and Administration Return (MLAR) (FSA 2007/30);
- amendments to the Glossary as a result of the new COBS sourcebook (FSA 2007/32);
- the removal and simplification of the existing COB provisions in conjunction with MiFID implementation to create a new COBS sourcebook (FSA 2007/33);
- deletion of the Inter-Professional Conduct chapter from the Handbook, disapplication of certain record-keeping requirements and improved navigation for IPRU(INV) (FSA 2007/34).

Addenda to Instruments

- 1.2 No minor amendments by way of addenda have been made to the Handbook since publication of *Handbook Notice 48*.

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 The FSA has also made changes to the fees rules for unauthorised mutual societies (FSA 2007/31).

Description of changes

- 1.5 The legislative changes referred to above are briefly described in Chapters 2 and 3 of this Notice. (Changes to the Guides or 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 Chapters 2 and 3).
- 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 Chapters 2 and 3 contain brief references to the consultative stages of the new legislative material made on 24 May. The material referred to in these chapters was consulted on in the following CPs:
- CP05/3 *Strengthening capital standards* (January 2005);
 - CP06/3 *Strengthening capital standards 2* (February 2006);
 - CP06/14 *Implementing MiFID for Firms and Markets* (July 2005);
 - Chapter 2 of CP06/18 *Quarterly consultation (No 10)* (October 2006);
 - CP06/19 *Reforming Conduct of Business Regulation* (October 2006);
 - CP06/20 *Financial promotion and other communications* (October 2006);
 - Chapters 2 and 3 of CP07/1 *Quarterly consultation (No. 11)* (January 2007); and
 - CP07/3 *Regulatory fees and levies 2007/08* (February 2007)
- 1.8 Feedback on responses to the proposals referred to in CP05/3, CP06/3, CP06/14, Chapter 2 of CP06/18 and Chapters 2 and 3 of CP07/1 is set out in Chapter 4 of this Notice. Feedback on the responses to the other consultations is set out in separate Policy Statements.

Annexes to this Notice

1.9 This Handbook Notice contains:

- a list (Annex A) of the formal instruments made by the Board on 24 May 2007 which make changes to the Handbook; this annex also lists addenda to instruments referred to in paragraph 1.2 above (if any);
- 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 May? (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 is available in hardcopy. It will also be on the CD-ROM which will be published to subscribers in June.
- 1.11 The formal legal instruments (which contain details of the changes) can be found on the FSA's website listed by date and reference number at <http://fsahandbook.info/FSA/InstrumentsByDate.jsp> or listed by module at <http://fsahandbook.info/FSA/InstrumentsByModule.jsp> . 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. These changes will also be on the CD-ROM to be published to subscribers in June 2007.
- 1.13 The consolidated text of the Handbook can be found on the FSA's website at <http://fsahandbook.info/FSA/handbook.jsp> .
- 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 hardcopy 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 May Board the obligations in sections 155(5) and (6) and similar sections of the Financial Services and Markets Act 2000 ("the Act"). 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.

Comments

- 1.16 We always welcome feedback on the way we present information in the Handbook Notice, including its Annexes. If you do have any comment, this should be sent to Nick Walker and Anthony Clarke (see contact details at the front of this Notice).

2 Handbook changes made by the Board on 24 May 2007

Introduction

- 2.1 This chapter briefly describes Handbook changes made on 24 May 2007 by the Board. Where relevant it also refers to the development stages of that material, enabling readers to look back at developmental documents if they wish.

GLOSSARY

Fifth Motor Insurance Directive Instrument 2007 (FSA 2007/29)

- 2.2 For the changes made to the Glossary by this instrument, see paragraphs 2.29 to 2.32 of this Notice.

Glossary (Conduct of Business and Other Sourcebooks) Instrument 2007 (FSA 2007/32)

Changes to Glossary:

New definitions:

“claims handling”, “cold call”, “communicated to a person inside the United Kingdom”, “communicated to a person outside the United Kingdom”, “Consolidated Life Directive information”, “directed at”, “directed only at”, “excess surplus”, “excluded communication”, “image advertising”, “key features document”, “key features illustration”, “key features scheme”, “made to; made only to; to whom it is made”, “MiFID or equivalent third country business”, “non-retail communication”, “pension wrapper”, “person with whom a relevant person has a family relationship”, “prescribed asset share methodology”, “recipient”, “relevant competent authority”, “relevant investment”, “required percentage”, “third party prospectus”, “with-profits committee” and, “wrapper”

Changes: *“basic advice”, “CFPPFM”, “claim”, “client”, “common platform record-keeping requirements”, “common platform requirements on financial crime”, “controlled activity”, “credit institution”, “CTF Regulations”, “direct offer financial promotion”, “distance contract”, “durable medium”, “EEA territorial scope rule”, “electronic commerce activity provider”, “energy market participant”, “execution criteria”, “execution venue”, “execution-only transaction”, “financial instrument”, “financial promotion”, “financial promotion rules”, “individual capital assessment”, “information society service”, “insurance undertaking”, “investment management firm”, “life policy”, “long-term care insurance contract”, “material insurance holding”, “oil market participant”, “outsourcing”, “pension opt-out”, “pension transfer”, “periodic information”, “personal investment firm”, “personal pension scheme”, “policyholder advocate”, “Principles and Practices of Financial Management”, “product provider”, “retribution expert”, “regulatory system”, “reinsurance contract”, “relevant person”, “retail client”, “revenue allocated CTF”, “scheme pension”, “securities and futures firm”, “simplified prospectus”, “simplified prospectus scheme”, “small personal investment firm”, “stakeholder pension scheme”, “suitability report”, “trade confirmation information”, “transfer value analysis”, “with-profits fund”, “with-profits practices” and “with-profits principles”*

Replaced definition: *“revenue allocated CTF” replaced by “HMRC allocated CTF”*

Deleted definitions: *“abbreviated distance marketing information”, “cancellation rules” “client agreement rules”, “detailed requirements on costs and associated charges”, “distance communications rules”, “distance marketing disclosure rules”, “distance marketing information”, “ECA provider”, “ECO”, “final transfer value”, “information about designated investments”, “key facts disclosure document”, “key facts scheme”, “means of distance communication”, “MiFID information rules”, “open market option”, “providing basic advice on stakeholder rules”, “provision rules”, “requirement to disclose information before providing services”, “requirement to disclose information on costs and associated charges”, “requirement to disclose information on designated investments and investment strategies”, “rule on voice telephony communications”, “statutory status disclosure statement” and “voice telephony communication”*

- 2.3 The Board has made changes to the Glossary in order to cater for the implementation of the Markets in Financial Instruments Directive (MiFID) and the FSA's reform of conduct of business regulation. The latter has resulted in the introduction of a new Conduct of Business sourcebook (COBS) to replace the current version. The new sourcebook is dealt with at paragraphs 2.27 to 2.28 below.
- 2.4 The changes to the Glossary, which were consulted on mainly in CP06/19 and CP06/20¹, come into force on 1 November 2007.
- 2.5 Feedback on the responses to this consultation is being published in a separate Policy Statement.

HIGH LEVEL STANDARDS

Senior Management Arrangements, Systems and Controls sourcebook (SYSC)

Record Keeping, Interprofessional Business and Simplified Prospectuses Instrument 2007 (FSA 2007/34)

Changes:

Deletion of SYSC 9.1.-1 R and 9.1.-2R

Addition of SYSC 9.1.4 G to 9.1.7G

Addition of IPRU (INV) 1.2.3AR and 1.2.3BR

Deletion of MAR 3

Addition of COLL 4.6 (4.6.1R to 4.6.11G and 4 Ann 1R and 4 Ann 2R)

- 2.6 This instrument contains various amendments related to MiFID implementation and reform of conduct of business regulation. They will come into force on 1 November 2007. Details are set out below.
- 2.7 Annex A (SYSC) – These amendments were consulted on in CP06/19². The amendments in this annex affect SYSC 9 which was inserted into the handbook by the MiFID (Miscellaneous Amendments) Instrument 2007. They will:
- create a unified set of high-level record-keeping requirements, applying to all common platform firms;
 - maintain the current practice of listing the record-keeping requirements in Schedule 1 to each sourcebook, in order to implement the MiFID requirement to draw up and maintain a list of minimum records; and

1 CP06/19 Reforming Conduct of Business Regulation (October 2006) and CP06/20 Financial promotion and other communications (October 2006).

2 CP06/19 Reforming Conduct of Business Regulation (October 2006).

- provide guidance to firms that records should be capable of being reproduced in English, in order for the FSA to monitor compliance with the regulatory regime.
- 2.8 Annex B (IPRU(INV)) – These amendments were consulted on in Chapter 3 of CP07/1 . This material disappplies a number of the record-keeping rules in the existing Interim Prudential sourcebook for Investment Businesses (IPRU(INV)) for common platform firms. The amendments were made on the basis that the new record-keeping regime that we consulted on in CP06/19, will require broadly the same behaviour from firms as the record-keeping requirements in IPRU(INV).
- 2.9 Annex C (MAR) – These amendments were consulted on in CP06/19. We proposed the deletion of the Inter-Professional Conduct chapter from the Handbook which sets out the standards expected of firms in their bilateral dealings with market counterparties. The eligible counterparty regime under MiFID is the equivalent of the current regime for transacting inter-professional business.
- 2.10 Annex D (COLL) – These amendments were consulted on in CP06/19. This section inserts a new section COLL 4.6 which sets out provisions related to simplified prospectuses.
- 2.11 Feedback on the responses to the consultation on the changes to IPRU(INV) is set out in Chapter 4 of this Notice. Feedback on the other changes is being published in a separate Policy Statement; this also covers the changes relating to COB and COBS.

Fees manual (FEES)

Periodic Fees (2007/2008) Instrument 2007 (FSA 2007/26)

Changes:

- Changes to FEES 2.2.1R***
- Changes to FEES 3.2.7R***
- Changes to FEES 3 Ann 4R and 3 Ann 5R***
- Changes to FEES 4.2.11R***
- Replacement of FEES 4 Ann 2R, 4 Ann 4R, 4 Ann 5R, 4 Ann 6R, 4 Ann 7R and 4 Ann 8R***
- Replacement of 5 Ann 1R***

Changes: ***Change to SUP 16.7.68R***

- 2.12 Following consultation in CP07/3⁴, the Board made the above changes to the Handbook with effect from **1 June 2007**.
- 2.13 The rule changes set the final 2007/08 FSA periodic fees and Financial Ombudsman Service (FOS) general levy tariff rates for the fee period 1 April 2007 to 31 March 2008. The rule changes affect the following fee payers:
- authorised firms;
 - market operators;

⁴ CP07/3 *Regulatory fees and levies 2007/08* (February 2008).

- service companies; and
 - UK Listing Authority fee payers.
- 2.14 In addition to setting the final 2007/08 FSA fees and FOS general levy tariff rates, the rule changes also implement the following fee policy proposals, unchanged from consultation in CP07/3:
- not charging duplicate annual fees to issuers of securities relisting due to a reverse takeover, or a re-admission to list;
 - requiring operators of UCITS to exclude umbrella scheme sub-funds marketed into the UK from the fee tariff data they report for the C fee block (collective investment schemes).
- 2.15 The Board has also removed the requirement, in SUP 16.7.68R, that UCITS management companies must submit fee tariff data in Section J of the Retail Mediation Activities Return (RMAR) and the Mortgage Lending and Administration Return (MLAR).
- 2.16 An explanation of the rule changes following consultation in CP07/3, and feedback on responses to that consultation are being published in a separate Policy Statement (PS07/7).

PRUDENTIAL STANDARDS

Prudential sourcebook for Banks, Building Societies and Investment Firms (BIPRU)

MiFID (Miscellaneous Amendments) (No 2) Instrument 2007 (FSA 2007/27)

- 2.17 For the changes to BIPRU made by this instrument, see paragraphs 2.18 to 2.19 of this Notice.

Interim Prudential sourcebook for Investment Businesses (IPRU(INV))

MiFID (Miscellaneous Amendments) (No 2) Instrument 2007 (FSA 2007/27)

Changes:

Changes to BIPRU 1.1.16R

Changes to IPRU(INV) 1.1.1G

Changes to IPRU(INV) 1.2.2R and 1.2.5R

Changes to IPRU(INV) 2.1.1R, 2.1.2R, 2.1.4R and 2.1.5G

Changes to IPRU(INV) 3-1R, 3-6G, 3-10(2)R, 3-73(4)R, 3-79(2)G and 3-173A(1)R

Changes to IPRU(INV) Ch 3, App 1, as follows:

Change to the definition of "investment"

Deletion of definitions of "Act", "authorised person",

"authorised unit trust scheme", "body corporate", "business day", "clearing firm", "clearing house", "client money", "close relative", "closing date", "collective investment scheme", "contract for differences", "controller", "core investment service", "debenture", "derivative", "designated investment exchange", "director", "EEA", "EEA state", "firm", "FSA", "future", "geared futures and options fund", "government & public securities", "group", "holding company", "incoming EEA firm", "internal controls", "investment firm", "ISA", "local", "marketable instrument", "marketing group", "money", "OECD", "operator", "option", "OTC", "permission", "recognised investment exchange", "recognised scheme", "Regulated Activities Order", "regulated collective scheme", "reporting accountant", "requirement", "security", "share", "sole trader", "subsidiary", "Takeover Code", "Takeover Panel", "tender offer", "unregulated collective investment scheme", "venture capital business", "venture capital firm", "venture capital investment" and "warrant"

Changes to IPRU(INV) Ch 3, App 20

Changes to IPU(INV) 4.2.4G

Changes to IPRU(INV) 5.1.1(1)R

Changes to IPRU(INV) 5.2.1(3)R, 5.2.3(1)R, 5.2.3(2)R, 5.2.3(3)R, 5.2.3(4)R and 5.2.5(1)R

Deletion of IPRU(INV) 5.2.7(1)G, 5.2.7(2)R, 5.2.7(3)R, 5.2.7(4)R and 5.2.7(5)

Changes to IPRU(INV) Table 5.2.2(1)

Deletion of IPRU(INV) Table 5.2.3(3) (b)

Changes to IPRU(INV) Table 5.2.3(5) (b)

Changes to IPRU(INV) 5.3.1(1)R

Deletion of IPRU(INV) 5.5.1(1)R

Changes to IPRU(INV) Ch 5, App 1, as follows:

Changes to definitions of "investment firm", "own funds requirement", "participation" and "trading book".

Deletion of definitions of "accepting deposits", "Act", "advice and advising on investments", "ancillary activity", "ancillary investment services undertaking", "appointed representatives", "approved bank", "approved person", "associate", "authorised corporate director", "authorised person", "authorised unit trust scheme", "body corporate", "branch", "certificates representing certain

securities, *chief executive*, *client money*, *close relative*, *collective investment scheme*, *competent authority*, *contractually based investment*, *control*, *controlled function*, *core investment service*, *custodian*, *custody*, *debenture*, *deposit*, *depository*, *designated investment*, *designated investment business*, *designated investment exchange*, *director*, *EEA*, *EEA right*, *EEA State*, *European investment firm*, *exempt exposure*, *exempted person or exempt person*, *exemption order*, *exposure*, *financial holding company*, *firm*, *friendly society*, *FSA*, *general prohibition*, *Glossary*, *government and public security*, *group*, *holding company*, *Home State*, *Home State regulator*, *Host State*, *ICVC*, *incoming EEA firm*, *initial capital*, *investment agreement*, *investment trust*, *investment trust savings scheme*, *ISA*, *ISA manager*, *ISD or Investment Services Directive*, *ISD firm*, *ISD investment services*, *large exposure*, *life policy*, *long-term insurance contract*, *market maker*, *non-core investment service*, *occupational pension scheme*, *operator*, *ordinary business investor*, *own account transaction*, *own funds return*, *own funds transitional provisions*, *packaged product*, *partially exempt exposures*, *pension contract*, *PEP*, *permission*, *permitted third party*, *powers of intervention*, *principal*, *RAO or Regulated Activities Order*, *recognised clearing house*, *recognised investment exchange*, *recognised scheme*, *redemption*, *registrar*, *regulated collective investment scheme*, *rule or rules*, *SARs*, *scheme*, *securities*, *small business investor*, *sole trader*, *subsidiary*, *Takeover Code*, *takeover or related operation*, *trustee*, *trustee firm*, *unit trust scheme*, *units*, *UK authorised investment firm*, *United Kingdom (UK)*, *unregulated collective investment scheme*, *venture capital investment*, *warrant*

Changes to IPRU(INV) 9.1.1R

Changes to IPRU(INV) 9.2.1G, 9.2.3R, 9.2.4R, 9.2.5R and 9.2.7R

Addition of IPRU(INV) 9.2.8R

Renumbering of IPRU(INV) 9.2.8R to 9.2.9R

Changes to IPRU(INV) 9.2.9R

Changes to IPRU(INV) 9.4.1R, 9.4.2R and 9.4.3R
Addition of IPRU(INV) 9.5 (9.5.1R to 9.5.8R)
Addition of IPRU(INV) 9.6 (9.6.1R to 9.6.3R)
Changes to Appendix 9(1), as follows:

Changes to definitions of "own funds" and "verified".

*Addition of definitions of "approved exchange",
"exchange", "intangible assets", "intermediate
broker", "material current year losses", "material
holding", "material insurance holdings" and "own
funds requirement"*

Deletion of IPRU(INV) Chapter 10
Changes to IPRU(INV) Table 13.1(1)
Changes to IPRU(INV) 13.1A.3R and 13.1A.4R
Deletion of IPRU(INV) 13.1A.6R
*Renumbering of IPRU(INV) 13.1A.7R – 13 to 13.1A.6R –
13.1A.12G respectively*
*Addition of IPRU(INV) 13.1A.13R, 13.1A.14R, 13.1A.15R,
13.1A.16R and 13.1A.17R*
Changes to IPRU(INV) 13.2.1R
Deletion of IPRU(INV) 13.2.2G
Changes to IPRU(INV) Table 13A
*Deletion of IPRU(INV) 13.3.1R, 13.3.1AG, 13.3.2R, 13.3.2AR,
13.3.2BG and Table 13.3.2(2)*
Deletion of IPRU(INV) 13.5.1R and 13.5.1AR
Changes to IPRU(INV) 13.5.1BR
Deletion of IPRU(INV) 13.5.1CR
Changes to IPRU(INV) 13.5.1DR and 13.5.4R
Deletion of IPRU(INV) 13.5.4AR
Deletion of IPRU(INV) Table 13.5.4(1) Parts I and II
Changes to IPRU(INV) Table 13.5.4(2) Parts I and II
Changes to IPRU(INV) 13.5.5R
Deletion of IPRU(INV) 13.5.5BR
Changes to IPRU(INV) 13.5.5CR
Deletion of IPRU(INV) 13.6
Deletion of IPRU(INV) 13.8
Changes to Appendix 13(1), as follows:

*Change to the definitions of "collateral", "initial
margin", "material holding" and "verified"*

*Addition of definitions of "material insurance
holdings" and "own funds"*

Deletion of definitions of "accepting deposit", "Act", "advice or advising on investments", "affiliated company", "ancillary activity", "appointed representative", "appropriate personal pension", "approved bank", "approved collateral", "approved depository", "approved person", "arranging (bringing about) deals in investments", "associate", "AUT", "authorised corporate director", "authorised fund", "authorised person", "authorised unit trust scheme", "bearer form", "bid price", "body corporate", "bonded investment", "branch", "broker fund", "broker fund adviser", "building society", "business day", "buying", "Category A1 firm", "Category A2 firm", "Category A3 firm", "charge", "clearing firm", "clearing house", "client agreement", "client asset rules", "client bank account", "client money", "client money distribution rules", "client transaction account", "close relative", "collective investment scheme", "commencement", "commencement day", "commission", "commodity", "company", "contingent liability investment", "contracts of insurance", "control", "controlled activity", "core investment service", "corporate finance business", "credit", "custody asset", "custody rules", "deal", "dealing", "debenture", "deposit", "depository", "derivative", "designated investment", "designated investment business", "designated investment exchange", "EEA right", "EEA State", "European Economic Area", "evidential provision", "exempt person", "exemption order", "exposure", "fee", "Financial Ombudsman Service Limited", "firm", "First Life Directive", "forward price", "friendly society", "FSA", "future", "geared futures and options fund", "government and public security", "group", "guidance", "habitual residence", "higher volatility fund", "holding company", "incoming EEA firm", "incoming Treaty firm", "incorporated friendly society", "industrial assurance policy", "insurance business", "Insurance Directives", "insurance undertaking", "insurer", "intermediate broker", "introducer", "investment", "investment company with variable capital", "investment firm", "investment manager", "investment services", "Investment Services Directive", "investment trust", "investment trust savings scheme", "IPRU(INV)", "ISD investment firm", "lead regulated firm", "life policy", "long-term insurance contract",

"making arrangements with a view to transactions in investments", "managing investments", "market maker", "market value", "marketable instrument", "money-market instrument", "nominee company", "occupational pension scheme", "OEIC", "offer price", "Ombudsman", "on-exchange", "open market position", "open-ended investment company", "option", "OTC", "over the counter", "overseas firm", "overseas introducing broker", "overseas person", "overseas regulator", "own account order", "own account transaction", "packaged product", "parent undertaking", "penny share", "pension annuity", "pension buy-out contract", "pension contract", "pension opt-out", "pension policy", "pension scheme", "pension transfer", "PEP", "PEP manager", "PEP transfer", "permitted activity", "permitted third party", "person", "personal equity plan", "personal pension contract", "personal pension policy", "personal pension scheme", "PIA", "plan manager", "premium", "previous regulator", "principal", "product provider", "professional firm", "property enterprise trust", "pure protection contract", "qualifying investment", "recognised clearing house", "recognised investment exchange", "Regulated Activities Order", "regulated activity", "regulated collective investment scheme", "regulated market", "related designated investment", "retirement fund", "rule", "safe custody investments", "scheme holding", "scheme particulars", "security", "sell", "series of transactions", "service company", "share", "small self-administered scheme", "sole trader", "specified investment", "subsidiary", "surrender value", "traded life policy", "unauthorised person", "undertaking", "unit", "unit trust scheme", "unregulated collective investment scheme", "warrant" and "whole life assurance".

Changes to IPRU(INV) 14.1.1R

Changes to IPRU(INV) 14.4.3R

Changes to IPRU(INV) 14.5.1R and 14.5.3G

Changes to IPRU(INV) Appendix 14(1), as follows:

Change to the definitions of "investment firm", "non-trading book" and "trading book"

Deletion of definitions "asset management company",

"Category A personal investment firm", "Category D firm",

"group of connected third parties", "large exposure", "large

exposures requirement", "securities and futures firm" and "venture capital firm"

Changes to IPRU(INV) Annex D, Chapter 2

Changes to IPRU(INV) Annex D, Chapter 3

Renumbering of IPRU(INV) Annex D, Chapter 10 to Chapter 9

Changes to IPRU(INV) Annex D, Chapter 9

Changes to SUP 3.1.2R

Changes to SUP 3.9.5R and 3.9.6R

Changes to SUP 9.3.2G

Changes to SUP App 1

2.18 The amendments, which come into force on 1 November 2007 focus on:

- removing those rules in IPRU(INV) which are replaced by provisions in the General Prudential sourcebook (GENPRU) and in the Prudential sourcebook for Banks, Building Societies and Investment Firms (BIPRU);
- updating all references in IPRU(INV) to the Investment Services Directive with references to MiFID;
- amending those rules in IPRU(INV) which are affected as a consequence of the exempt CAD firm regime;
- updating some references to prudential categories in SUP; and
- rationalising certain definitions in the IPRU(INV) Glossaries.

2.19 These changes were consulted on in Chapter 2 of CP07/1⁵. Feedback on responses to this consultation is set out in Chapter 4 of this Notice.

*Capital Requirements Directive (Consequential Amendments) (No 2)
Instrument 2007 (FSA 2007/28)*

Changes:

Changes to IPRU(INV) 1.1.3AG

Changes to IPRU(INV) 1.2.2R

Addition of IPRU(INV) 3-1G, 3-1BR, 3-1BG 3-1CG and 3-1DG

Addition of IPRU(INV) 3-60(9)

Changes to IPRU(INV) Ch 3, App 1 as follows:

Deletion of the definitions of "oil", "oil collective scheme", "oil investment", "oil market investment activity", "oil market participant" and "securities and futures firm"

Changes to IPRU(INV) Ch 13, App 13(1) as follows:

Deletion of the definitions of "investment management firm", "personal investment firm" and

5 CP07/1 Quarterly Consultation (No. 11) (January 2007).

"securities and futures firm"

Changes to SUP App 1

- 2.20 Following consultation in CP06/14⁶ (and previously CP05/3 and CP06/3) the Board has made miscellaneous amendments to IPRU(INV) and SUP which come into force on 1 November 2007.
- 2.21 With MiFID coming into force a new sub-category of BIPRU Investment firms has been created, of 'exempt BIPRU commodity firm'. This covers firms which are caught in the scope of MiFID but benefit from an exemption to the capital requirements of the CRD.
- 2.22 We have decided that for capital requirement purposes these firms should follow our existing IPRU(INV) Chapter 3 regime. A cost benefit analysis was carried out before this decision was made and this is set out in CP06/14. This instrument makes the necessary rule modifications to enable this new firm category to be incorporated into the Handbook.
- 2.23 We have also made some additional rules and guidance to assist firms in navigating their way through BIPRU and GENPRU. We have also removed some defined terms from the glossary of terms for IPRU(INV) and applied the general Glossary definitions to these terms instead.
- 2.24 These changes were consulted on in CP06/14. Feedback on responses to this consultation is set out in Chapter 4 of this Notice.

Record Keeping, Interprofessional Business and Simplified Prospectuses Instrument 2007 (FSA 2007/34)

- 2.25 For the changes made to IPRU(INV) by this instrument, see paragraphs 2.6 to 2.11 of this Notice.

BUSINESS STANDARDS

Conduct of Business sourcebook (COB)

Conduct of Business Sourcebook Instrument 2007 (FSA 2007/33)

- 2.26 This sourcebook is being replaced by the new Conduct of Business sourcebook (COBS) with effect from 1 November 2007. For further details, see paragraphs 2.27 to 2.28 of this Notice.

New Conduct of Business sourcebook (COBS)

Conduct of Business Sourcebook Instrument 2007 (FSA 2007/33)

⁶ CP06/14 *Implementing MiFID for Firms and Markets* (July 2006).

Revocation: *Conduct of Business Sourcebook (MiFID Transposition) Instrument 2007 (FSA 2007/3)*

Changes:

- Deletion of COB sourcebook***
- Creation of COBS sourcebook***
- Addition of COBS 1 to COBS 17***
- Addition of COBS 19 to 20***
- Addition of COBS TP1 and TP2***
- Deletion of ECO sourcebook***

- 2.27 This instrument has the effect of deleting all conduct of business provisions, and those in the Electronic Commerce Directive sourcebook (ECO), and replacing them with a new conduct of business regime (denoted by the Handbook acronym COBS) which will come into force on **1 November 2007**. It does this, in part, by revoking *The Conduct of Business Sourcebook (MiFID Transposition) Instrument 2007* made in January, which contained the measures necessary to implement MiFID. That instrument is revoked with effect from **1 November 2007**.
- 2.28 The instrument was consulted on in CP06/19⁷. Feedback on this consultation is being published in a separate Policy Statement.

Insurance: Conduct of Business sourcebook (ICOB)

Fifth Motor Insurance Directive Instrument 2007 (FSA 2007/29)

Changes:

- Changes to ICOB 1.1.2G***
- Addition of ICOB 1.3.13R***
- Changes to ICOB 7.1.5G, and 7.1.6G***
- Changes to ICOB 7.6.3R, 7.6.4R, 7.6.8R and 7.6.11G***
- Addition of ICOB TP 1.12***

Changes to the Glossary:

- Changes to the definitions of "claims representative", "injured party" and "State of the risk"***
- Addition of definitions of "Fifth Motor Insurance Directive", "motor vehicle liability claims handling rules", "normally based" and "vehicle"***

- 2.29 Following consultation in Chapter 2 of CP06/18⁸ we published ‘near final’ text of these provisions on our website in February 2007, and explained in *Handbook Development Newsletter 84* (February 2007) that any changes to those ‘near-final’ rules would be limited to changes for which no further consultation was necessary and that would be:

⁷ CP06/19 *Reforming Conduct of Business Regulation* (October 2006).

- technical changes to improve clarity or to correct text where this does not reflect the policy intention; or
 - changes needed as a result of Treasury consultation that have a direct or indirect effect on those rules.
- 2.30 The ‘near final’ rules included a change to Threshold Condition 2A (which requires motor insurers to appoint a claims representative in each EEA state), to reflect a change that we understood would be consulted on by HM Treasury. This was to reflect more accurately the wording of Article 1 of the Fourth Motor Insurance Directive, and would have changed the wording of paragraph 3 of the Threshold Condition as follows:
- "A claims representative is a person with responsibility for handling and settling claims arising from accidents occurring in an EEA State other than the EEA State of residence of the injured party and which are of the kind mentioned in Article 1(2) of the fourth motor insurance directive."
- 2.31 However, the Treasury, after informal consultation with the industry, decided not to proceed with this change. So our final rules do not include it. We have not made any other changes to the ‘near final’ rules.
- 2.32 Following the closure on 24 May of the Treasury’s current consultation on the definition of "*State of the risk*", and subject to the responses they receive, we expect the Treasury to make a statutory instrument (SI) changing the definition. We have therefore made the date of coming into force of the corresponding Glossary change dependent on the date on which that SI comes into force.

Market Conduct sourcebook (MAR)

Record Keeping, Interprofessional Business and Simplified Prospectuses Instrument 2007 (FSA 2007/34)

- 2.33 For the changes made to MAR by this instrument, see paragraphs 2.6 to 2.11 of this Notice.

REGULATORY PROCESSES

Supervision manual (SUP)

Periodic Fees (2007/2008) Instrument 2007 (FSA 2007/26)

- 2.34 For the changes made to SUP by this instrument, see paragraphs 2.12 to 2.16 of this Notice.

MiFID (Miscellaneous Amendments) (No 2) Instrument 2007 (FSA 2007/27)

- 2.35 For the changes made to SUP by this instrument, see paragraphs 2.18 to 2.19 of this Notice.

Capital Requirements Directive (Consequential Amendments) (No 2) Instrument 2007 (FSA 2007/28)

- 2.36 For the changes made to SUP by this instrument, see paragraphs 2.20 to 2.24 of this Notice.

Mortgage Lending and Administration Return (MLAR): Reporting (Amendment) Instrument 2007 (FSA 2007/30)

Changes: Changes to SUP 16.7.12R and 16.7.58R

- 2.37 Following consultation in CP197⁹, reporting on the Form MLAR was introduced for firms that had no other reporting requirements under SUP 16.7 other than under SUP 16.7.77R. However, in extending the coverage to firms that did have other reporting requirements under SUP 16.7 for reporting dates on and after 1 April 2007, and specifically to banks established outside the EEA and to members' advisers, the *Integrated Regulatory Reporting (Amendment) Instrument 2005 (FSA 2005/63)* did not automatically switch off reporting of Sections A1, A2, B1 and C for those firms.
- 2.38 The amendments which come into force from **1 June 2007** correct that anomaly and, as this formally reduces the reporting burden for these firms, no further consultation was felt necessary.

REDRESS

- 2.39 There are no changes to this part of the Handbook.

SPECIALIST SOURCEBOOKS

New Collective Investment Schemes sourcebook (COLL)

Record Keeping, Interprofessional Business and Simplified Prospectuses Instrument 2007 (FSA 2007/34)

- 2.40 For the changes made to COLL by this instrument, see paragraphs 2.6 to 2.11 of this Notice.

⁹ CP197 *Reporting requirements for mortgage, insurance and investment firms, and supplementary consultation on audit requirements* (September 2003)

Electronic Commerce Directive sourcebook (ECO)

Conduct of Business Sourcebook Instrument 2007 (FSA 2007/33)

- 2.41 This instrument deleted the provisions of ECO. For the other changes made by this instrument, see paragraphs 2.26 to 2.28 of this Notice.

LISTING, PROSPECTUS AND DISCLOSURE

- 2.42 There are no changes to this part of the Handbook.

3 Changes outside the Handbook

- 3.1 The FSA has also made changes to the fees for unauthorised mutual societies.

UNAUTHORISED MUTUALS REGISTRATION FEES RULES MANUAL

Periodic Fees (Unauthorised Mutual Societies Registration) (2007/2008) Instrument 2007 (FSA 2007/31)

Changes: *Replacement of UMRF Ann 1R*

- 3.2 Following consultation in CP07/3¹⁰, the Board made the above changes to the fees rules for unauthorised mutuals with effect from **1 June 2007**.
- 3.3 The rules set the periodic fees payable by unauthorised mutual societies for 2007/08. The rules were made with amendments to the proposed rules consulted on in CP07/03. Feedback on responses to that paper, together with feedback to consultation on other parts of CP07/3 will be published in a separate Policy Statement.

¹⁰ CP07/3 *Regulatory fees and levies 2007/08* (February 2007).

4 Feedback on responses

Introduction

- 4.1 This chapter contains feedback on the responses to the following consultations:
- CP05/3 *Strengthening capital standards* (January 2005);
 - CP06/3 *Strengthening capital standards 2* (February 2006);
 - CP06/14 *Implementing MiFID for Firms and Markets* (July 2006);
 - Chapter 2 of CP06/18 *Quarterly consultation (No 10)* (October 2006); and
 - Chapters 2 and 3 of CP07/1 *Quarterly consultation (No. 11)* (January 2007).

CP05/3 Strengthening capital standards CP06/3 Strengthening capital standards 2 CP06/14 Implementing MiFID for Firms and Markets

*Capital Requirements Directive (Consequential Amendments) (No 2)
Instrument 2007 (FSA 2007/28)*

Interim Prudential sourcebook for Investment Businesses (IPRU(INV)) Supervision manual (SUP)

- 4.2 In CP06/14, CP05/3 and CP06/3 we consulted on amendments to the provisions in the Interim Prudential sourcebook for Investment Businesses (IPRU(INV)) and the Supervision manual (SUP).
- 4.3 There were no responses to our recommendations, as published in CP06/14. The changes have therefore been made as consulted on, and there are no changes to the relevant cost benefit analysis or compatibility statement.
- 4.4 This instrument is described in paragraphs 2.20 to 2.24 of this Notice.

Chapter 2 of CP06/18 Quarterly consultation (No 10)

Fifth Motor Insurance Directive Instrument 2007 (FSA 2007/29)

Glossary of definitions

Insurance: Conduct of Business sourcebook (ICOB)

- 4.5 In Chapter 2 of CP06/18 we consulted on changes to the Insurance: Conduct of Business sourcebook and the Glossary of definitions intended to implement parts of the Fifth Motor Insurance Directive. Feedback on the consultation was published in Handbook Newsletter 84 of February 2007 – <http://www.fsa.gov.uk/pubs/handbook/hb84.pdf>. We did not make any changes in the light of the consultation responses, but were unable to make final rules at that stage, as one of the changes being made by the rules (to the Glossary definition of "State of the risk") was dependent on a Statutory Instrument (SI) being consulted on by HM Treasury. However, we published 'near final' rules to enable firms to plan ahead for their implementation, as the directive has to be implemented by 11 June 2007. The 'near final' rules were published on our website at http://www.fsa.gov.uk/Pages/Library/Policy/CP/2006/06_18.shtml.
- 4.6 The final instrument is referred to at paragraphs 2.29 to 2.31 of this Notice. These paragraphs also describe other changes made to the draft text.

Chapter 2 of CP07/1 Quarterly consultation (No. 11)

MiFID (Miscellaneous Amendments) (No 2) Instrument 2007 (FSA 2007/27)

Prudential sourcebook for Banks, Building Societies and Investment Firms (BIPRU)

Interim Prudential sourcebook for Investment Businesses (IPRU(INV))

Supervision manual (SUP)

- 4.7 In Chapter 2 of CP07/1 we consulted on proposed changes to IPRU(INV), the Glossary of definitions, and SUP, which are required as a consequence of the implementation of the Markets in Financial Instruments Directive (MiFID) and the recast Capital Adequacy Directive (CAD).
- 4.8 We received one response to the consultation. The response was in favour of our proposals.
- 4.9 The instrument does not differ significantly from the consultative draft in terms of the rules on which we consulted, but does now include a number of amendments in respect of the exempt CAD firm (ECF) regime; various amendments which clarify our policy intention, and further re-structuring of IPRU(INV) provisions. The amendments are not policy changes and we do not expect them to affect firms significantly. The cost benefit analysis and compatibility statement consulted on in CP07/1 therefore remain unchanged.

- 4.10 In relation to the ECF rules we have made the changes heralded in PS07/2¹¹: namely, we have removed the expenditure-based financial resources requirement for locals and incorporated the relevant non-financial and financial resources requirements for ECFs that are not personal investment firms (PIFs) in IPRU(INV) chapter 9. We have re-labelled a number of items constituting the ‘own funds’ capital of ECFs, in line with our interpretation of the recast CAD. In addition, further to the comment made in our response in paragraph 9.7 of PS07/2 regarding the treatment of the minimum capital requirement of ECFs (that are not PIFs), we have clarified that the minimum capital requirement for ECFs (that are PIFs) is own funds of £10,000. This is consistent with the capital requirement applied to PIFs which are outside the scope of the MiFID. Finally, in order to implement the policy approach confirmed in paragraph 5.4 of PS07/1, which states that ECFs do not require the audit report specified under SUP 3.9, we have amended that section accordingly.
- 4.11 As part of the further restructuring of IPRU(INV) we have removed IPRU(INV) chapter 10 in its entirety and incorporated the financial and non-financial rules for ECFs, which would formerly have fallen within its scope, into IPRU(INV) chapter 9. This revision is in line with the FSA’s ‘better regulation’ objective and will make the contents of the Handbook easier for firms to navigate.
- 4.12 The instrument is described at paragraphs 2.18 to 2.19 of this Notice.

Chapter 3 of CP07/1 Quarterly consultation (No 11)

Record Keeping, Interprofessional Business and Simplified Prospectuses Instrument 2007 (FSA 2007/34)

Interim Prudential sourcebook for Investment Businesses IPRU(INV))

- 4.13 In Chapter 3 of CP07/1 we consulted on the proposed disapplication from common platform firms of certain record-keeping requirements within IPRU(INV).
- 4.14 No responses were received to this proposal. The changes have therefore been made as consulted on, and have been made together with changes to SYSC, MAR and COLL. The instrument which makes these changes is described at paragraphs 2.6 to 2.11 of this Notice.

11 PS07/2 *Implementing the Markets in Financial Instruments Directive* (January 2007).

List of new instruments and addenda

(See also descriptions within Annex E)

Title of instrument	CP	Modules affected	No. of instrument	Changes effective
Periodic Fees (2007/2008) Instrument 2007	07/3	FEES , SUP	2007/26	1.6.07
MiFID (Miscellaneous Amendments) (No 2) Instrument 2007	07/1 (Ch 2)	BIPRU, IPRU(INV) , SUP	2007/27	1.11.07
Capital Requirements Directive (Consequential Amendments) (No 2) Instrument 2007	06/14	IPRU(INV) , SUP	2007/28	1.11.07
Fifth Motor Insurance Directive Instrument 2007	06/18 (Ch 2)	Glossary, ICOB	2007/29	11.6.07*
Mortgage Lending and Administration Return (MLAR): Reporting (Amendment) Instrument 2007	-	SUP	2007/30	1.6.07
Periodic Fees (Unauthorised Mutual Societies Registration) (2007/2008) Instrument 2007	07/3	-	2007/31	1.6.07
Glossary (Conduct of Business and Other Sourcebooks) Instrument 2007	06/19 06/20	Glossary	2007/32	1.11.07
Conduct of Business Sourcebook Instrument 2007	06/19	COB, COBS , ECO	2007/33	1.11.07
Record Keeping, Interprofessional Business and Simplified Prospectuses Instrument 2007	06/19 07/1 (Ch 3)	SYSC , IPRU(INV), MAR, COLL	2007/34	1.11.07

Column 2 ("CP") shows the number of the corresponding consultation paper, where relevant.

Where the acronym of a module in Column 3 appears in **bold**, that module is the main one affected by the instrument shown and changes made by that instrument are described in Chapter 2 or 3 under that module heading.

* One provision in this instrument (FSA 2007/29) will come into force on a date to be specified later

Addenda

There are no amendments by addenda this month.

Number of instrument	Title of instrument	Date of addendum	Modules affected
-	-	-	-

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.
4. The three columns on the right-hand side of this table show the FSA instrument number, the date the instrument was made and the number of the Handbook Notice ("HN") in which details of the instrument were first published.
5. We have removed from the tables in this Annex reference to all instruments made before 1 January 2005. This is to save space. The cumulative record of instruments made before 1 January 2005 can be found in HN56, which continues to be available on our website.

Handbook instruments

Ref Code	Sourcebook or manual	No of Inst	Date of Inst
Name of Instrument			HN

*GLOSSARY			
<i>First brought into force</i>	-	21.6.01	-
Treating With-Profits Policyholders Fairly Instrument 2005	2005/4	20.1.05	40
With-Profits Governance (Amendment No 2) Instrument 2005	2005/5	20.1.05	40
Conduct of Business Sourcebook (Reattribution of Inherited Estates) Instrument 2005	2005/6	20.1.05	40
Handbook Administration Instrument 2005	2005/9	17.2.05	41
Training and Competence Sourcebook (Money Market Instrument Activity) Instrument 2005	2005/10	17.2.05	41
Market Abuse Directive Instrument 2005	2005/15	17.3.05	42
Market Abuse Directive (Disclosure Rules) Instrument 2005	2005/16	17.3.05	42
Consolidated Supervision (Miscellaneous Amendments) Instrument 2005	2005/20	21.4.05	43
Changing Accounting Framework (Prudential Capital) Instrument 2005	2005/21	21.4.05	43
Pensions and Consequential Amendments Instrument 2005	2005/22	21.4.05	43
Simplified Prospectus Instrument 2005	2005/23	21.4.05	43
Compensation Sourcebook (Amendment No 6) Instrument 2005	2005/24	21.4.05	43
Third Party Processors Instrument 2005	2005/25	19.5.05	44
Perimeter Guidance (Handbook Amendment) Instrument 2005	2005/32	16.6.05	45
Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005	2005/37	16.6.05	45
Conduct of Business Sourcebook (Use of Dealing Commission) Instrument 2005	2005/40	21.7.05	46
Designated Investment Exchange Instrument 2005	2005/44	21.7.05	46
Simplified Prospectus (Amendment) Instrument 2005	2005/46	15.9.05	47
Perimeter Guidance (Handbook Amendment No 2) Instrument 2005	2005/49	15.9.05	47
Appointed Representatives (Networks) Instrument 2005	2005/53	19.10.05	48
Enforcement (Settlement and Other Procedures) Instrument 2005	2005/54	19.10.05	48
Civil Partnerships Instrument 2005	2005/56	17.11.05	49
Integrated Prudential Sourcebook (Insurers and Other Amendments) (No 2) Instrument 2005	2005/58	17.11.05	49
Pensions Tax Simplification Instrument 2005	2005/62	17.11.05	49
Credit Unions Sourcebook (Common Ground Provisions) Instrument 2005	2005/67	17.11.05	49
Fees Manual Instrument 2005	2005/69	15.12.05	50
Passporting Instrument 2005	2005/70	15.12.05	50
Lloyd's Sourcebook (Amendment No 3) Instrument 2005	2005/72	15.12.05	50
Handbook Administration (No 2) Instrument 2005	2005/73	15.12.05	50
Money Laundering Provisions Instrument 2006	2006/1	26.1.06	51
Pension Term Assurance Instrument 2006	2006/3	23.2.06	52
Insurance: Conduct of Business Sourcebook (Amendment No 2) Instrument 2006	2006/4	23.2.06	52
Collective Investment Schemes Sourcebooks (Miscellaneous Amendments) Instrument 2006	2006/5	23.2.06	52
Market Conduct Sourcebook (Amendment No 7) Instrument 2006	2006/9	23.3.06	53
Annual Questionnaire for Authorised Professional Firms Instrument 2006	2006/18	25.5.06	55
Handbook Administration (No 3) Instrument 2006	2006/21	22.6.06	56
Inter-Professional Investments (Exchange Traded Funds) Instrument 2006	2006/22	27.7.06	57
New Collective Investment Schemes Sourcebook (Accounting Reference Periods and Other Amendments) Instrument 2006	2006/24	27.7.06	57
Personal Pension Schemes Instrument 2006	2006/28	28.9.06	58
New Collective Investment Schemes Sourcebook (Dual Pricing) Instrument 2006	2006/34	28.9.06	58
Home Reversion and Home Purchase Activities (Consequential Amendments to the Handbook) Instrument 2006	2006/37	25.10.06	59
Listing Rules Amendment Instrument 2006	2006/38	25.10.06	59
Reinsurance Directive (Consequential Amendments) Instrument 2006	2006/39	25.10.06	59
Prudential Sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries Instrument 2006	2006/43	25.10.06	59
Prudential Sourcebook for UCITS Firms (and Consequential Amendments) Instrument 2006	2006/44	25.10.06	59
Integrated Regulatory Reporting (Credit Institutions and Investment Firms) Instrument 2006	2006/46	25.10.06	59
New Collective Investment Schemes Sourcebook (OTC Derivative Requirements and Other Miscellaneous Amendments) Instrument 2006	2006/47	25.10.06	59
Senior Management Arrangements, Systems and Controls (Markets in Financial Instruments and	2006/50	23.11.06	60

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	HN
Capital Requirements Directives) Instrument 2006				
CRD (Consequential Amendments) Instrument 2006		2006/53	23.11.06	60
Limited Liability Partnerships Instrument 2006		2006/55	23.11.06	60
Conduct of Business Sourcebook (Disclosure Requirements for Third Party Processors) Instrument 2006		2006/57	23.11.06	60
Complaints Sourcebook and Fees Manual (Financial Ombudsman Service Consumer Credit Jurisdiction and Voluntary Jurisdiction) Instrument 2006 (<i>instrument made by FOS</i>)		FOS 2006/3	9.11.06	60
Complaints Sourcebook (Consumer Credit Rules) Instrument 2006		2006/61	23.11.06	60
Prudential Requirements for Insurers (Amendment) Instrument 2006		2006/62	15.12.06	61
Handbook Administration (No 4) Instrument 2006		2006/64	21.12.06	61
Integrated Regulatory Reporting (Credit Institutions and Investment Firms) (No 2) Instrument 2006		2006/67	21.12.06	61
Compensation Sourcebook (Contribution for Mesothelioma Claims) Instrument 2006		2006/69	21.12.06	61
Transparency Obligations Directive (Disclosure and Transparency Rules) Instrument		2006/70	21.12.06	61
Glossary (MiFID) Instrument 2007		2007/1	25.1.07	62
Approved Persons Regime (Simplification and MiFID) Instrument 2007		2007/6	25.1.07	62
Passporting (MiFID) Instrument 2007		2007/8	25.1.07	62
Takeover Bids Directive (Consequential Amendments) Instrument 2007		2007/11	25.1.07	62
Approved Persons Regime (Merging the Customer Functions) Instrument 2007		2007/14	22.2.07	63
New Collective Investment Schemes Sourcebook (Amendment) Instrument 2007		2007/15	22.2.07	63
Glossary Amendment (Definition of Income Property) Instrument 2007		2007/16	22.3.07	64
Fees Provisions (2007/2008) Instrument 2007		2007/17	22.3.07	64
Handbook Administration (No 5) Instrument 2007		2007/19	22.3.07	64
Pure Protection Contract Definition (Removal of Age Limit) Instrument 2007		2007/24	26.4.07	65
Fifth Motor Insurance Directive Instrument 2007		2007/29	24.5.07	66
Glossary (Conduct of Business and Other Sourcebooks) Instrument 2007		2007/32	24.5.07	66

HIGH LEVEL STANDARDS

PRIN	The Principles for Businesses			
<i>First brought into force</i>		-	1.12.01	-
Home Reversion and Home Purchase Activities (Consequential Amendments to the Handbook) Instrument 2006		2006/37	25.10.06	59
Senior Management Arrangements, Systems and Controls (Markets in Financial Instruments and Capital Requirements Directives) Instrument 2006		2006/50	23.11.06	60
MiFID (Miscellaneous Amendments) Instrument 2007		2007/9	25.1.07	62

*SYSC	Senior Management Arrangements, Systems and Controls			
<i>First brought into force</i>		-	1.12.01	-
Passporting Instrument 2005		2005/70	15.12.05	50
Money Laundering Provisions Instrument 2006		2006/1	26.1.06	51
Home Reversion and Home Purchase Activities (Consequential Amendments to the Handbook) Instrument 2006		2006/37	25.10.06	59
Reinsurance Directive (Consequential Amendments) Instrument 2006		2006/39	25.10.06	59
Senior Management Arrangements, Systems and Controls (Markets in Financial Instruments and Capital Requirements Directives) Instrument 2006		2006/50	23.11.06	60
CRD (Consequential Amendments) Instrument 2006		2006/53	23.11.06	60
Client Assets sourcebook (MiFID Business) Instrument 2007		2007/4	25.1.07	62
Approved Persons Regime (Simplification and MiFID) Instrument 2007		2007/6	25.1.07	62
MiFID (Miscellaneous Amendments) Instrument 2007		2007/9	25.1.07	62
Handbook Administration (No 5) Instrument 2007		2007/19	22.3.07	64
Record Keeping, Interprofessional Business and Simplified Prospectuses Instrument 2007		2007/34	24.5.07	66

COND	Threshold Conditions			
<i>First brought into force</i>		-	3.9.01	-

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Money Laundering Provisions Instrument 2006	2006/1	26.1.06 51
	Senior Management Arrangements, Systems and Controls (Markets in Financial Instruments and Capital Requirements Directives) Instrument 2006	2006/50	23.11.06 60
	CRD (Consequential Amendments) Instrument 2006	2006/53	23.11.06 60
	MiFID (Miscellaneous Amendments) Instrument 2007	2007/9	25.1.07 62

APER	Statements of Principle and Code of Practice for Approved Persons		
	<i>First brought into force</i>	-	1.12.01 -
	Handbook Administration Instrument 2005	2005/9	17.2.05 41
	Supervision Manual (Actuaries) (Amendment) Instrument 2005	2005/48	15.9.05 47
	Money Laundering Provisions Instrument 2006	2006/1	26.1.06 51
	Approved Persons Regime (Simplification and MiFID) Instrument 2007	2007/6	25.1.07 62

FIT	The Fit and Proper test for Approved Persons		
	<i>First brought into force</i>	-	3.9.01 -
	Approved Persons Regime (Simplification and MiFID) Instrument 2007	2007/6	25.1.07 62

GEN	General Provisions		
	<i>First brought into force</i>	-	21.6.01 -
	General Provisions (Fees for Designated Investment Exchanges) Instrument 2005	2005/2	20.1.05 40
	Handbook Administration Instrument 2005	2005/9	17.2.05 41
	Third Party Processors Instrument 2005	2005/25	19.5.05 44
	Supervision Manual (Actuaries) (Amendment) Instrument 2005	2005/48	15.9.05 47
	Civil Partnerships Instrument 2005	2005/56	17.11.05 49
	Fees Manual Instrument 2005	2005/69	15.12.05 50
	Handbook Administration (No 2) Instrument 2005	2005/73	15.12.05 50
	Handbook Administration (No 3) Instrument 2006	2006/21	22.6.06 56
	Keyfacts Logo Instrument 2006	2006/25	28.9.06 58
	Home Reversion and Home Purchase Activities (Consequential Amendments to the Handbook) Instrument 2006	2006/37	25.10.06 59
	Conduct of Business Sourcebook (Disclosure Requirements for Third Party Processors) Instrument 2006	2006/57	23.11.06 60
	MiFID (Miscellaneous Amendments) Instrument 2007	2007/9	25.1.07 62

*FEES	Fees		
	<i>First brought into force</i>	-	1.1.06 -
	Fees Manual Instrument 2005	2005/69	15.12.05 50
	Fees Manual (Financial Ombudsman Service Fees) Instrument 2005 (<i>instrument made by FOS</i>)	FOS 2005/3	15.12.05 50
	Fees Manual (Financial Ombudsman Service Case Fees 2006/07) Instrument 2006 (<i>instrument made by FOS</i>)	FOS 2006/1	2.3.06 53
	Fees Provisions Instrument 2006	2006/8	23.3.06 53
	Fees Provisions (Amendment) Instrument 2006	2006/11	27.4.06 54
	Periodic Fees (2006/2007) Instrument 2006	2006/15	25.5.06 55
	Fees Manual (Financial Ombudsman Service Case Fees 2006/07) (No 2) Instrument 2006 (<i>instrument made by FOS</i>)	FOS 2006/2	8.6.06 56
	Handbook Administration (No 3) Instrument 2006	2006/21	22.6.06 56
	Fees Provisions (Remission of Fees Limitation) Instrument 2006	2006/26	28.9.06 58
	Personal Pension Schemes Instrument 2006	2006/28	28.9.06 58
	Home Reversion and Home Purchase Activities (Consequential Amendments to the Handbook) Instrument 2006	2006/37	25.10.06 59
	Reinsurance Directive (Consequential Amendments) Instrument 2006	2006/39	25.10.06 59
	Complaints Sourcebook and Fees Manual (Financial Ombudsman Service Consumer Credit Jurisdiction and Voluntary Jurisdiction) Instrument 2006 (<i>instrument made by FOS</i>)	FOS 2006/3	9.11.06 60

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Complaints Sourcebook (Consumer Credit Rules) Instrument 2006		2006/62	23.11.06
Approved Persons Regime (Merging the Customer Functions) Instrument 2007		2007/14	22.2.07
Fees Provisions (2007/2008) Instrument 2007		2007/17	22.3.07
Fees Manual (Financial Ombudsman Service Case Fees 2007/08) Instrument 2007 (<i>instrument made by FOS</i>)		FOS 2007/1	8.3.07
Periodic Fees (2007/2008) Instrument 2007		2007/26	24.5.07

PRUDENTIAL STANDARDS

PRU	Integrated Prudential		
<i>First brought into force (in part)</i>		-	31.10.04
Consolidated Supervision (Miscellaneous Amendments) Instrument 2005		2005/20	21.4.05
Changing Accounting Framework (Prudential Capital) Instrument 2005		2005/21	21.4.05
Integrated Prudential Sourcebook (Insurers) (Amendment) Instrument 2005		2005/45	15.9.05
Integrated Prudential Sourcebook (Amendment) Instrument 2005		2005/57	17.11.05
Integrated Prudential Sourcebook (Insurers and Other Amendments) (No 2) Instrument 2005		2005/58	17.11.05
Enhanced Capital Requirement Calculation (Reporting Forms) Instrument 2005		2005/59	17.11.05
Passporting Instrument 2005		2005/70	15.12.05
Handbook Administration (No 2) Instrument 2005		2005/73	15.12.05
Capital Resources for Insurance and Mortgage Mediation Activities Instrument 2006		2006/2	26.1.06
Capital Resources for Small Firms Instrument 2006		2006/23	27.7.06
Financial Reinsurance Instrument 2006		2006/27	28.9.06
Prudential Sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries Instrument 2006		2006/43	25.10.06
CRD (Consequential Amendments) Instrument 2006		2006/53	23.11.06

GENPRU	General Prudential sourcebook		
<i>First brought into force (in part)</i>			31.12.06
General Prudential Sourcebook Instrument 2006		2006/40	25.10.06
General Prudential Sourcebook (Transitional Provisions and Schedules) Instrument 2006		2006/51	23.11.06
Prudential Requirements for Insurers (Amendment) Instrument 2006		2006/62	15.12.06
Handbook Administration (No 4) Instrument 2006		2006/64	21.12.06
Handbook Administration (No 5) Instrument 2007		2007/19	22.3.07

*BIPRU	Prudential sourcebook for Banks, Building Societies and Investment Firms		
<i>First brought into force (in part)</i>			1.1.07
Prudential Sourcebook for Banks, Building Societies and Investment Firms Instrument 2006		2006/41	25.10.06
Prudential Sourcebook for Banks, Building Societies and Investment Firms (Transitional Provisions and Schedules) Instrument 2006		2006/52	23.11.06
Handbook Administration (No 4) Instrument 2006		2006/64	21.12.06
MiFID (Miscellaneous Amendments) Instrument 2007		2007/9	25.1.07
Handbook Administration (No 5) Instrument 2007		2007/19	22.3.07
MiFID (Miscellaneous Amendments) (No 2) Instrument 2007		2007/27	24.5.07

INSPRU	Prudential sourcebook for Insurers		
<i>First brought into force</i>			31.12.06
Prudential Sourcebook for Insurers Instrument 2006		2006/42	25.10.06
Prudential Requirements for Insurers (Amendment) Instrument 2006		2006/62	15.12.06
Handbook Administration (No 4) Instrument 2006		2006/64	21.12.06
Approved Persons Regime (Simplification and MiFID) Instrument 2007		2007/6	25.1.07
Handbook Administration (No 5) Instrument 2007		2007/19	22.3.07

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN

MIPRU	Prudential sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries		
<i>First brought into force</i>			1.1.07
Home Reversion and Home Purchase Activities (Consequential Amendments to the Handbook) Instrument 2006		2006/37	25.10.06 59
Prudential Sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries Instrument 2006		2006/43	25.10.06 59
Interim Prudential Sourcebook for Investment Businesses (Exempt CAD firms) Instrument 2007		2007/2	25.1.07 62
Approved Persons Regime (Simplification and MiFID) Instrument 2007		2007/6	25.1.07 62

UPRU	Prudential sourcebook for UCITS Firms		
<i>First brought into force</i>			1.1.07
Prudential Sourcebook for UCITS Firms (and Consequential Amendments) Instrument 2006		2006/44	25.10.06 59
Limited Liability Partnerships Instrument 2006		2006/55	23.11.06 60
Handbook Administration (No 4) Instrument 2006		2006/64	21.12.06 61

IPRU (BANK)	Interim Prudential sourcebook: Banks		
<i>First brought into force</i>		-	1.12.01 -
Interim Prudential Sourcebook for Banks (Interest Rate Position Risk Amendment) Instrument 2005		2005/13	17.3.05 42
Changing Accounting Framework (Prudential Capital) Instrument 2005		2005/21	21.4.05 43
Interim Prudential Sourcebook for Banks (Amendment No 8) Instrument 2005		2005/51	19.10.05 48
Money Laundering Provisions Instrument 2006		2006/1	26.1.06 51
Interim Prudential Sourcebooks (Miscellaneous Amendments) Instrument 2006		2006/16	25.5.06 55
Supervision Manual (Retail Mediation Activities Return) (Suspension) Instrument 2006		2006/30	28.9.06 58
Integrated Regulatory Reporting (Credit Institutions and Investment Firms) Instrument 2006		2006/46	25.10.06 59
CRD (Consequential Amendments) Instrument 2006		2006/53	23.11.06 60
Integrated Regulatory Reporting (Credit Institutions and Investment Firms) (No 2) Instrument 2006		2006/67	21.12.06 61

IPRU (BSOC)	Interim Prudential sourcebook: Building Societies		
<i>First brought into force</i>		-	1.12.01 -
Changing Accounting Framework (Prudential Capital) Instrument 2005		2005/21	21.4.05 43
Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005		2005/37	16.6.05 45
Interim Prudential Sourcebook for Building Societies (Amendment No 10) Instrument 2005		2005/52	19.10.05 48
Civil Partnerships Instrument 2005		2005/56	17.11.05 49
Money Laundering Provisions Instrument 2006		2006/1	26.1.06 51
Interim Prudential Sourcebooks (Miscellaneous Amendments) Instrument 2006		2006/16	25.5.06 55
Supervision Manual (Retail Mediation Activities Return) (Suspension) Instrument 2006		2006/30	28.9.06 58
CRD (Consequential Amendments) Instrument 2006		2006/53	23.11.06 60
Interim Prudential Sourcebook for Building Societies (Limits on Aggregate Holdings of Other Societies' Liabilities) Instrument 2006		2006/54	23.11.06 60

IPRU (FSOC)	Interim Prudential sourcebook: Friendly Societies		
<i>First brought into force</i>		-	1.12.01 -
Changing Accounting Framework (Prudential Capital) Instrument 2005		2005/21	21.4.05 43
Pensions and Consequential Amendments Instrument 2005		2005/22	21.4.05 43
Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005		2005/37	16.6.05 45
Civil Partnerships Instrument 2005		2005/56	17.11.05 49
Interim Prudential Sourcebook for Insurers (Amendment No 8) Instrument 2005		2005/61	17.11.05 49
Handbook Administration (No 2) Instrument 2005		2005/73	15.12.05 50

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN

Interim Prudential Sourcebook for Friendly Societies (Amendment No 2) Instrument 2006	2006/65	21.12.06	61
Handbook Administration (No 5) Instrument 2007	2007/19	22.3.07	64

IPRU (INS)	Interim Prudential sourcebook: Insurers		
<i>First brought into force</i>	-	1.12.01	-
Insurance Regulatory Reporting Instrument 2005	2005/3	20.1.05	40
Interim Prudential Sourcebook for Insurers (Amendment No 7) Instrument 2005	2005/26	19.5.05	44
Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005	2005/37	16.6.05	45
Civil Partnerships Instrument 2005	2005/56	17.11.05	49
Enhanced Capital Requirement Calculation (Reporting Forms) Instrument 2005	2005/59	17.11.05	49
Interim Prudential Sourcebook for Insurers (Public Disclosure of Group Capital Adequacy) Inst 2005	2005/60	17.11.05	49
Interim Prudential Sourcebook for Insurers (Amendment No 8) Instrument 2005	2005/61	17.11.05	49
Interim Prudential Sourcebook for Insurers (Amendment No 9) Instrument 2006	2006/17	25.5.06	55
Financial Reinsurance Instrument 2006	2006/27	28.9.06	58
Reinsurance Directive (Consequential Amendments) Instrument 2006	2006/39	25.10.06	59
CRD (Consequential Amendments) Instrument 2006	2006/53	23.11.06	60
Interim Prudential Sourcebook for Insurers (Amendment No 10) Instrument 2006	2006/63	15.12.06	61
Handbook Administration (No 5) Instrument 2007	2007/19	22.3.07	64

*IPRU (INV)	Interim Prudential sourcebook: Investment Businesses		
<i>First brought into force</i>	-	1.12.01	-
Handbook Administration Instrument 2005	2005/9	17.2.05	41
Consolidated Supervision (Miscellaneous Amendments) Instrument 2005	2005/20	21.4.05	43
Changing Accounting Framework (Prudential Capital) Instrument 2005	2005/21	21.4.05	43
Pensions and Consequential Amendments Instrument 2005	2005/22	21.4.05	43
Interim Prudential Sourcebook for Investment Businesses (Amendment No 11) Instrument 2005	2005/27	19.5.05	44
Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005	2005/37	16.6.05	45
Appointed Representatives (Networks) Instrument 2005	2005/53	19.10.05	48
Civil Partnerships Instrument 2005	2005/56	17.11.05	49
Interim Prudential Sourcebooks (Miscellaneous Amendments) Instrument 2006	2006/16	25.5.06	55
Capital Resources for Small Firms Instrument 2006	2006/23	27.7.06	57
Personal Pension Schemes Instrument 2006	2006/28	28.9.06	58
Supervision Manual (Retail Mediation Activities Return) (Suspension) Instrument 2006	2006/30	28.9.06	58
CRD (Consequential Amendments) Instrument 2006	2006/53	23.11.06	60
Limited Liability Partnerships Instrument 2006	2006/55	23.11.06	60
Handbook Administration (No 4) Instrument 2006	2006/64	21.12.06	61
Interim Prudential Sourcebook for Investment Businesses (Exempt CAD firms) Instrument 2007	2007/2	25.1.07	62
Client Assets sourcebook (MiFID Business) Instrument 2007	2007/4	25.1.07	62
Takeover Bids Directive (Consequential Amendments) Instrument 2007	2007/11	25.1.07	62
MiFID (Miscellaneous Amendments) (No 2) Instrument 2007	2007/27	24.5.07	66
Capital Requirements Directive (Consequential Amendments) (No 2) Instrument 2007	2007/28	24.5.07	66
Record Keeping, Interprofessional Business and Simplified Prospectuses Instrument 2007	2007/34	24.5.07	66

BUSINESS STANDARDS

*COB	Conduct of Business		
<i>First brought into force</i>	-	1.12.01	-
Treating With-Profits Policyholders Fairly Instrument 2005	2005/4	20.1.05	40
With-Profits Governance (Amendment No 2) Instrument 2005	2005/5	20.1.05	40
Conduct of Business Sourcebook (Reattribution of Inherited Estates) Instrument 2005	2005/6	20.1.05	40
Conduct of Business Sourcebook (Amendment No 20) Instrument 2005	2005/7	20.1.05	40

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
			HN	
Handbook Administration Instrument 2005		2005/9	17.2.05	41
Conduct of Business Sourcebook (Amendment No 21) Instrument 2005		2005/14	17.3.05	42
Market Abuse Directive Instrument 2005		2005/15	17.3.05	42
Pensions and Consequential Amendments Instrument 2005		2005/22	21.4.05	43
Simplified Prospectus Instrument 2005		2005/23	21.4.05	43
Perimeter Guidance (Handbook Amendment) Instrument 2005		2005/32	16.6.05	45
Run-Off Plans for Closed With-Profits Funds Instrument 2005		2005/33	16.6.05	45
Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005		2005/37	16.6.05	45
Conduct of Business Sourcebook (Use of Dealing Commission) Instrument 2005		2005/40	21.7.05	46
Treating With-Profits Policyholders Fairly (Tax Charge) Instrument 2005		2005/41	21.7.05	46
Conduct of Business Sourcebook (Amendment No 22) Instrument 2005		2005/42	21.7.05	46
Simplified Prospectus (Amendment) Instrument 2005		2005/46	15.9.05	47
Conduct of Business Sourcebook (Key Features for Automatic Enrolment) Instrument 2005		2005/47	15.9.05	47
Perimeter Guidance (Handbook Amendment No 2) Instrument 2005		2005/49	15.9.05	47
Civil Partnerships Instrument 2005		2005/56	17.11.05	49
Interim Prudential Sourcebook for Insurers (Amendment No 8) Instrument 2005		2005/61	17.11.05	49
Pensions Tax Simplification Instrument 2005		2005/62	17.11.05	49
Handbook Administration (No 2) Instrument 2005		2005/73	15.12.05	50
Money Laundering Provisions Instrument 2006		2006/1	26.1.06	51
Stakeholder Pension Decision Trees Amendment Instrument 2006		2006/12	27.4.06	54
Handbook Administration (No 3) Instrument 2006		2006/21	22.6.06	56
Keyfacts Logo Instrument 2006		2006/25	28.9.06	58
Personal Pension Schemes Instrument 2006		2006/28	28.9.06	58
Incoming EEA Insurance Intermediaries Instrument 2006		2006/31	28.9.06	58
Home Reversion and Home Purchase Activities (Consequential Amendments to the Handbook) Instrument 2006		2006/37	25.10.06	59
Senior Management Arrangements, Systems and Controls (Markets in Financial Instruments and Capital Requirements Directives) Instrument 2006		2006/50	23.11.06	60
Conduct of Business Sourcebook (Menu on Assignment of Life Policies) Instrument 2006		2006/56	23.11.06	60
Conduct of Business Sourcebook (Disclosure Requirements for Third Party Processors) Instrument 2006		2006/57	23.11.06	60
Handbook Administration (No 4) Instrument 2006		2006/64	21.12.06	61
Conduct of Business Sourcebook (MiFID Transposition) Instrument 2007		2007/3	25.1.07	62
Takeover Bids Directive (Consequential Amendments) Instrument 2007		2007/11	25.1.07	62
Conduct of Business Sourcebook (Amendment No 23) Instrument 2007		2007/18	22.3.07	64
Handbook Administration (No 5) Instrument 2007		2007/19	22.3.07	64
Conduct of Business Sourcebook (Use of Dealing Commission) (Amendment) Instrument 2007		2007/22	22.3.07	64
Stakeholder Pension Decision Trees (Amendment No 2) Instrument 2007		2007/23	26.4.07	65
REVOKED BY Conduct of Business Sourcebook Instrument 2007		2007/33	24.5.07	66

*COBS	Conduct of Business			
<i>First brought into force</i>		-	1.11.07	-
Conduct of Business Sourcebook Instrument 2007		2007/33	24.5.07	66

*ICOB	Insurance: Conduct of Business			
<i>Comes into force</i>		-	14.1.05	-
Third Party Processors Instrument 2005		2005/25	19.5.05	44
Perimeter Guidance (Handbook Amendment) Instrument 2005		2005/32	16.6.05	45
Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005		2005/37	16.6.05	45
Perimeter Guidance (Handbook Amendment No 2) Instrument 2005		2005/49	15.9.05	47
Handbook Administration (No 2) Instrument 2005		2005/73	15.12.05	50
Money Laundering Provisions Instrument 2006		2006/1	26.1.06	51
Pension Term Assurance Instrument 2006		2006/3	23.02.06	52
Insurance: Conduct of Business Sourcebook (Amendment No 2) Instrument 2006		2006/4	23.02.06	52
Handbook Administration (No 3) Instrument 2006		2006/21	22.6.06	56

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
	Keyfacts Logo Instrument 2006	2006/25	28.9.06 58
	Personal Pension Schemes Instrument 2006	2006/28	28.9.06 58
	Incoming EEA Insurance Intermediaries Instrument 2006	2006/31	28.9.06 58
	Home Reversion and Home Purchase Activities (Consequential Amendments to the Handbook) Instrument 2006	2006/37	25.10.06 59
	Senior Management Arrangements, Systems and Controls (Markets in Financial Instruments and Capital Requirements Directives) Instrument 2006	2006/50	23.11.06 60
	CRD (Consequential Amendments) Instrument 2006	2006/53	23.11.06 60
	Handbook Administration (No 5) Instrument 2007	2007/19	22.3.07 64
	Pure Protection Contract Definition (Removal of Age Limit) Instrument 2007	2007/24	26.4.07 65
	Fifth Motor Insurance Directive Instrument 2007	2007/29	24.5.07 66

MCOB	Mortgages and Home: Conduct of Business		
	<i>Comes into force</i>	-	31.10.04 -
	Pensions and Consequential Amendments Instrument 2005	2005/22	21.4.05 43
	Third Party Processors Instrument 2005	2005/25	19.5.05 44
	Perimeter Guidance (Handbook Amendment) Instrument 2005	2005/32	16.6.05 45
	Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005	2005/37	16.6.05 45
	Perimeter Guidance (Handbook Amendment No 2) Instrument 2005	2005/49	15.9.05 47
	Civil Partnerships Instrument 2005	2005/56	17.11.05 49
	Handbook Administration (No 2) Instrument 2005	2005/73	15.12.05 50
	Money Laundering Provisions Instrument 2006	2006/1	26.1.06 51
	Personal Pension Schemes Instrument 2006	2006/28	28.9.06 58
	Mortgages: Conduct of Business Sourcebook (Amendment No 3) Instrument 2006	2006/29	28.9.06 58
	Keyfacts Logo Instrument 2006	2006/25	28.9.06 58
	Mortgages: Conduct of Business Sourcebook (Home Reversion and Home Purchase Activities) Instrument 2006	2006/45	25.10.06 59
	Senior Management Arrangements, Systems and Controls (Markets in Financial Instruments and Capital Requirements Directives) Instrument 2006	2006/50	23.11.06 60
	CRD (Consequential Amendments) Instrument 2006	2006/53	23.11.06 60
	Handbook Administration (No 4) Instrument 2006	2006/64	21.12.06 61
	Handbook Administration (No 5) Instrument 2007	2007/19	22.3.07 64

CASS	Client Assets		
	<i>First brought into force</i>	-	1.1.04 -
	Handbook Administration Instrument 2005	2005/9	17.2.05 41
	Handbook Administration (No 3) Instrument 2006	2006/21	22.6.06 56
	Senior Management Arrangements, Systems and Controls (Markets in Financial Instruments and Capital Requirements Directives) Instrument 2006	2006/50	23.11.06 60
	Client Assets Sourcebook (MiFID Business) Instrument 2007	2007/4	25.1.07 62

*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 -
	Handbook Administration Instrument 2005	2005/9	17.2.05 41
	Market Abuse Directive Instrument 2005	2005/15	17.3.05 42
	Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005	2005/37	16.6.05 45
	Conduct of Business Sourcebook (Use of Dealing Commission) Instrument 2005	2005/40	21.7.05 46
	Fees Manual Instrument 2005	2005/69	15.12.05 50
	Money Laundering Provisions Instrument 2006	2006/1	26.1.06 51
	Market Conduct Sourcebook (Amendment No 7) Instrument 2006	2006/9	23.3.06 53
	Senior Management Arrangements, Systems and Controls (Markets in Financial Instruments and Capital Requirements Directives) Instrument 2006	2006/50	23.11.06 60
	CRD (Consequential Amendments) Instrument 2006	2006/53	23.11.06 60
	Takeover Bids Directive (Consequential Amendments) Instrument 2007	2007/11	25.1.07 62

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN
Markets (MiFID) Instrument 2007		2007/13	25.1.07
Handbook Administration (No 5) Instrument 2007		2007/19	22.3.07
Record Keeping, Interprofessional Business and Simplified Prospectuses Instrument 2007		2007/34	24.5.07

TC	Training and Competence		
<i>First brought into force</i>		-	1.12.01
Handbook Administration Instrument 2005		2005/9	17.2.05
Training and Competence Sourcebook (Money Market Instrument Activity) Instrument 2005		2005/10	17.2.05
Home Reversion and Home Purchase Activities (Consequential Amendments to the Handbook) Instrument 2006		2006/37	25.10.06
Senior Management Arrangements, Systems and Controls (Markets in Financial Instruments and Capital Requirements Directives) Instrument 2006		2006/50	23.11.06
MiFID (Miscellaneous Amendments) Instrument 2007		2007/9	25.1.07
Approved Persons Regime (Merging the Customer Functions) Instrument 2007		2007/14	22.2.07
Handbook Administration (No 5) Instrument 2007		2007/19	22.3.07

ML	Money Laundering		
<i>First brought into force</i>		-	1.12.01
Handbook Administration Instrument 2005		2005/9	17.2.05
Pensions and Consequential Amendments Instrument 2005		2005/22	21.4.05
Third Party Processors Instrument 2005		2005/25	19.5.05
Money Laundering Provisions Instrument 2006		2006/1	26.1.06

REGULATORY PROCESSES

AUTH	Authorisation		
<i>First brought into force</i>		-	3.9.01
Handbook Administration Instrument 2005		2005/9	17.2.05
Pensions and Consequential Amendments Instrument 2005		2005/22	21.4.05
Perimeter Guidance (Handbook Amendment) Instrument 2005		2005/32	16.6.05
Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005		2005/37	16.6.05
Supervision Manual (Actuaries) (Amendment) Instrument 2005		2005/48	15.9.05
Enforcement (Settlement and Other Procedures) Instrument 2005		2005/54	19.10.05
Fees Manual Instrument 2005		2005/69	15.12.05
Passporting Instrument 2005		2005/70	15.12.05
Money Laundering Provisions Instrument 2006		2006/1	26.1.06
Personal Pension Schemes Instrument 2006		2006/28	28.9.06
Deletion of Authorisation Manual Instrument 2006		2006/66	21.12.06

*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
Treating With-Profits Policyholders Fairly Instrument 2005		2005/4	20.1.05
Conduct of Business Sourcebook (Amendment No 20) Instrument 2005		2005/7	20.1.05
Handbook Administration Instrument 2005		2005/9	17.2.05
Integrated Regulatory Reporting (Minor Amendments) Instrument 2005		2005/11	17.2.05
Market Abuse Directive Instrument 2005		2005/15	17.3.05
Fees (Miscellaneous) and Compensation Funding Instrument 2005		2005/17	17.3.05
Changing Accounting Framework (Prudential Capital) Instrument 2005		2005/21	21.4.05
Pensions and Consequential Amendments Instrument 2005		2005/22	21.4.05
Third Party Processors Instrument 2005		2005/25	19.5.05
Periodic Fees (2005/2006) Instrument 2005		2005/28	19.5.05

Ref Code	Sourcebook or manual			
Name of Instrument		No of Inst	Date of Inst	
			HN	
Run-Off Plans for Closed With-Profits Funds Instrument 2005		2005/33	16.6.05	45
Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005		2005/37	16.6.05	45
Supervision Manual (Change in Liability or Legal Status) Instrument 2005		2005/43	21.7.05	46
Supervision Manual (Actuaries) (Amendment) Instrument 2005		2005/48	15.9.05	47
Appointed Representatives (Networks) Instrument 2005		2005/53	19.10.05	48
Enforcement (Settlement and Other Procedures) Instrument 2005		2005/54	19.10.05	48
Civil Partnerships Instrument 2005		2005/56	17.11.05	49
Integrated Regulatory Reporting (Amendment) Instrument 2005		2005/63	17.11.05	49
Supervision Manual (Permitted Reporting Systems) Instrument 2005		2005/64	17.11.05	49
Supervision Manual (Mystery Shopping) Instrument 2005		2005/65	17.11.05	49
Credit Unions Sourcebook (Common Ground Provisions) Instrument 2005		2005/67	17.11.05	49
Fees Manual Instrument 2005		2005/69	15.12.05	50
Passporting Instrument 2005		2005/70	15.12.05	50
Supervision Manual (Amendment No 13) Instrument 2005		2005/71	15.12.05	50
Lloyd's Sourcebook (Amendment No 3) Instrument 2005		2005/72	15.12.05	50
Handbook Administration (No 2) Instrument 2005		2005/73	15.12.05	50
Money Laundering Provisions Instrument 2006		2006/1	26.1.06	51
Capital Resources for Insurance and Mortgage Mediation Activities Instrument 2006		2006/2	26.1.06	51
Fees Provisions Instrument 2006		2006/8	23.3.06	53
Fees Provisions (Amendment) Instrument 2006		2006/11	27.4.06	54
Significant Management Function Reporting Requirement Amendment Instrument 2006		2006/13	27.4.06	54
Supervision Manual (Retail Mediation Activities Return) Instrument 2006		2006/14	27.4.06	54
Periodic Fees (2006/2007) Instrument 2006		2006/15	25.5.06	55
Interim Prudential Sourcebooks (Miscellaneous Amendments) Instrument 2006		2006/16	25.5.06	55
Annual Questionnaire for Authorised Professional Firms Instrument 2006		2006/18	25.5.06	55
Handbook Administration (No 3) Instrument 2006		2006/21	22.6.06	56
Capital Resources for Small Firms Instrument 2006		2006/23	27.7.06	57
Personal Pension Schemes Instrument 2006		2006/28	28.9.06	58
Supervision Manual (Retail Mediation Activities Return)(Suspension) Instrument 2006		2006/30	28.9.06	58
Incoming EEA Insurance Intermediaries Instrument 2006		2006/31	28.9.06	58
Gibraltar (Passporting) Instrument 2006		2006/32	28.9.06	58
Home Reversion and Home Purchase Activities (Consequential Amendments to the Handbook) Instrument 2006		2006/37	25.10.06	59
Reinsurance Directive (Consequential Amendments) Instrument 2006		2006/39	25.10.06	59
Prudential Sourcebook for UCITS Firms (and Consequential Amendments) Instrument 2006		2006/44	25.10.06	59
Integrated Regulatory Reporting (Credit Institutions and Investment Firms) Instrument 2006		2006/46	25.10.06	59
Senior Management Arrangements, Systems and Controls (Markets in Financial Instruments and Capital Requirements Directives) Instrument 2006		2006/50	23.11.06	60
CRD (Consequential Amendments) Instrument 2006		2006/53	23.11.06	60
Limited Liability Partnerships Instrument 2006		2006/55	23.11.06	60
Supervision Manual (Persistency Reports from Insurers) Instrument 2006		2006/58	23.11.06	60
Integrated Regulatory Reporting (Home Reversion and Home Purchase Plans) Instrument 2006		2006/59	23.11.06	60
Credit Unions Sourcebook (Amendment No 7) Instrument 2006		2006/60	23.11.06	60
Handbook Administration (No 4) Instrument 2006		2006/64	21.12.06	61
Integrated Regulatory Reporting (Credit Institutions and Investment Firms) (No 2) Instrument 2006		2006/67	21.12.06	61
Supervision Manual (Insurance Conglomerates Reporting Amendment) Instrument 2006		2006/68	21.12.06	61
Client Assets sourcebook (MiFID Business) Instrument 2007		2007/4	25.1.07	62
Supervision Manual (Retail Mediation Activities Return) Instrument 2007		2007/5	25.1.07	62
Approved Persons Regime (Simplification and MiFID) Instrument 2007		2007/6	25.1.07	62
Integrated Regulatory Reporting (Electronic Reporting) Instrument 2007		2007/7	25.1.07	62
Passporting (MiFID) Instrument 2007		2007/8	25.1.07	62
MiFID (Miscellaneous Amendments) Instrument 2007		2007/9	25.1.07	62
Integrated Regulatory Reporting Instrument 2007		2007/10	25.1.07	62
Takeover Bids Directive (Consequential Amendments) Instrument 2007		2007/11	25.1.07	62
Markets (MiFID) Instrument 2007		2007/13	25.1.07	62
Approved Persons Regime (Merging the Customer Functions) Instrument 2007		2007/14	22.2.07	63
Fees Provisions (2007/2008) Instrument 2007		2007/17	22.3.07	64

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
		HN	
Handbook Administration (No 5) Instrument 2007		2007/19	22.3.07
Periodic Fees (2007/2008) Instrument 2007		2007/26	24.5.07
MiFID (Miscellaneous Amendments) (No 2) Instrument 2007		2007/27	24.5.07
Capital Requirements Directive (Consequential Amendments) (No 2) Instrument 2007		2007/28	24.5.07
Mortgage Lending and Administration Return (MLAR): Reporting (Amendment) Instrument 2007		2007/30	24.5.07

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
	Handbook Administration Instrument 2005	2005/9	17.2.05
	Enforcement Manual (Code for Crown Prosecutors) Instrument 2005	2005/34	16.6.05
	Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005	2005/37	16.6.05
	Enforcement (Settlement and Other Procedures) Instrument 2005	2005/54	19.10.05
	Money Laundering Provisions Instrument 2006	2006/1	26.1.06
	Significant Management Function Reporting Requirement Amendment Instrument 2006	2006/13	27.4.06
	Senior Management Arrangements, Systems and Controls (Markets in Financial Instruments and Capital Requirements Directives) Instrument 2006	2006/50	23.11.06
	Takeover Bids Directive (Consequential Amendments) Instrument 2007	2007/11	25.1.07
	Handbook Administration (No 5) Instrument 2007	2007/19	22.3.07

DEC	Decision making		
	<i>First brought into force</i>	-	3.9.01
	Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005	2005/37	16.6.05
	Enforcement (Settlement and Other Procedures) Instrument 2005	2005/54	19.10.05
	Passporting Instrument 2005	2005/70	15.12.05
	Markets (MiFID) Instrument 2007	2007/13	25.1.07

REDRESS

DISP	Dispute Resolution: Complaints		
	<i>First brought into force</i>	-	1.12.01
	Handbook Administration Instrument 2005	2005/9	17.2.05
	Integrated Regulatory Reporting (Minor Amendments) Instrument 2005	2005/11	17.2.05
	Complaints Sourcebook (Financial Ombudsman Service Case Fees 2005/2006) Instrument 2005 <i>(instrument made by FOS)</i>	FOS 2005/1	10.3.05
	Fees (Miscellaneous) and Compensation Funding Instrument 2005	2005/17	17.3.05
	Pensions and Consequential Amendments Instrument 2005	2005/22	21.4.05
	Third Party Processors Instrument 2005	2005/25	19.5.05
	Periodic Fees (2005/2006) Instrument 2005	2005/28	19.5.05
	Supervision Manual (Actuaries) (Amendment) Instrument 2005	2005/48	15.9.05
	Complaints Sourcebook (Financial Ombudsman Service Procedural Rules) Instrument 2005 <i>(instrument made by FOS)</i>	FOS 2005/2	1.10.05
	Fees Manual Instrument 2005	2005/69	15.12.05
	Fees Manual (Financial Ombudsman Service Fees) Instrument 2005 <i>(instrument made by FOS)</i>	FOS 2005/3	15.12.05
	Personal Pension Schemes Instrument 2006	2006/28	28.9.06
	CRD (Consequential Amendments) Instrument 2006	2006/53	23.11.06
	Integrated Regulatory Reporting (Home Reversion and Home Purchase Plans) Instrument 2006	2006/59	23.11.06
	Complaints Sourcebook and Fees Manual (Financial Ombudsman Service Consumer Credit Jurisdiction and Voluntary Jurisdiction) Instrument 2006 <i>(instrument made by FOS)</i>	FOS 2006/3	9.11.06
	Complaints Sourcebook (Consumer Credit Rules) Instrument 2006	2006/61	23.11.06
	Dispute Resolution: Complaints (MiFID) Instrument 2007	2007/12	25.1.07

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN

COMP	Compensation			
	<i>Chapter 4 first brought into force</i>	-	15.11.01	-
	<i>Rest of COMP brought into force</i>	-	1.12.01	-
	Handbook Administration Instrument 2005	2005/9	17.2.05	41
	Fees (Miscellaneous) and Compensation Funding Instrument 2005	2005/17	17.3.05	42
	Compensation Sourcebook (Amendment No 6) Instrument 2005	2005/24	21.4.05	43
	Supervision Manual (Actuaries) (Amendment) Instrument 2005	2005/48	15.9.05	47
	Civil Partnerships Instrument 2005	2005/56	17.11.05	49
	Compensation Sourcebook (Insurance Mediation and Protected Contracts of Insurance) (Scope Amendment No 2) Instrument 2005	2005/66	17.11.05	49
	Fees Manual Instrument 2005	2005/69	15.12.05	50
	Compensation Sourcebook (Amendment No 7) Instrument 2006	2006/19	25.5.06	55
	Personal Pension Schemes Instrument 2006	2006/28	28.9.06	58
	Home Reversion and Home Purchase Activities (Consequential Amendments to the Handbook) Instrument 2006	2006/37	25.10.06	59
	CRD (Consequential Amendments) Instrument 2006	2006/53	23.11.06	60
	Compensation Sourcebook (Contribution for Mesothelioma Claims) Instrument 2006	2006/69	21.12.06	61
	MiFID (Miscellaneous Amendments) Instrument 2007	2007/9	25.1.07	62

COAF	Complaints against the FSA			
	<i>First brought into force</i>	-	3.9.01	-
	Complaints against the FSA Scheme (Amendment No 2) Instrument 2005	2005/55	19.10.05	48
	Complaints against the FSA Scheme (Amendment No 3) Instrument 2006	2006/33	28.9.06	58

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 (Use of Financial Derivative Instruments in UCITS) Instrument 2005	2005/8	20.1.05	40
	Handbook Administration Instrument 2005	2005/9	17.2.05	41
	Collective Investment Schemes Sourcebook (Publication of Prices of Units) Instrument 2005	2005/12	17.2.05	41
	Pensions and Consequential Amendments Instrument 2005	2005/22	21.4.05	43
	Simplified Prospectus Instrument 2005	2005/23	21.4.05	43
	Periodic Fees (2005/2006) Instrument 2005	2005/28	19.5.05	44
	Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005	2005/37	16.6.05	45
	Fees Manual Instrument 2005	2005/69	15.12.05	50
	Passporting Instrument 2005	2005/70	15.12.05	50
	Money Laundering Provisions Instrument 2006	2006/1	26.1.06	51
	Collective Investment Schemes Sourcebooks (Miscellaneous Amendments) Instrument 2006	2006/5	23.02.06	52
	Prudential Sourcebook for UCITS Firms (and Consequential Amendments) Instrument 2006	2006/44	25.10.06	59
	Handbook Administration (No 4) Instrument 2006	2006/64	21.12.06	61

*COLL	New Collective Investment Schemes sourcebook			
	<i>Comes into force</i>	-	1.4.04	-
	Collective Investment Schemes Sourcebook (Use of Financial Derivative Instruments in UCITS) Instrument 2005	2005/8	20.1.05	40
	Pensions and Consequential Amendments Instrument 2005	2005/22	21.4.05	43
	Simplified Prospectus Instrument 2005	2005/23	21.4.05	43
	Periodic Fees (2005/2006) Instrument 2005	2005/28	19.5.05	44
	Perimeter Guidance (Handbook Amendment) Instrument 2005	2005/32	16.6.05	45
	Fees Manual Instrument 2005	2005/69	15.12.05	50
	Collective Investment Schemes Sourcebooks (Miscellaneous Amendments) Instrument 2006	2006/5	23.02.06	52

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
		HN	
	New Collective Investment Schemes Sourcebook (Accounting Reference Periods and Other Amendments) Instrument 2006	2006/24	27.7.06 57
	New Collective Investment Schemes Sourcebook (Dual Pricing) Instrument 2006	2006/34	28.9.06 58
	New Collective Investment Schemes Sourcebook (OTC Derivative Requirements and Other Miscellaneous Amendments) Instrument 2006	2006/47	25.10.06 59
	CRD (Consequential Amendments) Instrument 2006	2006/53	23.11.06 60
	Handbook Administration (No 4) Instrument 2006	2006/64	21.12.06 61
	New Collective Investment Schemes Sourcebook (Amendment) Instrument 2007	2007/15	22.2.07 63
	New Collective Investment Schemes Sourcebook (Amendment No 2) Instrument 2007	2007/25	26.4.07 65
	Record Keeping, Interprofessional Business and Simplified Prospectuses Instrument 2007	2007/34	24.5.07 66

CRED	Credit Unions		
	<i>First brought into force</i>	-	1.7.02 -
	Handbook Administration Instrument 2005	2005/9	17.2.05 41
	Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005	2005/37	16.6.05 45
	Enforcement (Settlement and Other Procedures) Instrument 2005	2005/54	19.10.05 48
	Supervision Manual (Mystery Shopping) Instrument 2005	2005/65	17.11.05 49
	Credit Unions Sourcebook (Common Ground Provisions) Instrument 2005	2005/67	17.11.05 49
	Fees Manual Instrument 2005	2005/69	15.12.05 50
	Handbook Administration (No 2) Instrument 2005	2005/73	15.12.05 50
	Money Laundering Provisions Instrument 2006	2006/1	26.1.06 51
	Fees Provisions Instrument 2006	2006/8	23.3.06 53
	Senior Management Arrangements, Systems and Controls (Markets in Financial Instruments and Capital Requirements Directives) Instrument 2006	2006/50	23.11.06 60
	CRD (Consequential Amendments) Instrument 2006	2006/53	23.11.06 60
	Credit Unions Sourcebook (Amendment No 7) Instrument 2006	2006/59	23.11.06 60
	Integrated Regulatory Reporting (Credit Institutions and Investment Firms) (No 2) Instrument 2006	2006/67	21.12.06 61
	Approved Persons Regime (Simplification and MiFID) Instrument 2007	2007/6	25.1.07 62

*ECO	Electronic Commerce Directive		
	<i>First brought into force</i>	-	21.8.02 -
	Handbook Administration Instrument 2005	2005/9	17.2.05 41
	Simplified Prospectus Instrument 2005	2005/23	21.4.05 43
	Passporting Instrument 2005	2005/70	15.12.05 50
	Home Reversion and Home Purchase Activities (Consequential Amendments to the Handbook) Instrument 2006	2006/37	25.10.06 59
	REVOKED BY Conduct of Business Sourcebook Instrument 2007	2007/33	24.5.07 66

ELM	Electronic Money		
	<i>First brought into force</i>	-	18.4.02 -
	Electronic Money Sourcebook (Amendment) Instrument 2005	2005/18	17.3.05 42
	Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005	2005/37	16.6.05 45
	Enforcement (Settlement and Other Procedures) Instrument 2005	2005/54	19.10.05 48
	Money Laundering Provisions Instrument 2006	2006/1	26.1.06 51
	CRD (Consequential Amendments) Instrument 2006	2006/53	23.11.06 60
	Integrated Regulatory Reporting (Credit Institutions and Investment Firms) (No 2) Instrument 2006	2006/67	21.12.06 61

LLD	Lloyd's		
	<i>First brought into force</i>	-	1.12.01 -
	Handbook Administration Instrument 2005	2005/9	17.2.05 41
	Lloyd's Sourcebook (Amendment No 3) Instrument 2005	2005/72	15.12.05 50
	Financial Reinsurance Instrument 2006	2006/27	28.9.06 58

Ref Code	Sourcebook or manual	No of Inst	Date of Inst	HN
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PROF	Professional Firms			
	<i>First brought into force</i>	-	1.12.01	-
	Fees (Miscellaneous) and Compensation Funding Instrument 2005	2005/17	17.3.05	42
	Periodic Fees (2005/2006) Instrument 2005	2005/28	19.5.05	44
	Fees Manual Instrument 2005	2005/69	15.12.05	50
	Money Laundering Provisions Instrument 2006	2006/1	26.1.06	51
	Annual Questionnaire for Authorised Professional Firms Instrument 2006	2006/18	25.5.06	55
	Senior Management Arrangements, Systems and Controls (Markets in Financial Instruments and Capital Requirements Directives) Instrument 2006	2006/50	23.11.06	60
	Passporting (MiFID) Instrument 2007	2007/8	25.1.07	62

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	-
	Handbook Administration Instrument 2005	2005/9	17.2.05	41
	Market Abuse Directive Instrument 2005	2005/15	17.3.05	41
	Periodic Fees (2005/2006) Instrument 2005	2005/28	19.5.05	44
	Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005	2005/37	16.6.05	45
	Disclosure Rules Fees and Periodic Fees (2005/2006) Instrument 2005	2005/39	16.6.05	45
	Fees Manual Instrument 2005	2005/69	15.12.05	50
	Senior Management Arrangements, Systems and Controls (Markets in Financial Instruments and Capital Requirements Directives) Instrument 2006	2006/50	23.11.06	60
	Markets (MiFID) Instrument 2007	2007/13	25.1.07	62
	Handbook Administration (No 5) Instrument 2007	2007/19	22.3.07	64

LISTING, PROSPECTUS AND DISCLOSURE

LR	Listing Rules			
	<i>First brought into force</i>	-	1.7.05	-
	Listing Rules Instrument 2005	2005/35	16.6.05	45
	Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005	2005/37	16.6.05	45
	Civil Partnerships Instrument 2005	2005/56	17.11.05	49
	Fees Manual Instrument 2005	2005/69	15.12.05	50
	Listing Rules Amendment Instrument 2006	2006/38	25.10.06	59
	CRD (Consequential Amendments) Instrument 2006	2006/53	23.11.06	60
	Transparency Obligations Directive (Disclosure and Transparency Rules) Instrument	2006/70	21.12.06	61
	Handbook Administration (No 5) Instrument 2007	2007/19	22.3.07	64

PR	Prospectus Rules			
	<i>First brought into force</i>	-	1.7.05	-
	Prospectus Rules Instrument 2005	2005/36	16.6.05	45
	Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005	2005/37	16.6.05	45
	Fees Manual Instrument 2005	2005/69	15.12.05	50

DTR	Disclosure Rules and Transparency Rules			
	<i>First brought into force</i>	-	1.7.05	-
	Market Abuse Directive (Disclosure Rules) Instrument 2005	2005/16	17.3.05	42
	Listing Rules and Prospectus Rules (Consequential Amendments) Instrument 2005	2005/37	16.6.05	45
	Disclosure Rules Fees and Periodic Fees (2005/2006) Instrument 2005	2005/39	16.6.05	45
	Fees Manual Instrument 2005	2005/69	15.12.05	50
	Transparency Obligations Directive (Disclosure and Transparency Rules) Instrument	2006/70	21.12.06	61
	Handbook Administration (No 5) Instrument 2007	2007/19	22.3.07	64

Instruments outside the Handbook

Ref Code	Sourcebook or manual		
Name of Instrument		No of Inst	Date of Inst
			HN

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	-
UKLA Fees Instrument 2005	2005/19	17.3.05	42
Listing Rules Fees Instrument 2005	2005/29	19.5.05	44
REVOKED by Listing Rules and UKLA Guidance Manual (Revocation) Instrument 2005	2005/38	16.6.05	45

See also under "Listing, Prospectus and Disclosure" in "Handbook instruments" (above)

Interim Permitted Persons			
<i>Interim Permitted Persons provisions brought into force:</i> - to the extent they relate to a specific part of the Handbook - otherwise	-	15.11.01 1.12.01	-
Interim Permitted General Insurance Intermediaries Instrument 2005	2005/1	10.1.05	40
Interim Permitted Persons (Personal Pensions) Instrument 2006	2006/36	28.9.06	58
Interim Permitted Persons (Home Reversion and Home Purchase Activities) Instrument 2006	2006/49	25.10.06	59

Pensions Review			
<i>Pensions Review provisions brought into force</i>	-	1.12.01	-
No amending instruments made since 1.1.05			

*Unauthorised Mutual Societies			
<i>Unauthorised mutuals registration fees rules brought into force</i>	-	17.1.02	-
Periodic Fees (Unauthorised Mutual Societies Registration)(2005/2006) Instrument 2005	2005/30	19.5.05	44
Periodic Fees (Unauthorised Mutual Societies Registration)(2006/2007) Instrument 2006	2006/20	25.5.06	55
Periodic Fees (Unauthorised Mutual Societies Registration)(2007/2008) Instrument 2007	2007/31	24.5.07	66

PERG	Perimeter Guidance manual		
<i>Regulatory Guide brought into force</i>	-	1.7.05	-
Perimeter Guidance Instrument 2005	2005/31	16.6.05	45
Perimeter Guidance (Amendment) Instrument 2005	2005/50	15.9.05	47
Civil Partnerships Instrument 2005	2005/56	17.11.05	49
Perimeter Guidance Manual (Application of E-money Provisions) Instrument 2005	2005/68	17.11.05	49
Passporting Instrument 2005	2005/70	15.12.05	50
Perimeter Guidance (Pension Term Assurance) Instrument 2006	2006/6	23.2.06	52
Perimeter Guidance (Property and Land Investment Schemes) Instrument 2006	2006/7	23.2.06	52
Perimeter Guidance (Pension Activities) Instrument 2006	2006/10	23.3.06	53
Handbook Administration (No 3) Instrument 2006	2006/21	22.6.06	56
Perimeter Guidance (Personal Pension Schemes) Instrument 2006	2006/35	28.9.06	58
Perimeter Guidance (Home Reversion and Home Purchase Activities) Instrument 2006	2006/48	25.10.06	59
Perimeter Guidance (MiFID and Recast CAD Scope) Instrument 2007	2007/20	22.3.07	64
Perimeter Guidance (MiFID Scope) Instrument 2007	2007/21	22.3.07	64

PERG is made and amended by instrument.

BSOG	Building Societies Regulatory Guide		
<i>Regulatory Guide brought into force</i>	-	1.7.07	-
Building Societies Regulatory Guide Instrument 2006	2006/61	23.11.06	60

BSOG is made and amended by instrument

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	Expired ²

¹ The expiry date of GN 4 is deferred until the implementation of the Integrated Prudential sourcebook (see Chapter 5 of HN 22).

² The text of GN 8 has been incorporated into the Handbook.

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. This table should be read in conjunction with Annex E (“What’s New”).

Module	Change	Instrument	When effective	Described in
Glossary	Removal of age and term conditions from the definition of a <i>pure protection contract</i>	Pure Protection Contract Definition (Removal of Age Limit) Instrument 2007	6.6.07	HN 65 Apr 2007 (paras 2.11 - 2.13)
	Completing the implementation of the Capital Requirements Directive (CRD)	CRD (Consequential Amendments) Instrument 2006 [FSA 2006/53]	1.11.07 (part)	HN 60 Nov 2006 (paras 2.2 - 2.12)
	Changes to the Handbook for the transposition of MiFID	Glossary (MiFID) Instrument 2007 [FSA 2007/1]	1.11.07	HN 62 Jan 2007 (para 2.3)
	Simplification of the Approved Persons regime	Approved Persons Regime (Simplification and MiFID) Instrument 2007 [FSA 2007/6]	1.11.07 (part)	HN 63 Feb 2007 (paras 2.8 - 2.10)
	Minor administrative corrections	Handbook Administration (No 5) Instrument 2007 [FSA 2007/19]	1.11.07 (part)	HN 64 Mar 2007 (para 2.15)
	New reporting requirements	Integrated Regulatory Reporting (Credit Institutions and Investment Firms) (No 2) Instrument 2006 [FSA 2006/67]	30.9.08 (part)	HN 61 Dec 2006 (paras 3.16 - 3.19)
PRIN	Changes to the Handbook for the transposition of MiFID	MiFID (Miscellaneous Amendments) Instrument 2007 [FSA 2007/9]	1.11.07	HN 62 Jan 2007 (paras 2.3 - 2.10)
SYSC	Implementation of unified rules (common platform) to secure effective management and internal control requirements	Senior Management Arrangements, Systems and Controls (Markets in Financial Instruments and Capital Requirements Directives) Instrument 2006 [FSA 2006/50]	1.11.07 (part)	HN 60 Nov 2006 (para 2.14)
	Changes to the Handbook for the transposition of MiFID	Client Assets Sourcebook (MiFID Business) Instrument 2007 [FSA 2007/4]	1.11.07	HN 62 Jan 2007 (paras 2.3 - 2.10)
	Simplification of the Approved Persons Regime	Approved Persons Regime (Simplification and MiFID) Instrument 2007 [FSA 2007/6]	1.11.07 (part)	HN 62 Jan 2007 (paras 2.3 - 2.10)
	Changes to the Handbook for the transposition of MiFID	MiFID (Miscellaneous Amendments) Instrument 2007 [FSA 2007/9]	1.11.07	HN 62 Jan 2007 (paras 2.3 -

Module	Change	Instrument	When effective	Described in
				2.10)
COND	Changes to the Handbook for the transposition of MiFID	MiFID (Miscellaneous Amendments) Instrument 2007 [FSA 2007/9]	1.11.07	HN 62 Jan 2007 (paras 2.3 – 2.10)
APER	Simplification of the Approved Persons regime	Approved Persons Regime (Simplification and MiFID) Instrument 2007 [FSA 2007/6]	1.11.07 (part)	HN 62 Jan 2007 (paras 2.3 – 2.10)
FIT	Simplification of the Approved Persons regime	Approved Persons Regime (Simplification and MiFID) Instrument 2007 [FSA 2007/6]	1.11.07 (part)	HN 62 Jan 2007 (paras 2.3 – 2.10)
GEN	Changes to the Handbook for the transposition of MiFID	MiFID (Miscellaneous Amendments) Instrument 2007 [FSA 2007/9]	1.11.07	HN 62 Jan 2007 (paras 2.3 – 2.10)
FEES	Simplification of the Approved Persons regime	Approved Persons Regime (Merging the Customer Functions) Instrument 2007 [FSA 2007/14]	1.11.07	HN 63 Feb 2007 (paras 2.8 – 2.10)
BIPRU	Completing the implementation of the Capital Requirements Directive (CRD)	Prudential Sourcebook for Banks, Building Societies and Investment Firms (Transitional Provisions and Schedules) Instrument 2006 [FSA 2006/52]	1.11.07 (part)	HN 60 Nov 2006 (paras 2.2 – 2.12)
	Changes to the Handbook for the transposition of MiFID	MiFID (Miscellaneous Amendments) Instrument 2007 [FSA 2007/9]	1.11.07	HN 62 Jan 2007 (paras 2.3 – 2.10)
	Creation of BIPRU	Prudential Sourcebook for Banks, Building Societies and Investment Firms Instrument 2006 [FSA 2006/41]	1.1.08 (part)	HN 59 Oct 2006 (paras 2.31 – 2.35)
	Minor administrative corrections	Handbook Administration (No 5) Instrument 2007 [FSA 2007/19]	1.1.08 (part)	HN 64 Mar 2007 (para 2.15)
INSPRU	Simplification of the Approved Persons regime	Approved Persons Regime (Simplification and MiFID) Instrument 2007 [FSA 2007/6]	1.11.07 (part)	HN 62 Jan 2007 (paras 2.3 – 2.10)
MIPRU	Changes to the Handbook for the transposition of MiFID	Interim Prudential Sourcebook Investment Businesses (exempt CAD firms) Instrument 2007 [FSA 2007/2]	1.11.07	HN 62 Jan 2007 (paras 2.3 – 2.10)
	Simplification of the Approved Persons regime	Approved Persons Regime (Simplification and MiFID) Instrument 2007 [FSA 2007/6]	1.11.07 (part)	HN 62 Jan 2007 (paras 2.3 – 2.10)
IPRU(INV)	Changes to the Handbook for the transposition of MiFID	Interim Prudential Sourcebook Investment Businesses (exempt CAD firms) Instrument 2007 [FSA 2007/2]	1.11.07	HN 62 Jan 2007 (paras 2.3 – 2.10)

Module	Change	Instrument	When effective	Described in
	Changes to the Handbook for the transposition of MiFID	Client Assets sourcebook (MiFID Business) Instrument 2007 [FSA 2007/4]	1.11.07	HN 62 Jan 2007 (paras 2.3 – 2.10)
COB	Changes to COB for the transposition of MiFID	Conduct of Business Sourcebook (MiFID Transposition) Instrument 2007 [FSA 2007/3]	1.11.07	HN 62 Jan 2007 (paras 2.3 – 2.10)
ICOB	Removal of age and term conditions from the definition of a <i>pure protection contract</i>	Pure Protection Contract Definition (Removal of Age Limit) Instrument 2007	6.6.07	HN 65 Apr 2007 (paras 2.11 – 2.13)
CASS	Implementation of unified rules (common platform) to secure effective management and internal control requirements	Senior Management Arrangements, Systems and Controls (Markets in Financial Instruments and Capital Requirements Directives) Instrument 2006 [FSA 2006/50]	1.11.07 (<i>part</i>)	HN 60 Nov 2006 (para 2.14)
	Changes to the Handbook for the transposition of MiFID	Client Assets Sourcebook (MiFID Business) Instrument 2007 [FSA 2007/4]	1.11.07	HN 62 Jan 2007 (paras 2.3 – 2.10)
MAR	Implementation of unified rules (common platform) to secure effective management and internal control requirements	Senior Management Arrangements, Systems and Controls (Markets in Financial Instruments and Capital Requirements Directives) Instrument 2006 [FSA 2006/50]	1.11.07 (<i>part</i>)	HN 60 Nov 2006 (para 2.14)
	Changes to the Handbook for the transposition of MiFID	Markets (MiFID) Instrument 2007 [FSA 2007/13]	1.11.07	HN 62 Jan 2007 (paras 2.3 – 2.10)
	Minor administrative corrections	Handbook Administration (No 5) Instrument 2007 [FSA 2007/19]	1.11.07	HN 64 Mar 2007 (para 2.15)
TC	Changes to the Handbook for the transposition of MiFID	MiFID (Miscellaneous Amendments) Instrument 2007 [FSA 2007/9]	1.11.07	HN 62 Jan 2007 (paras 2.3 – 2.10)
	Simplification of the Approved Persons regime	Approved Persons Regime (Merging the Customer Functions) Instrument 2007 [FSA 2007/14]	1.11.07	HN 63 Feb 2007 (paras 2.8 – 2.10)
SUP	Introduction of revised financial reporting requirements for firms undertaking investment activities	Integrated Regulatory Reporting Instrument 2007 [FSA 2007/10]	1.11.07 1.1.08 1.2.08 1.1.09 1.7.09	HN 62 Jan 2007 (paras 2.3 – 2.10)
	Changes to the Handbook for the transposition of MiFID	Client Assets sourcebook (MiFID Business) Instrument 2007 [FSA 2007/4]	1.11.07	HN 62 Jan 2007 (paras 2.3 – 2.10)
	Simplification of the	Approved Persons Regime	1.11.07 (<i>part</i>)	HN 62 Jan 2007

Module	Change	Instrument	When effective	Described in
	Approved Persons regime	(Simplification and MiFID) Instrument 2007 [FSA 2007/6]		(paras 2.3 – 2.10)
	Changes to the Handbook for the transposition of MiFID	Passporting (MiFID) Instrument 2007 [FSA 2007/8]	1.11.07 (<i>part</i>)	HN 62 Jan 2007 (paras 2.3 – 2.10)
	Changes to the Handbook for the transposition of MiFID	MiFID (Miscellaneous Amendments) Instrument 2007 [FSA 2007/9]	1.11.07	HN 62 Jan 2007 (paras 2.3 – 2.10)
	Changes to the Handbook for the transposition of MiFID	Markets (MiFID) Instrument 2007 [FSA 2007/13]	1.11.07	HN 62 Jan 2007 (paras 2.3 – 2.10)
	Simplification of the Approved Persons regime	Approved Persons Regime (Merging the Customer Functions) Instrument 2007 [FSA 2007/14]	1.11.07 (<i>part</i>)	HN 63 Feb 2007 (paras 2.8 – 2.10)
	Changes to regulatory reporting requirements	Integrated Regulatory Reporting (Credit Institutions and Investment Firms) Instrument 2006 (FSA 2006/46)	21.1.08 (<i>part</i>)	HN 59 Oct 2006 (para 2.57)
	New reporting requirements	Integrated Regulatory Reporting (Credit Institutions and Investment Firms) Second Instrument 2006 (FSA 2006/67)	30.9.08 (<i>part</i>)	HN 61 Dec 2006 (paras 3.16 – 3.19)
DEC	Changes to the Handbook for the transposition of MiFID	Markets (MiFID) Instrument 2007 [FSA 2007/13]	1.11.07	HN 62 Jan 2007 (paras 2.3 – 2.10)
DISP	Changes to DISP for the transposition of MiFID	Disputes Resolution: Complaints (MiFID) Instrument 2007 [FSA 2007/12]	1.11.07	HN 62 Jan 2007 (paras 2.4 – 2.9)
COMP	Changes to the Handbook for the transposition of MiFID	MiFID (Miscellaneous Amendments) Instrument 2007 [FSA 2007/9]	1.11.07	HN 62 Jan 2007 (paras 2.3 – 2.10)
CRED	Simplification of the Approved Persons regime	Approved Persons Regime (Simplification and MiFID) Instrument 2007 [FSA 2007/6]	1.11.07 (<i>part</i>)	HN 62 Jan 2007 (paras 2.3 – 2.10)
	New reporting requirements	Integrated Regulatory Reporting (Credit Institutions and Investment Firms) (No 2) Instrument 2006 [FSA 2006/67]	1.1.08 (<i>part</i>)	HN 61 Dec 2006 (paras 3.16 – 3.19)
ELM	New reporting requirements	Integrated Regulatory Reporting (Credit Institutions and Investment Firms) (No 2) Instrument 2006 [FSA 2006/67]	1.1.09 (<i>part</i>)	HN 61 Dec 2006 (paras 3.16 – 3.19)

Module	Change	Instrument	When effective	Described in
REC	Changes to the Handbook for the transposition of MiFID	Markets (MiFID) Instrument 2007 [FSA 2007/13]	1.11.07	HN 62 Jan 2007 (paras 2.3 – 2.10)
	Minor administrative corrections	Handbook Administration (No 5) Instrument 2007 [FSA 2007/19]	1.11.07	HN 64 Mar 2007 (para 2.15)

PERG	New perimeter guidance on the scopes of directives	Perimeter Guidance (MiFID and Recast CAD Scope) Instrument 2007 [FSA 2007/20]	1.11.07	HN 64 Mar 2007 (para 2.15)
	New perimeter guidance on the scopes of directives	Perimeter Guidance (MiFID Scope) Instrument 207 [FSA 2007/21]	1.11.07	HN 64 Mar 2007 (para 2.15)

What's New in May 2007?

Module	Change	Instrument	When effective	Described in paragraphs
Glossary	Changes to implement the Fifth Motor Insurance Directive	Fifth Motor Insurance Directive Instrument 2007 [FSA 2007/29]	11.6.07*	2.29 – 2.32
	Amendments to Glossary as a result of introduction of COBS	Glossary (Conduct of Business and Other Sourcebooks) Instrument 2007 [FSA 2007/32]	1.11.07	2.3 – 2.5
SYSC	Changes to certain record-keeping requirements	Record Keeping, Interprofessional Business and Simplified Prospectuses Instrument 2007 [FSA 2007/34]	1.11.07	2.6 – 2.11
FEES	New periodic fees and new FOS general levy rates for 2007/2008	Periodic Fees (2007/2008) Instrument 2007 [FSA 2007/26]	1.6.07	2.12 – 2.16
BIPRU	Clarification relating to prudential rules for new category of BIPRU investment firms	MiFID (Miscellaneous Amendments) (No 2) Instrument 2007 [FSA 2007/27]	1.11.07	2.18 – 2.19
IPRU(INV)	Clarification relating to prudential rules for new category of BIPRU investment firms	MiFID (Miscellaneous Amendments) (No 2) Instrument 2007 [FSA 2007/27]	1.11.07	2.18 – 2.19
	Revisions to reflect recent EU Directive amendments	Capital Requirements Directive (Consequential Amendments) (No 2) Instrument 2007 [FSA 2007/28]	1.11.07	2.20 – 2.24
	Disapplication of certain record-keeping requirements	Record Keeping, Interprofessional Business and Simplified Prospectuses Instrument 2007 [FSA 2007/34]	1.11.07	2.6 – 2.11
COB	Revocation of COB	Conduct of Business Sourcebook Instrument 2007 [FSA 2007/33]	1.11.07	2.27 – 2.28
COBS	New Conduct of Business sourcebook	Conduct of Business Sourcebook Instrument 2007 [FSA 2007/33]	1.11.07	2.27 – 2.28
ICOB	Changes to implement the Fifth Motor Insurance Directive	Fifth Motor Insurance Directive Instrument 2007 [FSA 2007/29]	11.6.07	2.29 – 2.32

MAR	Deletion of Inter-Professional Conduct chapter of MAR	Record Keeping, Interprofessional Business and Simplified Prospectuses Instrument 2007 [FSA 2007/34]	1.11.07	2.6 – 2.11
SUP	New periodic fees and new FOS general levy rates for 2007/2008	Periodic Fees (2007/2008) Instrument 2007 [FSA 2007/26]	1.6.07	2.12 – 2.16
	Clarification relating to prudential rules for new category of BIPRU investment firms	MiFID (Miscellaneous Amendments) (No 2) Instrument 2007 [FSA 2007/27]	1.11.07	2.18 – 2.19
	Revisions to reflect recent EU Directive amendments	Capital Requirements Directive (Consequential Amendments) (No 2) Instrument 2007 [FSA 2007/28]	1.11.07	2.20 – 2.24
	Clarification of certain reporting requirements	Mortgage Lending and Administration Return (MLAR): Reporting (Amendment) Instrument 2007 [FSA 2007/30]	1.6.07	2.37 – 2.38
COLL	New provisions relating to simplified prospectuses	Record Keeping, Interprofessional Business and Simplified Prospectuses Instrument 2007 [FSA 2007/34]	1.11.07	2.6 – 2.11
ECO	Revocation of ECO	Conduct of Business Sourcebook Instrument 2007 [FSA 2007/33]	1.11.07	2.27 – 2.28
Unauthorised Mutual Societies	New periodic fees for 2007/2008	Periodic Fees (Unauthorised Mutual Societies Registration) (2007/2008) Instrument 2007 [FSA 2007/31]	1.6.07	3.2 – 3.3

* One amendment to the Glossary, made by this instrument (FSA 2007/29), will come into force on a date to be specified later.

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