

## List of non-legal corrections and clarifications in the FCA and PRA handbooks

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

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

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
PRA CR	Superscript added with a link to the original making instrument	Hyperlink added	17.01.15
GEN Sch 4.6G	Amended in accordance with FCA 2014/59:  Article 4 (Statements of policy) of the Financial Services Act 2012 (Consumer Credit) Order 2013  <u>Regulations 28 (Statements of policy) and 29 (Application of Part 26 of the 2000 Act) of the Immigration Regulations</u>	Administrative Change	04.02.15
SUP 16.12.12	Form FIN068 added in accordance with FCA 2013/78.	Administrative Change	04.02.15
CASS 6.2.5R	From 1 June 2015, amended in accordance with FCA 2014/36:  A firm may only register or record legal title to its own applicable asset in the same name as that in which legal title to a client's safe custody asset is registered or recorded <u>if</u> the firm's applicable asset is separately identified from the client's safe custody asset in the firm's records, and either or both of the conditions in (1) and (2) are met <del>±</del> .	Administrative change	04.02.15
CASS	Italics added to 'trustee firm' in accordance with FCA 2014/36.	Administrative	04.02.15

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
7A1.1AR		change	
CASS 7.2.17A and 17B	Provisions added to the PDF version of the Handbook.	Administrative change	04.02.15
CREDS 9 Annex 1	Hyperlink to complaints return form added.	Hyperlink added	04.02.15
CASS 11.13.4R	Added the words below in accordance with FCA 2014/12: (1) all client money: (a) held in the CASS debt management firm's client bank accounts; and (b) received by the CASS debt management firm on behalf of a client but not yet paid into the firm's client bank accounts; <u>is treated as pooled together to form a notional pool;</u>	Administrative change	04.02.15
DTR 1.1, 4.1	Added the following note: <b>[Note:</b> ESMA has also issued guidelines under article 16(3) of the ESMA Regulation on enforcement of financial information <a href="http://www.esma.europa.eu/system/files/2014-807_-_final_report_on_esma_guidelines_on_enforcement_of_financial_information.pdf">http://www.esma.europa.eu/system/files/2014-807 - _final_report_on_esma_guidelines_on_enforcement_of_financial_information.pdf</a> ]	Administrative change	04.02.15
SUP 16.12.10 R (2), (3)	Provisions redesignated as PRA only.	Administrative change	04.02.15
Glossary	Amended the definition of 'regulatory information service or RIS' in accordance with FCA 2014/9: (B) In the FCA Handbook: (a) ... (b) an <i>incoming information society service</i> that has its <i>establishment</i> in an <i>EEA State</i> other than the <i>United Kingdom</i> and that disseminates <i>regulated information</i> in accordance with the	Administrative Change	10.04.15

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
	minimum standards set out in article 12 of the <i>TD implementing Directive</i> ; or (c) ...		
FCA 2015/8	On the instruments by date page, changed the name of this instrument from 'Collective Investment Schemes Sourcebook (Accounting Amendments) (No 2) Instrument 2015' to 'Building Societies Regulatory Guide (Revocation) Instrument 2015'.	Administrative Change	17.04.15
SYSC 7.1 and SUP 15.3.11	Changed the destination of hyperlinks 'CRR' from the definition of 'CRR' (capital resources requirements) to the definition of 'capital requirements regulation'.	Corrected hyperlink	17.04.15
IPRU INV Table 3-173A	Transposition of numerator and denominator in the calculation of NGR (net-to-gross ratio).	Administrative Change	01.05.15
SUP 16 Ann 19AA	Form given the title 'Mortgage Lenders & Administrators Return ('MLAR') – sub-forms for second charge regulated mortgage activity'.	Administrative Change	01.05.15
MIPRU 4.2F.19	Correction of designation from 'R' to 'G' in accordance with FCA 2015/17.	Administrative Change	15.06.15
DISP 2.8.2R	Amended in accordance with FCA 2015/25:  (5) the respondent has consented to the Ombudsman considering the complaint where the time limits in DISP 2.8.2 R or DISP 2.8.7 R have expired (but this does not apply to a "relevant complaint" within the meaning of section 404B(3) of <del>FSMA</del> the Act).	Administrative Change	15.06.15

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change						
ICOB 4 Annex 1	Change tracking marks removed from the View as PDF version.	Administrative Change	15.06.15						
SYSC 1.1A.1G	<p>Amended in accordance with FCA 2015/16:</p> <p>The application of this sourcebook is summarised at a high level in the following table. The detailed application is cut back in SYSC 1 Annex 1 and in the text of each chapter.</p> <table><tr><th>Type of firm</th><th>Applicable chapters</th></tr><tr><td><i>Insurer</i></td><td>Chapters 2, 3, <del>11</del> <u>12</u> to 18, 21</td></tr><tr><td>...</td><td></td></tr></table>	Type of firm	Applicable chapters	<i>Insurer</i>	Chapters 2, 3, <del>11</del> <u>12</u> to 18, 21	...		Administrative Change	15.06.15
Type of firm	Applicable chapters								
<i>Insurer</i>	Chapters 2, 3, <del>11</del> <u>12</u> to 18, 21								
...									
LR 15.4.8A	Restored LR 15.4.8A to the View as PDF version in accordance with FCA 2015/3.	Administrative Change	15.06.15						
CONC 8.2.4	Corrected destination of the hyperlink for the Money Advice Service	Corrected hyperlink	15.06.15						

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change								
FEES 6 Ann 3A	The table formatting has been corrected, and shading removed from the table headers in accordance with FCA 2013/35.	Administrative Change	15.06.15								
CREDS 1.1.1	Amended in accordance with FSA 2011/71:  (1) The Credit Unions sourcebook, <u>CREDS</u> for short, is the specialist sourcebook for <u>credit unions</u> .	Administrative Change	15.06.15								
FEES 4 Ann 6	Amended as follows:	Administrative Change	15.06.15								
	Part 1 - Periodic fees for UK recognised investment exchanges										
	<table><tr><td>Name of UK recognised body</td><td>Amount payable</td></tr><tr><td>ICE Futures Europe Ltd</td><td>£890,000</td></tr><tr><td>LIFFE Administration and Management</td><td>£890,000</td></tr><tr><td>...</td><td></td></tr></table>			Name of UK recognised body	Amount payable	ICE Futures Europe Ltd	£890,000	LIFFE Administration and Management	£890,000	...	
	Name of UK recognised body			Amount payable							
	ICE Futures Europe Ltd			£890,000							
	LIFFE Administration and Management			£890,000							
...											
MCOB 13.3.9	The link to glossary term 'mortgage administrator' amended to resolve to the correct location.	Corrected hyperlink	15.06.15								
Glossary	Amended the definition of 'Regulated mortgage contract' in accordance with FCA 2015/18:  (B) the obligation of the borrower to repay is secured by a mortgage on land in the EEA, at least 40% of which is used, or is intended to be used, <u>in the case of credit provided to an individual, as or in connection with a dwelling; or (in the case of credit provided to a trustee which is not an</u>	Administrative Change	15.06.15								

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
	<u>individual</u> ) as or in connection with a dwelling by an individual who is a beneficiary of the trust, or by a <u>related</u> person who is in relation to the borrower.		
MCOB 4.4A.34	Added in accordance with FCA 2015/18.	Administrative Change	15.06.15
GENPRU TP8	Removed from the PRA Rulebook.	Administrative Change	15.06.15
MCOB 4.4A.6G	Amended in accordance with FCA 2015/46:  The disclosure required by MCOB 4.4A.1R (1), <del>MCOB 4.4A.1R(2)</del> <u>MCOB 4.4A.2R</u> and <del>MCOB 4.4A.1R (1)</del> <u>MCOB 4.4A.4R (1)</u> about limitations in product range and direct deals should be expressed in simple, clear terms. ...	Administrative Change	15.06.15
Financial Crime Guide Part 2	Amended in accordance with FSA 2011/75:  <b>Box 5.1: Firms' implementation of a risk-based approach to AML</b> Examples of good practice: • One large firm's procedures required it to undertake periodic Know Your Customer (KYC)/Customer Due Diligence (CDD) reviews of existing clients.	Administrative Change	13.07.15
FEES 3.2.7R	Amended in accordance with FCA 2013/33:  In column (1) of row (ga)(i) the words "regulated activity" italicised.	Administrative Change	13.07.15

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
TC App 4.1	Removed a line from the table that was a formatting error.	HTML formatting change	13.07.15
CASS 6.6.9	Designation changed from rule to guidance, in accordance with FCA 2014/36.	Administrative Change	13.07.15
REC 6.3	Superscript 2 hyperlink corrected from <a href="http://media.fshandbook.info/Legislation/13/13.27.pdf">http://media.fshandbook.info/Legislation/13/13.27.pdf</a> to <a href="http://media.fshandbook.info/Legislation/2013/FCA_2013.27.pdf">http://media.fshandbook.info/Legislation/2013/FCA_2013.27.pdf</a> .	Hyperlink Change	13.07.15
DTR 1 Annex 2	Space added after "DTR 1 Annex 2".	Administrative Change	13.07.15
DTR 1A.4	The list of superscripts has been updated to include a link to FCA 2013/40.	Hyperlink Change	13.07.15
IPRU(INV) 5.2.3(3)(a)R	Amended in accordance with FCA 2013/50: (i) £4,000,000 for a firm which is a trustee of an authorised unit trust scheme or a depositary of an ICVC <u>or ACS</u> ;	Administrative Change	13.07.15
Depositor Protection (CRR, Non-CRR and Non-	Note added under rule 4.2 and existing note: ... save that additional compensation may be payable in cases to which 4.3 applies. [Note: Art. 6(1) of the <i>DGSD</i> ] [Note: Regulation 7A of the <i>deposit guarantee scheme regulations</i> provides for a transitional	Handbook Text Change Request	24.07.15

# FCA UNRESTRICTED

FCA or PRA Handbooks reference	Text of change made	Reason for change	Published date of change
Authorised Persons) 4.2	<u>maximum compensation level of £85,000 until 31 December 2015 for depositors who were, or would have been, eligible for compensation before 3 July 2015 and are eligible for compensation on and after 3 July 2015.]</u>		
Incoming Firms and Third Country Firms 4.1	Hyperlink added to Branch Return Form at universe resource locator <a href="http://www.bankofengland.co.uk/pradocuments/crddiv/branchreturntemplate.xls">http://www.bankofengland.co.uk/pradocuments/crddiv/branchreturntemplate.xls</a>	Handbook Text Change Request	24.07.15
FEES 4.3.14	Amended in accordance with FCA 2015/36 and FOS 2015/5: ... or the FCA has exercised its powers under article 13 (Revocation ...	Administrative Change	24.07.15
MCOB 5A Annexes 1 and 2	Designation changed from guidance to rule, in accordance with FCA 2015/18.	Administrative Change	24 July

**List last updated: August 2015**

If you have any comments on this list please email [handbookproduction@fca.org.uk](mailto:handbookproduction@fca.org.uk).