

HANDBOOK ADMINISTRATION (NO 36) INSTRUMENT 2014**Powers exercised**

- A. The Financial Conduct Authority makes this instrument in the exercise of the powers and related provisions listed in Schedule 4 (Powers exercised) to the General Provisions of the Handbook.
- B. The rule-making powers referred to above are specified for the purpose of section 138G(2) (Rule-making instruments) of the Financial Services and Markets Act 2000.

Commencement

- C. This instrument comes into force as follows:
- (1) Part 2 of Annex L (CASS) and Part 2 of Annex N (SUP) come into force on 1 June 2015;
 - (2) the remainder of this instrument comes into force on 1 January 2015.

Amendments to the FCA Handbook

- D. The modules of the FCA's Handbook of rules and guidance listed in column (1) below are amended in accordance with the Annexes to this instrument listed in column (2).

(1)	(2)
Glossary of definitions	Annex A
Senior Management Arrangements, Systems and Controls sourcebook (SYSC)	Annex B
Statements of Principle and Code of Practice for Approved Persons (APER)	Annex C
General Provisions (GEN)	Annex D
Fees manual (FEES)	Annex E
Prudential sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries (MIPRU)	Annex F
Interim Prudential sourcebook for Investment Firms (IPRU(INV))	Annex G
Interim Prudential sourcebook for Friendly Societies (IPRU(FSOC))	Annex H
Conduct of Business sourcebook (COBS)	Annex I
Insurance: Conduct of Business sourcebook (ICOBS)	Annex J
Mortgages and Home Finance: Conduct of Business sourcebook (MCOB)	Annex K
Client Assets sourcebook (CASS)	Annex L
Market Conduct sourcebook (MAR)	Annex M
Supervision manual (SUP)	Annex N
Decision Procedure and Penalties manual (DEPP)	Annex O
Collective Investment Schemes sourcebook (COLL)	Annex P
Consumer Credit sourcebook (CONC)	Annex Q
Investment Funds sourcebook (FUND)	Annex R
Disclosure Rules and Transparency Rules sourcebook (DTR)	Annex S

Citation

- E. This instrument may be cited as the Handbook Administration (No 36) Instrument 2014.

By order of the Board of the Financial Conduct Authority
11 December 2014

Annex A

Amendments to the Glossary of definitions

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

[*Editor's Note:* The change to the definition of “management expenses levy” confirms this amendment which has already been made administratively.]

<i>actuarial body</i>	the Institute of Actuaries or the <u>and</u> Faculty of Actuaries.
<i>management expenses levy</i>	a levy imposed by the FSCS on <i>participant firms</i> to meet the <i>management expenses</i> and which is made up of one or more of a base cost levy <u>base cost levy</u> and a <i>specific costs levy</i> , each <i>participant firm's</i> share being calculated in accordance with FEES 6.4.
<i>market abuse (misuse of information)</i>	<p>(1) (in accordance with section 118(4) of the Act (Market abuse)) <u>the <i>behaviour</i> described in section 118(4) of the Act, which is <i>behaviour</i> (not falling within sections 118(2) or (3) of the Act):</u></p> <p>(a) based on information which is not generally available to those using the market but which, if available to a <i>regular user</i> of the market, would be, or would be likely to be, regarded by him as relevant when deciding the terms on which transactions in <i>qualifying investments</i> should be effected; and</p> <p>(b) likely to be regarded by a <i>regular user</i> of the market as a failure on the part of the <i>person</i> concerned to observe the standards of <i>behaviour</i> reasonably expected of a <i>person</i> in his position in relation to the market.</p> <p>(2) (in accordance with section 118(4) of the Act (Market abuse) as modified by the <i>RAP Regulations</i>) <u>the <i>behaviour</i> described in section 118(4) of the Act as modified by the <i>RAP Regulations</i>, which is <i>behaviour</i> (not falling within sections 118(2) or (3) of the Act):</u></p> <p>(a) based on information which is not generally available to those using the auction platform but which, if available to a <i>regular user</i> of the auction platform, would be, or would be likely to be, regarded by him as relevant when deciding the terms on which transactions in <i>qualifying investments</i> should be effected; and</p> <p>(b) likely to be regarded by a <i>regular user</i> of the auction platform as a failure on the part of the <i>person</i> concerned to observe the standards of <i>behaviour</i> reasonably expected of a <i>person</i> in his position in relation to the</p>

~~auction platform.~~ [deleted]

Annex B

**Amendments to the Senior Management Arrangements, Systems and Controls
sourcebook (SYSC)**

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

**TP 2 Firms other than common platform firms, insurers, managing agents and
the Society**

(1)	(2)	(3)	(4)	(5)	(6)
	Material to which the transitional provision applies		Transitional provision	Transitional provision: dates in force	Handbook provisions coming into force
2.1	...				
2.2	The changes to SYSC set out in Annex D of the Alternative Investment Fund Managers Directive Instrument 2013	R	(1) Where a <i>firm</i> meets the conditions in (2) the changes effected by the Annex listed in (2) do not apply and therefore the provisions in SYSC amended by that Annex will continue to apply as they were in force as at 21 July 2013. (2) The conditions are: (a) the <i>firm</i> falls within regulation 72(1) of the AIFMD UK regulation; and (b) the <i>firm</i> does not have a <i>Part 4A permission to manage an AIF</i> . [expired]	From 22 July 2013 until 21 July 2014	22 July 2013
2.3	...				
2.4	SYSC 4.1.8AR to 4.1.8ER and 4.1.9AR	R	The <i>rules</i> listed in column (2) do not apply to an <i>operator of an electronic system in relation to lending</i> who holds an <i>interim permission</i> . [expired]	From 1 April 2014 to 30 September 2014	1 April 2014

TP 3 Remuneration code

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6	R	Until 1 January 2012, SYSC 19A.3.54R and SYSC 19A Annex 1 (on voiding and recovery) apply only in relation to a <i>firm</i> that was subject to the version of the <i>Remuneration Code</i> that applied before 1 January 2011. [expired]					
...							
7	G	(1)	<p>This <i>guidance</i> applies to a <i>firm</i> to which the <i>Remuneration Code</i> applies, where both of the following conditions are satisfied:</p> <table border="1" data-bbox="432 510 1414 689"> <tr> <td data-bbox="432 510 517 584">(a)</td> <td data-bbox="517 510 1414 584">condition 1 is that the <i>firm</i> is a non-listed <i>firm</i>; and</td> </tr> <tr> <td data-bbox="432 584 517 689">(b)</td> <td data-bbox="517 584 1414 689">condition 2 is that any <i>parent undertaking</i> of the <i>firm</i> is a non-listed <i>undertaking</i>.</td> </tr> </table>	(a)	condition 1 is that the <i>firm</i> is a non-listed <i>firm</i> ; and	(b)	condition 2 is that any <i>parent undertaking</i> of the <i>firm</i> is a non-listed <i>undertaking</i> .
(a)	condition 1 is that the <i>firm</i> is a non-listed <i>firm</i> ; and						
(b)	condition 2 is that any <i>parent undertaking</i> of the <i>firm</i> is a non-listed <i>undertaking</i> .						
(2)	<p>The <i>FSA</i> considers that, where each of the conditions set out below is satisfied, a <i>firm</i> to which this <i>guidance</i> applies might (but will not necessarily) be able to rely on the proportionality provisions of SYSC 4.1.2R and the <i>remuneration principles proportionality rule</i> (of SYSC 19A.3.3R) to justify not complying with the requirement to pay at least 50% of variable <i>remuneration</i> in <i>shares</i> or other non-cash instruments (SYSC 19A.3.47R).</p>						
(a)	<p>Condition 1 is that the <i>firm</i> is taking the necessary steps to comply with the requirement as soon as reasonably possible and, in any event, by July 2012.</p>						
(b)	<p>Condition 2 relates to the proportion of cash that would have been issued in <i>shares</i> or other non-cash instruments had SYSC 19A.3.47R been complied with (“relevant cash”). The relevant cash should not be paid at the point in time that the <i>shares</i> or other non-cash instruments would have vested. This is because the <i>shares</i> or other non-cash instruments continue to have risk-alignment features following vesting due to the requirement for the <i>firm</i> to apply an appropriate retention policy (SYSC 19A.3.47R(2)). Instead, the <i>firm</i> should pay the relevant cash following a period of deferral, the length of which should mirror the retention policy that would have been applied had SYSC 19A.3.47R been complied with. Where the relevant cash is already subject to deferral in accordance with SYSC 19A.3.49R, this period of deferral should be added to the period determined under SYSC 19A.3.49R. The relevant cash should be subject to performance adjustment in accordance with Remuneration Principle 12(h) (SYSC 19A.3.51R to SYSC 19A.3.53G) until it vests.</p>						
(c)	<p>Condition 3 is that the <i>firm</i> has adopted and is maintaining specific and effective arrangements, processes and mechanisms to manage the risks raised by its non-compliance with SYSC 19A.3.47R.</p>						
(3)	<p>The <i>guidance</i> in (1) to (2) ceases to have effect on 1 July 2012. As a result this <i>guidance</i> does not apply to <i>remuneration</i> which vests on or</p>						

		after 1 July 2012 (including <i>remuneration</i> awarded before 1 July 2012, but where deferral under SYSC 19A.3.49R leads to it vesting on or after 1 July 2012). <u>[expired]</u>
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TP 4 Transitional Provision: Combined Code [expired]

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision	(5) Transitional provision: dates in force	(6) Handbook provisions: coming into force
1.	SYSC 2.1.6G, SYSC 3.1.3G and SYSC 4.4.6G	R	References to provisions in the UK Corporate Governance Code are to be read as references to the equivalent provisions in the Combined Code for accounting periods beginning before 29 June 2010. <u>[expired]</u>	From 29 June 2010 to 28 December 2011	6 August 2010

Annex C

Amendments to the Statements of Principle and Code of Practice for Approved Persons (APER)

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

TP 1 Transitional Provisions

...

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision	(5) Transitional provision: dates in force	(6) Handbook provision coming into force
1.	APER 3.1.9G	G	References to provisions in the <i>UK Corporate Governance Code</i> are to be read as references to the equivalent provisions in the <i>Combined Code</i> for accounting periods beginning before 29 June 2010. <u>[expired]</u>	From 29 June 2010 to 28 December 2011	6 August 2010

Annex D

Amendments to the General Provisions (GEN)

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

TP 1.3(3) Transitional Provisions applying to GEN only

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision	(5) Transitional provision: dates in force	(6) Handbook provision coming into force
...					
9	<i>GEN 5 Annex 1G</i>	G	A firm may continue to use a keyfacts logo which is not accompanied by a regulatory mark (®). [expired]	From 6 November 2006 to 6 November 2007	6 November 2006
10	<i>GEN 4.3.1R</i>	R	(1) For the purpose of this rule, a regulated activity does not include a home purchase activity or home reversion activity. (2) If a firm in a letter (or electronic equivalent) which it or its employees send to a customer, with a view to or in connection with the firm carrying out a home purchase activity or a reversion activity, makes a statement about its statutory or regulated status under the Act for carrying on that regulated activity, the firm must include the disclosure in GEN 4 Annex 1R in that letter. [expired]	From 6 April 2007 for six months	6 April 2007
11	<i>GEN 4.5</i>	R	(1) A firm is not required to comply with GEN 4.5. (2) In relation to the regulated activity of accepting deposits, an incoming EEA firm	From 31 October 2008 to 30 September 2009.	31 October 2008

			may not rely on this transitional rule and must comply with <i>GEN</i> 4.5. [expired]		
12	<i>GEN</i> 4 Annex 1R	R	(1) A firm may comply with <i>GEN</i> 4 Annex 1R as in force at 30 October 2008. (2) In relation to the regulated activity of accepting deposits, an incoming EEA firm may not rely on this transitional rule and must comply with <i>GEN</i> 4.5. [expired]	From 31 October 2008 to 30 September 2009.	31 October 2008
13	<i>GEN</i> 4.3.1R, <i>GEN</i> 4 Annex 1R and <i>GEN</i> 4 Annex 1A	R	A firm may comply with <i>GEN</i> 4.3.1R and <i>GEN</i> 4 Annex 1R as in force on 31 March 2013. [expired]	From 1 April 2013 till 1 April 2014	1 April 2013
14	<i>GEN</i> 4.5.3R and <i>GEN</i> 4.5.4R	R	A firm can continue to make statements about authorisation and regulation by the FSA as long as such statements would not have breached <i>GEN</i> 4.5.3R and <i>GEN</i> 4.5.4R if made on 31 March 2013. [expired]	From 1 April 2013 till 1 April 2014	1 April 2013

...

TP 3 Transitional Provision in relation to the Alternative Investment Fund Managers Directive Instrument 2013

...

Table 2: Transitional Provision applying across the FCA and PRA Handbooks

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision	(5) Transitional provision: dates in force	(6) Handbook provisions coming into force
1	Every provision in the <i>FCA Handbook</i> , unless the context requires otherwise.	R	All provisions in the <i>FCA Handbook</i> must be interpreted as far as possible in a manner giving effect to, or achieving the purpose of, the amendments	From 22 July 2013 until 21 July 2014	22 July 2013

			made to the <i>FCA Handbook</i> by the Alternative Investment Fund Managers Directive Instrument 2013 (so far as the context permits and according to the context). <u>[expired]</u>		
2	Paragraph 1	G	For example, where a provision of the <i>FCA Handbook</i> refers (or is to be read as referring) to a provision or a <i>Glossary</i> term which was replaced by the Alternative Investment Fund Managers Directive Instrument 2013 with a provision(s) or <i>Glossary</i> term(s) relating to substantially the same subject matter, the provision making the reference should be read, so far as the context permits, as if it was referring to the replacement provision(s) or <i>Glossary</i> term(s). <u>[expired]</u>	From 22 July 2013 until 21 July 2014	22 July 2013
3	...				

...

Schedule 4 Powers exercised

...

Sch 4.5 Powers to issue statements

The following powers and related provisions in the <i>Act</i> have been exercised by the <i>FCA</i> to issue the parts of the statements in <i>GEN</i> :	
	...
	Section 69 (Statement of policy) (including as applied by paragraph 1 of Schedule 5 to the <i>Payment Services Regulations</i> , paragraph 1 of Schedule 3 to the <i>Electronic Money Regulations</i> , and regulation 29(1) of the Legal Aid, Sentencing and Punishment of Offenders Act 2012 (<u>Referral Fees</u>) Regulations 2013 (SI 2013/1635) and regulation 28(1) of the <i>Immigration Regulations</i>)
	...
	Section 210 (Statements of policy) (including as applied by regulation 86(6) of the <i>Payment Services Regulations</i> , regulation 53(6) of the <i>Electronic Money Regulations</i> , regulation 71(3) of the <i>AIFMD UK regulation</i> , and regulation 29(2) of the Legal Aid, Sentencing and Punishment of Offenders Act 2012 (<u>Referral Fees</u>) Regulations 2013 (SI 2013/1635) and regulation 28(2) of the <i>Immigration Regulations</i>)
	...
	Section 395 (The <i>FCA</i> 's and <i>PRA</i> 's procedures) (including as applied by paragraph 7 of Schedule 5 to the <i>Payment Services Regulations</i> , paragraph 8 of Schedule 3 to the <i>Electronic Money Regulations</i> , regulation 30(7) of the Legal Aid, Sentencing and Punishment of Offenders Act 2012 (<u>Referral Fees</u>) Regulations 2013 (SI 2013/1635), and article 3(11) of the Financial Act 2012 (Consumer Credit) Order 2013 <u>and regulation 29 of the <i>Immigration Regulations</i></u>)
	...

Sch 4.6

The following additional powers and related provisions have been exercised by the <i>FCA</i> to issue the parts of the statements in <i>GEN</i> :	
	...
	Article 4 ...
	Regulations 28 (Statements of policy) and 29 (Application of Part 26 of the 2000 Act) of the <i>Immigration Regulations</i>

Sch 4.7 Powers to direct, require or specify

...

Sch 4.8

The following additional powers and related provisions have been exercised by the *FCA* in *GEN* to direct, require or specify:

	...
	Regulation 21 ...
	<u>Regulation 9(1) of the <i>Immigration Regulations</i></u>

Annex E

Amendments to the Fees manual (FEES)

In this Annex, underlining indicates new text and striking through indicates deleted text, unless otherwise stated.

TP 1 Transitional Provisions

TP 1.1

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional Provision	(5) Transitional Provision: dates in force	(6) Handbook provision coming into force
1.	<i>FEES</i> 3.2.7R(p)	R	<p>A <i>firm</i> does not have to pay a fee if:</p> <p>(1) it is seeking only to increase the scope of its <i>permission</i> to include:</p> <p>(a) <i>establishing, operating or winding up a personal pension scheme; or</i></p> <p>(b) (if the <i>firm</i> is in activity group A12 or A13) the <i>designated investments</i>:</p> <p>(i) <i>personal pension scheme; or</i></p> <p>(ii) <i>rights to or interests in a personal pension scheme, and</i></p> <p>(2) it was, as at 1 October 2006, carrying on what would become on 6 April 2007:</p> <p>(a) <i>the regulated activity in (1)(a), or</i></p> <p>(b) <i>a regulated activity in relation to the designated investments in (1)(b): [expired]</i></p>	2 October 2006 to 5 April 2007	1 June 2006
2.	<i>FEES</i> 4 Annex 1R Part 3, Activity group A9 (operators, trustees and depositaries of collective investment	R	References to gross income received in connection with <i>operating a personal pension scheme or a stakeholder pension scheme</i> include gross income received in connection with <i>operating a personal pension scheme or a stakeholder pension scheme</i> before 6 April 2007, if and to the extent that, if the same activities had been	From 6 April 2007 to 30 April 2008	6 April 2007

	schemes)		carried out in relation to the same scheme on 6 April 2007 those activities would have amounted to operating a <i>personal pension scheme</i> or a <i>stakeholder pension scheme</i> . [expired]		
3.	FEES 4 Annex 1R Part 3, Activity group A2		Any reference to the number of <i>home purchase plans</i> and/or <i>home reversion plans</i> must be read as including any home purchase plan or home reversion plan entered into or administered before 6 April 2007, as relevant, which would be a <i>home purchase plan</i> or a <i>home reversion plan</i> if entered into or administered on or after 6 April 2007. [expired]	From 6 April 2007—30 April 2008	6 April 2007
4.	FEES 4 Annex 1R, Activity Group A.2		Any reference to the number of <i>sale and rent back agreements</i> must be read as including any sale and rent back agreement entered into or administered before 1 July 2009, as relevant, which would be a <i>regulated sale and rent back agreement</i> if entered into or administered on or after 1 July 2009. [expired]	1 July 2009 to 30 June 2010	1 July 2009
...					
7.	FEES 7	R	The information on which the 2010/2011 CFEB levy is based is the information supplied under FEES 4.4 in respect of the 2010/2011 FCA fee year. [expired]	2010/2011 FCA fee year	Refer to column (5)

TP 2 Transitional provisions relating to changes to the FSCS levy arrangements taking effect in 2007/8 and in 2008/9

2.1 Treatment of balances as at 1 April 2008 [expired]

2.1.1 R ~~FSCS must calculate a levy balance as at 31 March 2008 attributable to each *participant firm* to which this rule applies (see FEES TP 2.1.19R), in respect of contribution groups in place as at 31 March 2008, in the following way:~~

- ~~(1) identifying each of the relevant contribution groups to which a *participant firm* belongs;~~
- ~~(2) identifying amounts held to the credit of each such contribution group;~~
- ~~(3) identifying amounts held as a debt balance to each such contribution group;~~
- ~~(4) calculating the net balance for each contribution group from (2) and~~

- (3);
- (5) ~~calculating, in relation to each relevant contribution group, that *participant firm's* tariff base as a proportion of the total tariff base of all *participant firms* in the contribution group;~~
- (6) ~~for each relevant contribution group applying the proportion in (5) to the figure in (4); and~~
- (7) ~~the balance for the *participant firm* is calculated by adding together the figure in (6) for each relevant contribution group of which the *participant firm* is a member.~~
- 2.1.2 R This *rule* relates to a claim or other amount that could be the subject of a *compensation costs levy* or *specific costs levy* and is otherwise eligible for inclusion in a debit balance for a contribution group under *FEES* TP 2.1.1R(3). This *rule* deals with a case where there are insufficient funds standing to the credit of that contribution group's *FSCS* account to meet the claim. Such a claim may only be included in the debit balance in accordance with the requirements about the amounts that can be levied under *compensation costs levies* and *specific costs levies* under *FEES* 6 in the form *FEES* 6 was in force on 31 March 2008.
- 2.1.3 G The credit balance referred to in *FEES* TP 2.1.1R(2) includes:
- (1) ~~funds standing to the credit of the contribution group together with any interest receivable less any tax payable;~~
- (2) ~~any amounts lent to another contribution group (together with any interest payable on that amount under *FEES* 6); and~~
- (3) ~~any amount levied on or before 31 March 2008 but not received by 31 March 2008;~~
- ~~(all such amounts being calculated as at 31 March 2008).~~
- 2.1.4 G (1) The debit balance referred to in *FEES* TP 2.1.1R(3) includes:
- (a) ~~any amounts borrowed by *FSCS* for the purpose of paying amounts for which a *compensation costs levy* may be imposed on the contribution group in question together with any interest payable;~~
- (b) ~~any amounts borrowed from another contribution group (together with any interest payable on that amount under *FEES* 6); and~~
- (c) ~~amounts that could be the subject of a *compensation costs levy* or *specific costs levy* that *FSCS* has not yet paid;~~
- ~~(all such amounts being calculated as at 31 March 2008).~~

- (2) If *FSCS* has decided to pay a claim, has decided the amount it will pay and (where applicable) has agreed the payment with the claimant it is eligible for inclusion under (1)(c). So is a claim for which *FSCS* has sent out a compensation cheque if the cheque has not been cleared by 31 March. A claim that has been made and settled will not be included as it will have already reduced the funds standing to the credit of the relevant contribution group. Claims made but not yet accepted or agreed by 31 March will not be included.
- 2.1.5 G *FEES* TP 2.1.2R has a further limitation on what claims can be included as a debit for a contribution group under *FEES* TP 2.1.1R. They may be included if there are sufficient funds standing to the credit of the contribution group. Any excess can also be included but only up to the levy limit for the relevant contribution group. In calculating the amount that *FSCS* would have been able to levy, *FSCS* will take into account any levies already made in the financial year beginning on 31 March 2007 (and, if relevant, previous years). The caps for these purposes are the ones in force on 31 March 2008.
- 2.1.6 R (1) If a *participant firm's* levy balance calculated under *FEES* TP 2.1.1R(7) is a debit, it is to be added to the first *compensation costs levy* or *management expenses levy* made on or after 1 April 2008 in which the *participant firm* shares.
- (2) If a *participant firm's* levy balance calculated under *FEES* TP 2.1.1R(7) is a credit, it is to be refunded as follows:
- (a) by deduction from any *compensation costs levy* or *management expenses levy* in which the *participant firm* shares included in the invoice that includes the *appropriate regulator's* periodical fee referred to in (2)(b);
- (b) (as to any balance) by deduction from any *appropriate regulator* periodical fees payable under *FEES* 4.3 in respect of the financial year beginning on 1 April 2008 and the *general levy* payable in respect of the same financial year; and
- (c) (as to any balance) by payment to the *participant firm*.
- 2.1.7 R Any amount that is added to a *participant firm's* levy under *FEES* TP 2.1.6R must not be taken into account for the purpose of calculating whether a *levy limit* of any *sub-class* has been exceeded and how much headroom there is between a *levy limit* and the amount already levied.
- 2.1.8 R If it appears to the *FSCS* that in the exceptional circumstances of a particular case, refunding a *participant firm's* credit balance arising under *FEES* TP 2.1.1R by way of a deduction in accordance with *FEES* TP 2.1.6R would be inequitable, the *FSCS* may refund any part of that amount

- by payment to the *participant firm*.
- 2.1.9 R ~~FSCS may use the money collected from *participant firms* prior to 1 April 2008 in order to pay claims of *management expenses* after 31 March 2008 but only in so far as any such payments are treated as costs to be allocated to *sub-classes* in existence after 31 March 2008 and do not prejudice the calculation in FEES TP 2.1.1R.~~
- 2.1.10 R ~~Subject to FEES TP 2.1.6R, FSCS must calculate any levy after 31 March 2008 on the basis that all credit balances referred to in FEES TP 2.1R have been refunded to *participant firms* and all debit balances referred to in FEES TP 2.1R have been repaid and all *management expenses levies* made before 1 April 2008 have been spent.~~
- 2.1.11 R ~~For the purposes of the calculations in FEES TP 2.1R, FSCS may rely on information FSCS relied on in the 2007/8 financial year.~~
- 2.1.12 R ~~Subject to FEES TP 2.1.16R, if a *participant firm* provides, or is deemed to provide, incorrect information which is used for the purposes of FEES TP 2.1, then FSCS may take account of any resulting material overpayment or underpayment made under FEES TP 2.1 notified to it. If FSCS does take into account any such overpayment or underpayment it will be dealt with as follows:~~
- ~~(1) FSCS must repay any such overpayment on or before 30 calendar days after the date when it decides to take such overpayment into account; and~~
 - ~~(2) the *participant firm* must repay such underpayment on or before 30 calendar days after the date when the invoice for it is issued by FSCS.~~
- 2.1.13 R ~~FSCS may, in its absolute discretion, refuse requests to recalculate a *firm's* levy balance calculated under FEES TP 2.1.1R on the basis of information corrected or re-submitted after 31 March 2009.~~
- 2.1.14 R ~~Any rebate or refund to a *participant firm* arising out of the recalculation of a *participant firm's* levy balance carried out in accordance with FEES TP 2.1.12R is to be allocated to the *sub-class* most closely analogous to the contribution group the *firm* belonged to before 1 April 2008 or, if applicable, in accordance with FEES TP 2.1.18R.~~
- 2.1.15 R ~~Any interest, arising between 31 March 2008 and the date that a credit balance is refunded to a *participant firm* under FEES TP 2.1.6R (including any interest attributable to the use of the funds in accordance with FEES TP 2.1.9R) is to be held for the benefit of the *sub-class* most closely analogous to the contribution group the *firm* belonged to before 1 April 2008 or, if applicable, in accordance with FEES TP 2.1.8R.~~
- 2.1.16 R ~~FEES TP 2.1 does not apply to the extent that it is inconsistent with the provisions of the *compensation transitionals order*.~~

- 2.1.17 R If a *participant firm* fails to pay an amount due with respect to a debit balance under *FEES* TP 2.1.6R, that default is to be allocated to the *sub-class* most closely analogous to the contribution group the *firm* belonged to before 1 April 2008 for which the debit balance arises, or if applicable, in accordance with *FEES* TP 2.1.18R.
- 2.1.18 R (1) *FEES* TP 2.1.18R deals with a situation in which *FEES* TP 2.1 requires that a rebate, refund, receipt or default be allocated to the *sub-class* most closely analogous to the contribution group a *participant firm* belonged to before 1 April 2008 but where it is not possible to do this because the *participant firm* belonged to more than one relevant contribution group or because the contribution group maps onto more than one *sub-class*.
- (2) That sum will be divided between contribution groups and *sub-classes* in whatever way *FSCS* considers fair and consistent with the purpose of *FEES* TP 2.1.
- 2.1.19 R *FEES* TP 2.1.1R does not apply to a *participant firm* that was not a *participant firm* on 1 April 2007 or that was exempt during *FSCS*'s financial year beginning on that date. Subject to that, *FEES* TP 2.1.1R applies to a *participant firm* as at 31 March 2008 that has subsequently ceased to be a *participant firm*.
- 2.1.20 G The purpose of *FEES* TP 2.1 is to help to ensure that there is a clean break between periods beginning on or after 1 April 2008 and periods before. The aim is to ensure that debit and credit balances for each contribution group as at 31 March 2008 are discharged and any credit balance in relation to a contribution group is returned to *participant firms* in that contribution group as at that date.
- 2.2 Split of business between life and pensions intermediation and investment intermediation [expired]**
- 2.2.1 R *FEES* TP 2.2 deals with the calculation of the tariff base of *participant firms* in *sub-classes* C2 (Life and Pensions intermediation) and D2 (Investment intermediation) in relation to the *FSCS*'s financial years beginning on 1 April 2008 and 1 April 2009 (the applicable financial year).
- 2.2.2 R If a *participant firm* would have fallen within both *sub-classes* C2 and D2 in the preceding financial year to 31 March it must provide *FSCS*, by 30 November of the year preceding the applicable financial year (or, if it has become a *participant firm* part way through the financial year by the date requested by *FSCS*), with an estimated breakdown of business carried on in its financial year ended in the calendar year ending on the 31 December preceding the applicable financial year which would have fallen within *sub-classes* C2 and D2. However, the *firm* must shorten the period covered by that breakdown to the extent necessary to ensure that the period it covers ends no later than one *Month* before the date by which the *firm* has to supply it. If the *firm* does not have a *permission* covering

those activities for the whole of the period covered by the breakdown, it must use the projected valuation (as provided to the *appropriate regulator* in the course of the *firm's* application) of the business to which the tariff relates.

- 2.2.3 R The breakdown in *FEES* TP 2.2.2R must show the ratio of business (in terms of income earned) between the two *sub-classes*, expressed as a percentage and rounded up or down to the nearest ten per cent so that the total figure is one hundred per cent. That percentage is then applied to the amount calculated for *sub-classes* C2 and D2.
- 2.2.4 R *Firms* in contribution group A10 in the financial year to 31 March 2008 will be deemed to have an estimated breakdown of business of one hundred per cent in *sub-class* D2 and zero per cent in *sub-class* C2, unless otherwise notified to the *FSCS* by the date for submission in *FEES* 6.5.13R. The same applies in relation to the financial year beginning 1 April 2009 in the case of a *firm* in *appropriate regulator* fee block A10 in the financial year to 31 March 2009.
- 2.2.4A G The deemed allocation of one hundred per cent of business to *sub-class* D2 and zero per cent in *sub-class* C2 does not apply to *appropriate regulator* fee blocks A12, A13 or 14.
- 2.2.5 R If a *participant firm* does not provide the information required in *FEES* TP 2.2 by the date requested, the *firm* must pay the administrative fee in *FEES* 6.5.16R(1) and *FSCS* must deem the *firm* in question to carry on one hundred percent of its intermediation business in *sub-class* C2 and one hundred percent in *sub-class* D2.
- 2.2.6 R Information supplied under *FEES* TP 2.2 is treated as part of the information supplied under *FEES* 6.5.13R.
- 2.2.7 R If the split of a *firm's* business between *sub-classes* C2 and D2 was calculated under *FEES* TP 2.2 for the *FSCS's* financial year beginning on 1 April 2008 the same split applies for the financial year beginning on 1 April 2009. But this does not apply:
- (1) if the difference between the split for the two financial years would be equal to or greater than ten; or
 - (2) to *FEES* TP 2.2.4R.

For these purposes the split for a financial years means the amount of the difference (expressed as a number) between the percentage figures for the two *sub-classes* for that year calculated under *FEES* TP 2.2.2R.

2.3 Incorrect information [expired]

- 2.3.1 R If a *participant firm* provides, or is deemed to provide, information under *FEES* 6.5.13R(2) which is incorrect then *FSCS* may take account of any material overpayment or underpayment notified to it in calculating the *firm's* share of the next *FSCS* levy in accordance with *FEES* 6.3.22R.

Any overpayment or overcharge will not be refunded or reduced in the year of the levy unless it appears to *FSCS* that in the exceptional circumstances of a particular case, the payment of, or retention by *FSCS* of, any such *FSCS* levy would be inequitable.

2.3.2 R ~~*FEES TP 2.3* applies in relation to information supplied for the purpose of the *FSCS*'s financial year beginning on 1 April 2008.~~

2.3.3 R ~~*FEES TP 2.3.1R* does not apply in relation to the calculations in *FEES TP 2.1*~~

...

2.7 Transitional provisions for changes to relieving provisions [expired]

2.7.1 R ~~The amendments made in Part 1 of Annex B to the Financial Services Compensation Scheme (Amendment of Tariff Measures and Other Levy Rules) Instrument 2008 to *FEES 2.3* and the addition of *FEES 6.3.22AR* (and consequential changes) (changes to Relieving Provisions) do not apply to any request made by a levy payer before 1 November 2008.~~

2.8 Effect of the tariff base changes for the financial year beginning on 1 April 2009 before that date [expired]

2.8.1 R ~~The amendments made to *FEES 6 Annex 3R* (Financial Services Compensation Scheme—classes and sub-classes) and *FEES TP 2* by Part 3 of Annex B to the Financial Services Compensation Scheme (Amendment of Tariff Measures and Other Levy Rules) Instrument 2008 to *FEES 2.3* have effect before 1 April 2009 for the purpose of the supply of information under *FEES 6.5.13R* in relation to the *FSCS*'s financial year beginning on 1 April 2009.~~

2.8.2 G ~~In particular, a *firm* in *sub-classes C2* and *D2* should provide the *FSCS* by 30 November 2008 with the estimated breakdown of business between those two *sub-classes* required by *FEES TP 2.2*.~~

TP 3 Transitional arrangements relating to changes to the *FSCS* levy arrangements taking effect in 2010/11

3.1 Effect of the tariff base changes made in 2008 in relation to the financial year 2010/11 before that date [expired]

3.1.1 R ~~The amendments made to *FEES 6* and to *FEES TP* by Part 4 of Annex B to the Financial Services Compensation Scheme (Amendment of Tariff Measures and Other Levy Rules) Instrument 2008 to *FEES 2.3* have effect before 1 April 2010 for the purpose of the supply of information under *FEES 6.5.13R* in relation to the *FSCS*'s financial year beginning on 1 April 2010.~~

...

3.3 Treatment of pure protection fees in 2010/11 [expired]

- 3.3.1 R ~~This rule adjusts the calculation of the tariff base for sub-class C2 (Life and pensions intermediation) for the purposes of the FSCS's financial year beginning on 1 April 2010.~~
- 3.3.2 R ~~If the only activities that a firm carries out in respect of the relevant period that fall into sub-class C2 are in relation to pure protection contracts the firm must exclude all income relating to those activities from the calculation of its tariff base for that sub-class.~~
- 3.3.3 R ~~This rule does not apply to a firm its annual eligible income for the relevant period in relation to pure protection contracts equals or exceeds £75,000.~~

...

FEES TP 6 is deleted in its entirety. The deleted text is not shown.

TP 6 Transitional arrangements in relation to the introduction of the Electronic Money Regulations [expired]

...

TP 8 Transitional provisions relating to FEES 3 Annex 9R and FEES 4.3.6R taking effect in 2013/14

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional Provision	(5) Transitional Provision: dates in force	(6) Handbook provision coming into force
...					
8.2	On account fee transitional provisions				
8.2.1	FEES 4.3.6R(1) and FEES 4.3.6R(1A)	R	For the 2013/2014 fee year "previous fee year" is replaced by "FSA financial year for 2012/2013" and "periodic fee" is replaced by "periodic fee payable to the FSA". [expired]	1 April 2013 until 31 March 2014	1 April 2013
8.2.2	FEES 4.3.6R(1)(a) and FEES 4.3.6R(1A)(a)	R	For the 2013/2014 fee year, "FCA periodic fee" and "PRA periodic fee", as applicable, is replaced by "FSA periodic fee" and "previous fee year" is replaced by "FSA financial year for 2012/2013". [expired]	1 April 2013 until 31 March 2014	1 April 2013
8.2.3	FEES 4.3.6R(1)(a)	R	For the 2013/2014 fee year, in relation to PRA authorised persons only, "50%" is replaced by "23.5%". [expired]	1 April 2013 until 31 March 2014	1 April 2013

8.2.4	<i>FEES</i> 4.3.6R(1A)(a)	R	For the 2013/2014 <i>fee year</i> , “50%” is replaced by “26.5%”. [expired]	1 April 2013 until 31 March 2014	1 April 2013
8.2.5	<i>FEES</i> 4.3.6R	R	<i>Firms, regulated covered bond issuers, designated professional bodies and recognised investment exchanges</i> which, prior to 1 April 2013, paid to the <i>FSA</i> an amount equal to 50% of the <i>FSA</i> periodic fee payable in respect of the <i>FSA</i> financial year for 2012/2013 are not required to pay any amounts due under rules (1)(a) or (1A)(a). Rules (1)(b) and (1A)(b) will apply to these <i>firms, regulated covered bond issuers, designated professional bodies and recognised investment exchanges</i> as if they had discharged their obligations under rules (1)(a) and (1A)(a). [expired]	1 April 2013 until 31 March 2014	1 April 2013
8.2.6	<i>FEES</i> 4.3.6R	G	For <i>fee year</i> 2013/2014, invoices containing the total amount of regulatory fees required to be paid to the <i>FCA</i> and, if applicable, the <i>PRA</i> by 30 April 2013 were issued by the <i>FSA</i> prior to 1 April 2013. The amounts contained in those invoices should be treated as the amounts owing to the <i>FCA</i> and <i>PRA</i> under <i>FEES</i> 4.3.6R(1)(a) and <i>FEES</i> 4.3.6R(1A)(a). [expired]	1 April 2013 until 31 March 2014	1 April 2013

Annex F

Amendments to the Prudential sourcebook for Mortgage and Home Finance Firms, and Insurance Intermediaries (MIPRU)

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

TP 1.1

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision	(5) Transitional provision: dates in force	(6) Handbook provision coming into force
...					
2	<i>MIPRU 5.2.2R and MIPRU 5.2.4R</i>	R	<i>MIPRU 5.2.2R and MIPRU 5.2.4R have effect in respect of the use by a firm of the services of another person consisting of insurance mediation and provided from an establishment in an EEA State that has not implemented Article 3 (Registration) of the Insurance Mediation Directive, as if the condition in paragraph (4) of MIPRU 5.2.2R and the condition in paragraph (2) of MIPRU 5.2.4R were a condition that the firm has no reason to doubt the good repute, competence and financial standing of that person. [expired]</i>	<i>from 14 January 2005 until the implementation of Article 3 of the Insurance Mediation Directive by the relevant EEA State</i>	<i>14 January 2005</i>
...					

Annex G

Amendments to the Interim Prudential sourcebook for Investment Firms (IPRU(INV))

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

Transitional provisions

1 Table Transitional provisions applying to IPRU(INV)

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision	(5) Transitional provision: dates in force	(6) Handbook provision coming into force
5	<i>IPRU(INV)</i> 11	R	A UCITS firm authorised on or before 21 July 2013 need not comply with <i>IPRU(INV)</i> 11 until 22 July 2014 or the date it becomes a UK AIFM (if earlier), provided it continues to comply instead with <i>UPRU</i>. [expired]	22 July 2013 to 21 July 2014	22 July 2013
6	The changes to <i>IPRU(INV)</i> in Annex J of the Alternative Investment Fund Managers Directive Instrument 2013 and Annex C of the Capital Requirements Directive IV (AIFMD and UCITS Consequential Amendments) Instrument 2013	R	(1) Where a firm meets the conditions in (2) the changes effected by the Annexes listed in column (2) do not apply and the provisions in <i>IPRU(INV)</i> amended by those Annexes will continue to apply as they were in force as at 21 July 2013. (2) The conditions are: (a) the firm falls within regulation 72(1) of the <i>AIFMD UK regulation</i>; and (b) the firm does not have a <i>Part 4A permission to manage an AIF</i>. [expired]	From 22 July 2013 until 21 July 2014	22 July 2013
...					

Annex H

Amendments to the Interim Prudential sourcebook for Friendly Societies (IPRU(FSOC))

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

Guidance: The Purpose of the Prudential Rules for Friendly Societies and an Overall Description

...

3 ... The ~~FSA~~ FCA has issued a Code of Practice to help determine whether an approved person's conduct has complied with a Statement of Principle. The Statements and the Code are set out in the High Level Standards part of the Handbook (APER).

...

15 ~~FSA~~ FCA guidance is set out in the Annexes and *friendly societies* may also wish to refer to the guidance on *IPRU(INS)*, *GENPRU* and *INSPRU*.

...

List of Annexes

~~FSA~~ FCA Guidance Notes

...

Annex I

Amendments to the Conduct of Business sourcebook (COBS)

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

TP 2 Other Transitional Provisions

(1)	(2)	(3)	(4)	(5)	(6)
	Material to which the transitional provision applies		Transitional provision	Transitional provision: dates in force	Handbook provisions coming into force
2.-2	<i>COBS</i> , with the exception of <i>COBS</i> 15	R	The rules listed in column (2) do not apply to an operator of an electronic system in relation to lending who holds an interim permission <u>Expired</u>	From 1 April 2014 to 30 September 2014	1 April 2014
...					
2.-1A	<i>COBS</i> 4.7.7R to <i>COBS</i> 4.7.10R	R	A firm may comply with the rules in <i>COBS</i> 4.7 as they were in force at 31 March 2014 <u>Expired</u>	From 1 April 2014 to 30 September 2014	1 April 2014
...					
2.2D	<i>COBS</i> 6.3	R	A firm may use a combined initial disclosure document prepared in accordance with the rules in <i>COBS</i> 6.3 and <i>COBS</i> 6 Annex 2R as they were in force as at 31 March 2013 <u>Expired</u>	From 1 April 2013 to 31 March 2014	1 April 2013
2.2E	<i>COBS</i> 6.3.7G	G	A firm may use an initial disclosure document prepared in accordance with the rules in <i>COBS</i> 6.3.7G and <i>COBS</i> 6 Annex 1G as they were in force as at 31 March 2013 <u>Expired</u>	From 1 April 2013 to 31 March 2014	1 April 2013
...					
2.4-A	<i>COBS</i> 10.1.2R	R	A firm may comply	From 1 April	1 April 2014

			with the <i>rules</i> in <i>COBS 10</i> as they were in force at 31 March 2014 <u>Expired</u>	2014 to 30 September 2014	
...					
2.5-A	<i>COBS 13.4.1R</i>	R	A <i>firm</i> may comply with the provision listed in column (2) as amended by the Conduct of Business Sourcebook (Key Features Illustrations for Personal Pensions) (Amendment) Instrument 2013 as if the amendments to the <i>Handbook</i> set out in that instrument were in force. <u>Expired</u>	From 6 April 2013 to 5 April 2014	6 April 2014
2.5A	<i>COBS 13.4.2R</i>	R	A <i>firm</i> may rely on <i>COBS 13.4.2R(5)</i> (as introduced by the Retail Distribution Review (Key Features Illustrations) Instrument 2011) as if it was force from 1 October 2012. <u>Expired</u>	1 October 2012 until 31 December 2012	31 December 2012
2.5AA	<i>COBS 13.5.1R</i>	R	A <i>firm</i> may comply with the provision listed in column (2) as amended by the Conduct of Business Sourcebook (Key Features Illustrations for Personal Pensions) (Amendment) Instrument 2013 as if the amendments to the <i>Handbook</i> set out in that instrument were in force. <u>Expired</u>	From 6 April 2013 to 5 April 2014	6 April 2014
2.5AB	<i>COBS 13.5.2R</i>	R	A <i>firm</i> may comply with the provision listed in column (2) as amended by the Conduct of Business Sourcebook (Key Features Illustrations for Personal Pensions) (Amendment) Instrument 2013 as if the amendments to the <i>Handbook</i> set out in that instrument were in	From 6 April 2013 to 5 April 2014	6 April 2014

			force. <u>Expired</u>		
2.5-B	COBS 13 Annex 2	R	A firm may comply with the provision listed in column (2) as amended by the Conduct of Business Sourcebook (Key Features Illustrations for Personal Pensions) (Amendment) Instrument 2013 as if the amendments to the Handbook set out in that instrument were in force. <u>Expired</u>	From 6 April 2013 to 5 April 2014	6 April 2014
2.5B	COBS 13 Annex 2 2.3	R	A firm may comply with the provision listed in column (2) as amended by the Conduct of Business Sourcebook (Projections) (Amendment) Instrument 2012 as if the amendments to the Handbook set out in that instrument were in force. <u>Expired</u>	From 6 April 2013 to 5 April 2014	6 April 2014
2.5C	COBS 13 Annex 2 2.4	R	A firm may comply with the provision listed in column (2) as amended by the Conduct of Business Sourcebook (Projections) (Amendment) Instrument 2012 as if the amendments to the Handbook set out in that instrument were in force. <u>Expired</u>	From 6 April 2013 to 5 April 2014	6 April 2014
2.5D	COBS 13 Annex 3	R	A firm may comply with the provision listed in column (2) as amended by the Conduct of Business Sourcebook (Key Features Illustrations for Personal Pensions) (Amendment) Instrument 2013 as if the amendments to the Handbook set out in that instrument were in force. <u>Expired</u>	From 6 April 2013 to 5 April 2014	6 April 2014

2.5E	COBS 13 Annex 4	R	A <i>firm</i> may comply with the provision listed in column (2) as amended by the Conduct of Business Sourcebook (Key Features Illustrations for Personal Pensions) (Amendment) Instrument 2013 as if the amendments to the <i>Handbook</i> set out in that instrument were in force. <u>Expired</u>	From 6 April 2013 to 5 April 2014	6 April 2014
...					
2.10	COBS 20.2.42R(3) (Policyholder advocate: appointment and role)	R	The provision listed in column (2) does not apply to a <i>firm</i> if it is already carrying out a <i>retribution</i> and the process is substantially underway to the extent that it has on or before 31 October 2007 appointed a <i>policyholder advocate</i> . <u>Expired</u>	From 1 November 2007 until completion of the <i>firm's retribution</i>	1 November 2007
...					
2.21	COBS 20.2.36R to COBS 20.2.36AR	R	<i>Firms</i> which retain <i>strategic investments</i> in reliance on decisions made by the <i>firm's governing body</i> appropriately taking into account COBS 20.2.36G prior to 1 April 2012 are deemed to be compliant with COBS 20.2.36R and COBS 20.2.36AR until 1 October 2012. <u>Expired</u>	From 1 April 2012 to 1 October 2012	1 April 2012
...					
2.23	The changes to COBS set out in Annex K to the Alternative Investment Fund Managers Directive Instrument 2013	R	(1) Where a <i>firm</i> meets the conditions in (2), the changes effected by the Annex listed in column (2) do not apply and, therefore, the provisions in COBS amended by that Annex will continue to apply as they were in force as	From 22 July 2013 until 21 July 2014	22 July 2013

			<p>at 21 July 2013.</p> <p>(2) The conditions are:</p> <p>(a) the <i>firm</i> falls within regulation 73(1) of the <i>AIFMD UK regulation</i>;</p> <p>and (b) the <i>firm</i> does not have a <i>Part 4A permission</i> to manage an <i>AIF</i>. <u>Expired</u></p>		
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Annex J

Amendments to the Insurance: Conduct of Business sourcebook (ICOBS)

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

TP 1 Transitional Provisions

...			
8B	R	For the purposes of the report prepared by an auditor required under <i>ICOBS</i> 8.4.4R(1)(c):	
		(1)	a <i>firm</i> will not be regarded as having breached <i>ICOBS</i> 8.8.4R(1)(c) if the <i>firm</i> has obtained and submitted to the <i>FCA</i> an independent assurance report addressing the accuracy and completeness of the employers' liability register following discussions with its auditors as to the form and content of the report, even if that report does not comply with <i>ICOBS</i> 8.4.4CR;
		(2)	notwithstanding (1), a <i>firm</i> will be deemed to have complied with <i>ICOBS</i> 8.4.4R(1)(c) to the extent that the report obtained and submitted includes a detailed account of the procedures performed and the results of those procedures including, as a minimum:
		(a)	a description of the underlying records from which the register is extracted;
		(b)	a description, and the results, of the tests aimed at addressing the risk that the register is not completely and accurately compiled from data held on the <i>firm's</i> underlying records, and of the method of selecting the sample and the rationale for its being representative, including the following:
		(i)	a reconciliation of the number of, and the identity of, <i>policies</i> for which information is included in the register against the number of, and the identity of, relevant <i>policies</i> for which details are contained in the underlying records and testing reconciliations to ensure that reconciling items are explained and appropriate;
		(ii)	analysis of a representative sample of relevant employers liability claims made to the <i>firm</i> to ensure claims made have been entered onto the register; and
		(iii)	analysis of a representative sample of <i>policies</i> in relation to which information appears on the register to ensure that all required information is included and

				that the included information is accurate compared to the information contained in the underlying records;
			(e)	for the purposes of (b)(ii) and (iii), unless (d) applies, the <i>firm</i> must adopt the following approach to determining a representative sample in relation to each set of claims made, or <i>policies</i> , for which the same systems and controls are used in producing information for the register:
			(i)	for each set of claims made or <i>policies</i> , a sample may be regarded as representative if the ratio of the minimum number in the sample to 25 is equal to the ratio of the square root of the total number of claims made or <i>policies</i> within the set to the square root of 1000, subject to a minimum of 10 <i>policies</i> or claims made;
			(ii)	for sets where the information required to be placed on the register relates to fewer than 10 <i>policies</i> , the sample may be regarded as representative if it includes all of those <i>policies</i> ;
			(d)	where the <i>firm</i> and the auditor consider that the approach to determining a representative sample set out in (e)(i) to (iii) are inappropriate having regard to the <i>firm's</i> particular circumstances, the report must set out the reasons for selecting a different representative sample by reference to the methods set out in (e); and
			(e)	any other procedures agreed between the <i>firm</i> and the auditor as deemed necessary to be carried out by the auditor to test the extraction of information from underlying records by the <i>firm</i> for the purposes of <i>ICOB</i> S 8.4.4R(1)(a) tailored as appropriate to correspond to the <i>firm's</i> particular circumstances and the results of those procedures.
		<p>TP 8BR(1) applies until 1 August 2012.</p> <p>TP 8BR(2) applies until 1 August 2012 for all <i>firms</i>, and thereafter until 1 August 2014 or, if earlier, the date upon which the <i>firm</i> first obtains a <i>director's</i> certificate which is not a qualified <i>director's</i> certificate. <u>Expired</u></p>		
8C	G	<p>The requirement set out in 8BR(2) is for what is commonly referred to by auditors as 'agreed upon procedures' under which the auditor is not required to provide an opinion or express assurance. All <i>firms</i> will be able to provide reports based on 'agreed upon procedures', instead of a <i>limited assurance engagement</i>, up until 1 August 2012. After that only <i>firms</i> which obtain qualified <i>director's</i> certificates will be able to use agreed upon procedures, and only until (and including) 1 August 2014, or, if earlier, the date upon which they first obtained a non-qualified <i>director's</i> certificate. <u>Expired</u></p>		

...			
9A	R	(1)	For the purposes of <i>ICOBS</i> 8.4.4R(1)(a), to the extent that a <i>firm</i> is unable to include information required under <i>ICOBS</i> 8.4.4R(2)(b)(ii) solely because of a failure by a third party outside the <i>firm's</i> control, then provided that the <i>firm</i> has used, and continues to use, best endeavours to obtain that information, other than refusing to provide cover to an employer solely because it has not provided the information requested, the <i>firm</i> will be deemed to comply with the requirements in <i>ICOBS</i> 8.4.4R(2)(b)(ii) and the corresponding parts of <i>ICOBS</i> 8 Annex 1.
		(2)	For the purposes of <i>ICOBS</i> 8.4.4R(1)(b) and (1)(c), a <i>firm</i> must treat references to compliance with <i>ICOBS</i> 8.4.4R(1)(a), <i>ICOBS</i> 8.4.4R(2) and <i>ICOBS</i> 8 Annex 1 as if TP 9AR did not apply. <u>Expired</u>
9B	G		The effect of TP 9AR(1) is that a <i>firm</i> will not be in breach of the requirements to include relevant information on its register to the extent that it is unable to obtain that information from third parties over which it does not exercise control. However, in order to be able to rely on this provision the <i>firm</i> will need to be able to demonstrate that it has used its best endeavours to obtain the information from the third party over the relevant time period and continues to do so, other than by refusing to provide cover to that employer solely for failure to provide relevant information. The effect of TP 9AR(2) is that even though the <i>firm</i> may not be regarded as being in breach of the underlying requirements in <i>ICOBS</i> 8.4.4R(1)(a), the <i>director's certificate</i> and report prepared by an auditor will need to be addressed at the level of compliance of the register as if TP 9AR(1) did not provide any transitional relief from the <i>firm</i> being in breach.
			TP 9AR(1) and (2) and 9BG apply until 1 October 2014. <u>Expired</u>
...			

TP 2 Other Transitional Provisions

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision	(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
1	<i>ICOBS</i> 4.5.1G	R	A <i>firm</i> may use an <i>initial disclosure document</i> prepared in accordance with the	From 1 April 2013 to 31 March 2014	1 April 2013

			<i>rules in ICOBS 4.5.1G and ICOBS 4 Annex 1G as they were in force as at 31 March 2013</i> <u>Expired</u>		
2	ICOBS 4.5	R	A firm may use a <i>combined initial disclosure document</i> prepared in accordance with the <i>rules in ICOBS 4.5 and COBS 6 Annex 2</i> as they were in force as at 31 March 2013 <u>Expired</u>	From 1 April 2013 to 31 March 2014	1 April 2013

Annex K

Amendments to the Mortgages and Home Finance: Conduct of Business sourcebook (MCOB)

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

TP 1 Transitional Provisions

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision	(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
...					
17	<i>MCOB 4.4.1R, MCOB 4.10.2R</i>	R	<i>A firm may use an <u>initial disclosure document</u> prepared in accordance with the rules in <u>MCOB 4.4.1R, MCOB 4.10.2R, MCOB 4 Annex 1R and COBS 6 Annex 2</u> as they were in force as at 31 March 2013 <u>Expired</u></i>	From 1 April 2013 to 26 April 2014	1 April 2013
18	<i>MCOB 4.4.1R, MCOB 4.10.2R</i>	R	<i>A firm may use a <u>combined initial disclosure document</u> prepared in accordance with the rules in <u>MCOB 4.4.1R, MCOB 4.10.2R and COBS 6 Annex 2</u> as they were in force as at 31 March 2013 <u>Expired</u></i>	From 1 April 2013 to 26 April 2014	1 April 2013
19	<i>MCOB 4.8A</i>	R	<i>In relation to an application for a <u>regulated mortgage contract</u> which was received by a lender or provider on or before 25 April 2014 and to which the 'non-advised sales' rules in <u>MCOB 4.8</u> applied, the rules in <u>MCOB 4.8</u> as they were in force on 25 April 2014 continue to apply in place of <u>MCOB 4.8A</u>. <u>Expired</u></i>	From 26 April 2014 to 26 July 2014	26 April 2014

Annex L

Amendments to the Client Assets sourcebook (CASS)

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

Part 1: Comes into force on 1 January 2015

TP 1 Transitional Provisions

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision	(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
-1	CASS 1A	R	CASS 1A does not apply to an operator of an electronic system in relation to lending who holds an interim permission. Expired	From 1 April 2014 to 30 September 2014	1 April 2014
...					
8A	CASS 6.3.5R to CASS 6.3.8R	R	The rules listed in column (2) do not apply in relation to agreements executed before 1 April 2012. Expired	1 April 2012 until 30 September 2012	1 April 2012
		G	Notwithstanding the operation of CASS TP 1.1R(8A), a firm should as soon as reasonably practicable modify its agreement with that third party so as to meet the requirements of CASS 6.3.5R to CASS 6.3.8R. <u>Expired</u>		
...					
11	CASS 7 and CASS 7A	R	The rules listed in column (2) do not apply to an operator of an electronic system in relation to lending who holds an interim permission. Expired	From 1 April 2014 to 30 September 2014	1 April 2014
...					

Part 2: Comes into force on 1 June 2015

6.2 Holding of client assets

...

6.2.3 R A *firm* must effect appropriate registration or recording of legal title to a *safe custody asset* belonging to a client in the name of:

...

...

6.6 Records, accounts and reconciliations

...

6.6.37 R A *firm* must conduct *external custody reconciliations*:

(1) as regularly as necessary but ~~with~~ allowing no more than one month to pass between each *external custody reconciliation*: and

...

...

6.6.40 G Where a *firm* deposits *safe custody assets* belonging to a *client* with a third party or where a third party is responsible for the registration of legal title to that asset, in complying with the requirements of CASS 6.6.34R, the *firm* should seek to ensure that the third party provides the *firm* with adequate information (for example in the form of a statement) as at a date specified by the *firm* which details the description and amount of all the *safe custody assets* credited to the relevant account(s) and that this information is provided in sufficient time to allow the *firm* to carry out its *external custody reconciliations* under CASS 6.6.37R.

...

6.6.49 R When a *firm* identifies a discrepancy as a result of carrying out an *internal custody record check*, *physical asset reconciliation* or *external custody reconciliation*, the *firm* must:

(1) promptly investigate the reason for the discrepancy and resolve it without undue delay; and

(2) ~~must~~ take appropriate steps under CASS 6.6.54R for the treatment of any *shortfalls* until that discrepancy is resolved.

6.6.50 R When a *firm* identifies a discrepancy outside of its processes for an *internal custody record check*, *physical asset reconciliation* or *external*

custody reconciliation, the *firm* must:

- (1) take all reasonable steps both to investigate the reason for the discrepancy and to resolve it. ~~It must also; and~~
- (2) take appropriate steps under CASS 6.6.54R for the treatment of any *shortfalls* until that discrepancy is resolved.

...

Treatment of shortfalls

- 6.6.54 R ...
- (2) ...
 - (b) ... in respect of the *shortfall* under CASS 7.7.2R 7.17.2R ...
 - (3) If the *firm*, where justified, concludes that another *person* is responsible for the discrepancy ~~then~~, regardless of any dispute with that other *person*, or ~~whether~~ that the discrepancy is due to a timing difference between the accounting systems of that other *person* and that of the *firm*, the *firm* must take all reasonable steps to resolve the situation without undue delay with the other *person*. Until the discrepancy is resolved the *firm* must consider whether it would be appropriate to notify the affected *client* of the situation, and may take steps under (2) for the treatment of *shortfalls* until that discrepancy is resolved.

...

7.13 Segregation of client money

...

- 7.13.38 G If a *firm* is unable to identify *money* that it has received as either *client money* or its own *money* under CASS 7.13.37R, it should consider whether it would be appropriate to return the *money* to the person who sent it or to the source from where it was received; (for example, the banking institution).

...

7.16 The standard methods of internal client money reconciliation

...

- 7.16.27 G ...
- (3) Under (1) and (2), the *firm* will need to ensure that, before finalising

the calculation of its *client money requirement* within this section, it deducts ~~the~~ positive balances held for clients adding back negative balances attributable to clients' non-margined transactions in client transaction accounts, to ensure that they do not give rise to a discrepancy between the *firm's client money requirement* and *client money resource* (see CASS 7.15.29R).

...

Annex M

Amendments to the Market Conduct sourcebook (MAR)

In this Annex, underlining indicates new text and striking through indicates deleted text, unless otherwise stated.

1.2 Market abuse (general)

...

The regular user

1.2.20 G In section 118 of the *Act*, the *regular user* decides:

- (1) ~~whether information that is not generally available would or would be likely to be relevant when deciding the terms on which transactions in *qualifying investments* or *related investments* should be effected (section 118(4)(a) of the *Act*); and [deleted]~~
- (2) whether *behaviour*:
 - (a) ~~based on information meeting the criteria in section 118(4)(a) is below the expected standard (section 118(4)(b)); or [deleted]~~

...

...

MAR 1.5 is deleted in its entirety. The deleted text is not shown.

1.5 Market abuse (misuse of information) [deleted]

Amend the following as shown.

2 Stabilisation

2.1 Application and Purpose

...

2.1.4 G The purpose of this chapter is to describe the extent to which *stabilisation* activity has the benefit of a “safe harbour” for *market abuse* under the *Buy-back and Stabilisation Regulation* (see MAR 2.2 and MAR 2.3), and to specify by rules the extent to which *stabilisation* activity has the benefit of a “safe harbour” for ~~*market abuse (misuse of information)*~~, *market abuse (misleading behaviour)* or *market abuse (distortion)* (see MAR 2.2 and MAR 2.4), or for the criminal offences referred to in MAR 2.1.2G(3) and

MAR 2.1.2G(4) (MAR 2.3 – MAR 2.5).

Annex N

Amendments to the Supervision manual (SUP)

In this Annex, underlining indicates new text and striking through indicates deleted text, unless otherwise stated.

Part 1: Comes into force on 1 January 2015

TP 1 Transitional Provisions

...

TP 1.2

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision	(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
...					
8A	SUP 10.4.1R	R	(1) An application made under section 60 of the Act received before 31 October 2007 will be taken to relate to the controlled function existing at the date of determination.	From 1 November 2007	From 1 November 2007
			(2) The controlled functions CF 13 (finance function), CF 14 (risk assessment function) and CF 15 (internal audit function) are subsumed in the new controlled function CF 28 (systems and controls function) to the extent that they fall within the description of the systems and controls function.	On 1 November 2007	On 1 November 2007
			(3) The controlled functions CF 16 (significant management (designated investment business) function), CF 17 (significant management (other business operations) function), CF 18 (significant management (insurance underwriting) function), CF 19 (significant management (financial resources) function) and CF 20 (significant management (settlements) function) are subsumed in the new controlled function CF 29 (significant management function) to the extent that they fall within the description of the significant management function.	On 1 November 2007	On 1 November 2007
			(4) The controlled functions CF 21 (investment adviser function), CF 22 (investment adviser (trainee) function), CF 23 (corporate finance adviser function), CF	On 1 November 2007	On 1 November 2007

			24 (<i>pension transfer specialist function</i>), CF 25 (<i>adviser on syndicate participation at Lloyd's function</i>), CF 26 (<i>customer trading function</i>) and CF 27 (<i>investment management function</i>) are subsumed in the new <i>controlled function</i> CF 30 (<i>customer function</i>) to the extent that they fall within the description of the <i>customer function</i> . Deleted		
8B		G	(1) The effect of TP 8AR is that if immediately prior to 1 November 2007 a <i>person</i> was an <i>approved person</i> in relation to any of the <i>controlled functions</i> to be subsumed into the <i>systems and controls function</i> the original grant of approval by the FSA will remain valid in relation to the <i>systems and controls function</i> and no new approval to perform that <i>controlled function</i> will be required.		
			(2) The effect of TP 8AR is that if immediately prior to 1 November 2007 a <i>person</i> was an <i>approved person</i> in relation to any of the <i>controlled functions</i> to be subsumed into the <i>significant management function</i> the original grant of approval by the FSA will remain valid in relation to the <i>significant management function</i> and no new approval to perform that <i>controlled function</i> will be required.		
			(3) The effect of TP 8AR is that if immediately prior to 1 November 2007 a <i>person</i> was an <i>approved person</i> in relation to any of the <i>controlled functions</i> to be subsumed into the <i>customer function</i> the original grant of approval by the FSA will remain valid in relation to the <i>customer function</i> and no new approval to perform that <i>controlled function</i> will be required. Deleted		
8C		G	<i>Firms</i> are reminded of their obligation under SUP 10.13.16R to notify the FSA if the <i>firm</i> becomes aware of information which would be reasonably material to the continuing assessment of an <i>approved person's</i> fitness and propriety and in particular their competence to perform a function. Deleted		
8D	SUP 10.13.6R (Ceasing to perform a controlled function) and SUP 10.13.3D (Moving within a firm)	R	The obligation to submit Form C or Form E does not apply in relation to a <i>person</i> who: (a) ceases to perform a <i>controlled function</i> because that <i>controlled function</i> ceases to exist on 1 February 2007; or (b) performs a function which falls within the description of a different <i>controlled function</i> after 1 November 2007 as a result	From 1 February 2007 in relation to the <i>sole trader function</i> and 1 November 2007 in all	From 1 February 2007 in relation to the <i>sole trader function</i> and 1 November 2007 in all

			of TP 8AR. Deleted	other cases.	other cases.
8E	SUP 10.6.4R(2)	R	<p>(1) This rule deals with a person (a “director”) who would otherwise have been performing the <i>director function</i> for a firm under SUP 10.6.4R(2) on 6 August 2009 but who was not otherwise performing the <i>director function</i> for that firm at that date. This rule only applies if he was not approved at that date to perform the <i>director function</i> for that firm.</p> <p>(2) Between the dates in column (5), the functions described in SUP 10.6.4R(2) are not treated as forming part of the <i>director function</i> as respects that firm and that director unless they also fall under SUP 10.6.4R(1).</p> <p>(3) If this transitional rule has not already expired under column (5), this rule comes to an end as respects that director and that firm if and when an application is made for the director to perform the <i>director function</i> for that firm and that application is granted. Expired</p>	6 August 2009 to 6 February 2010	6 February 2010
8F	SUP 10.6.8R(1)(b)	R	<p>(1) This rule deals with a person (a “non-executive director”) who would otherwise have been performing the <i>non-executive director function</i> for a firm under SUP 10.6.8R(1)(b) on 6 August 2009 but who was not otherwise performing the <i>non-executive director function</i> for that firm at that date. This rule only applies if he was not approved at that date to perform the <i>non-executive director function</i> for that firm.</p> <p>(2) Between the dates in column (5), the functions described in SUP 10.6.8R(1)(b) are not treated as forming part of the <i>non-executive director function</i> as respects that firm and that non-executive director unless they also fall under SUP 10.6.8R(1)(a).</p> <p>(3) If this transitional rule has not already expired under column (5), this rule comes to an end as respects that non-executive director and that firm if and when an application is made for the non-executive director to perform the <i>non-executive director function</i> for that firm and that application is granted. Expired</p>	6 August 2009 to 6 February 2010	6 February 2010
8G	SUP 10.9.1R(2)	R	<p>(1) This rule deals with a person (a “proprietary trader”) who would otherwise have been performing the <i>significant management function</i> for a firm under SUP 10.9.10R(1A) on 6 August 2009 but who was not otherwise performing the <i>significant management function</i> for that firm at that</p>	6 August 2009 to 6 February 2010	6 February 2010

			<p>date. This <i>rule</i> only applies if he was not approved at that date to perform the <i>significant management function</i> for that <i>firm</i>.</p> <p>(2) Between the dates in column (5), the functions described in <i>SUP 10.9.10R(1A)</i> are not treated as forming part of the <i>significant management function</i> as respects that <i>firm</i> and that proprietary trader unless they also fall under <i>SUP 10.9.10R(1)</i>.</p> <p>(3) If this transitional <i>rule</i> has not already expired under column (5), this <i>rule</i> comes to an end as respects that proprietary trader and that <i>firm</i> if and when an application is made for the proprietary trader to perform the <i>significant management function</i> for that <i>firm</i> and that application is granted. <u>Expired</u></p>		
8H	<i>SUP 10.1.7R(1)</i>	R	<p>(1) This <i>rule</i> deals with the application of the <i>director function</i> under <i>SUP 10.1.7R(1)</i> to a <i>person</i> (a “director”) who would otherwise have been performing the <i>director function</i> on 6 August 2009 in an <i>overseas firm</i> which maintains an establishment in the <i>United Kingdom</i> from which <i>regulated activities</i> are carried on (or would have been doing so but for a <i>waiver</i>).</p> <p>(2) Between the dates in column (5), the functions described in <i>SUP 10.1.7R(1)</i> are not treated as forming part of the <i>director function</i> as respects that establishment in the <i>United Kingdom</i>, and that director.</p> <p>(3) If this transitional <i>rule</i> has not already expired under column (5), this <i>rule</i> comes to an end as respects that director and that establishment in the <i>United Kingdom</i>, if and when an application is made for the director to perform the <i>director function</i> for that establishment in the <i>United Kingdom</i> and that application is granted. <u>Expired</u></p>	6 August 2009 to 6 February 2010	6 February 2010
8I	<i>SUP 10.1.7R(2)</i>	R	<p>(1) This <i>rule</i> deals with the application of the <i>non-executive director function</i> under <i>SUP 10.1.7R(2)</i> to a <i>person</i> (a “non-executive director”) who would otherwise have been performing the <i>non-executive director function</i> on 6 August 2009 in an <i>overseas firm</i> which maintains an establishment in the <i>United Kingdom</i> from which <i>regulated activities</i> are carried on (or would have been doing so but for a <i>waiver</i>).</p> <p>(2) Between the dates in column (5), the functions described in <i>SUP 10.1.7R(2)</i> are not treated as forming part of the <i>non-executive director function</i> as respects that establishment in the <i>United Kingdom</i>, and that non-executive director.</p>	6 August 2009 to 6 February 2010	6 February 2010

			(3) If this transitional rule has not already expired under column (5), this rule comes to an end as respects that non-executive director and that establishment in the <i>United Kingdom</i>, if and when an application is made for the non-executive director to perform the <i>non-executive director function</i> for that establishment in the <i>United Kingdom</i> and that application is granted. Expired		
8J	SUP 10.1.7R(5)	R	<p>(1) This rule deals with the application of the <i>systems and controls function</i> under SUP 10.1.7R(5) to persons who would otherwise have been performing the <i>systems and controls function</i> on 6 August 2009 in an <i>overseas firm</i> which maintains an establishment in the <i>United Kingdom</i> from which <i>regulated activities</i> are carried on (or would have been doing so but for a <i>waiver</i>).</p> <p>(2) Between the dates in column (5), the functions described in SUP 10.1.7R(5) are not treated as forming part of the <i>systems and controls function</i> as respects that establishment in the <i>United Kingdom</i> and that person.</p> <p>(3) If this transitional rule has not already expired under column (5), this rule comes to an end as respects that person and that establishment in the <i>United Kingdom</i>, if and when an application is made for that person to perform the <i>systems and controls function</i> for that establishment in the <i>United Kingdom</i> and that application is granted. Expired</p>	6 August 2009 to 6 February 2010	6 February 2010
8K	SUP 10.1.13R to SUP 10.1.14R	R	<p>(1) This rule deals with the extension of the <i>significant management function</i> through the amendment to SUP 10.1.13R (Incoming EEA firms: passported activities from a branch) and SUP 10.1.14R (Incoming EEA firms etc with top-up permission activities from a UK branch) by the Controlled Functions (Amendment) Instrument 2010 as amended by the Controlled Functions (Amendment No 2) Instrument 2011.</p> <p>(2) This rule applies to a <i>person</i> who would otherwise have been performing the <i>significant management function</i> with respect to a <i>firm</i> immediately before the first date in column (5) if the extension described in (1) had been in force then.</p> <p>(3) The functions that would otherwise have formed part of the <i>significant management function</i> because of the extension described in (2), as respects that <i>person</i> and that <i>firm</i>, are not treated as forming part of <i>significant management function</i>.</p> <p>(4) If this transitional rule has not already</p>	1 May 2011 to 31 October 2011	1 November 2011

			<p>expired under column (5), this <i>rule</i> comes to an end as respects that <i>person</i> and that <i>firm</i> if and when an application is made for the person to perform the <i>significant management function</i> for that <i>firm</i> and that application is granted.</p> <p>(5) If the FSA has received a completed application for that <i>person</i> to perform the <i>significant management function</i> no later than three months after the first date in column (5) and that application has not been finally decided by the time that the transitional period in column (5) would otherwise have come to an end, that transitional period is extended until the application has been finally decided.</p> <p>(6) An application for a <i>person</i> to perform a <i>controlled function</i> is finally decided on the earliest of the following dates:</p> <p>(a) when the application is withdrawn;</p> <p>(b) when the FSA grants approval;</p> <p>(c) where the FSA has refused the application and the matter is not referred to the <i>Tribunal</i>, on the date on which the right to refer the matter to the <i>Tribunal</i> expires;</p> <p>(d) where the FSA has refused the application and the matter is referred to the <i>Tribunal</i>, when the reference is determined by the <i>Tribunal</i> and the time for bringing an appeal has expired;</p> <p>(e) if the application is determined by the court, when the court makes that determination. <u>Expired</u></p>		
8L		G	<p>SUP TP 1.8KR provides a period in which applications can be made. It says that if an application for approval is still being processed at the end of the transitional period, the <i>person</i> is still able to carry on performing the function while the approval is being processed. However, this only applies if the application for approval is made within the specified period. If the application is made later than that there is a risk that the application will not have been decided before the end of the transitional period, in which case the <i>person</i> will have to stop carrying out the function. <u>Expired</u></p>		
...					
9A	SUP 15.8.4G	R	<u>Notification of Delegation</u>	From 13 February 2004 to 13 February 2007	13 February 2004

			(1)	Subject to (2), <i>SUP 15.8.4G</i> does not apply to a <i>UCITS management company</i> which became authorised before 13 February 2004.		
			(2)	Paragraph (1) does not apply in relation to any <i>UK firm</i> which exercises an <i>EEA right</i> under the <i>UCITS Directive</i> (in which event the rule applies in relation to acts of delegation occurring on or after the date on which the firm begins to exercise such rights). <u>Expired</u>		
9B	<i>SUP 12.5</i>	R		A <i>firm</i> conducting <i>designated investment business</i> need not amend its written contract with an <i>appointed representative</i> (appointed before 15 January 2004) to take account of amendments to <i>SUP 12.5</i> coming into force between 30 June 2004 and 30 June 2005, until 30 June 2005 or the date on which the contract is next updated (whichever is earlier). <u>Expired</u>	From 30 June 2004 until 30 June 2005, that is, 12 months.	<i>Commencement</i> , and as amended with effect from 30 June 2004
...						
10A	<i>SUP 16.4</i> <i>SUP 16.5</i>	R		<i>SUP 16.4</i> (Annual controllers report) and <i>SUP 16.5</i> (Annual close links report) do not apply to a <i>firm</i> with <i>permission</i> to carry on only <i>insurance mediation activity</i> , <i>mortgage mediation activity</i> , or both. <u>Expired</u>	(1) in respect of mortgage mediation activities, 31 October 2004 – 31 March 2005; (2) in respect of <i>insurance mediation activities</i> , 14 January 2005 – 31 March 2005;	1 April 2005
...						
12B	<i>SUP 16.7.54R</i> <i>SUP 16.7.76R</i> <i>SUP 16.7.79R</i> <i>SUP 16.7.80R</i>	R	(1)	Where a <i>rule</i> in <i>SUP 16.7</i> requires a <i>firm</i> to submit information using the <i>RMAR</i> on a half-yearly basis, and the <i>firm</i> has:	From 1 April 2005	1 April 2005
			(a)	annual income of less than £5m but more than £60,000 in total from <i>insurance mediation activity</i> , <i>mortgage mediation activity</i> and its <i>permitted activities</i> as a <i>personal investment firm</i> , and		
			(b)	an <i>accounting reference date</i> which		

				(i)	falls between 31 December 2004 and 31 March 2005; or		
				(ii)	falls between 30 June 2005 and 30 September 2005		
				this must be read as a reference to providing the first return in accordance with <i>SUP TR 12CR</i> .			
			(2)	Where a <i>rule</i> in <i>SUP 16.7</i> requires a <i>firm</i> to submit information using the <i>RMAR</i> on a half-yearly basis, and the <i>firm</i> has:			
				(a)	annual income of less than £5m but more than £60,000 in total from <i>insurance mediation activity, mortgage mediation activity</i> and its <i>permitted activities</i> as a <i>personal investment firm</i> , and		
				(b)	an <i>accounting reference date</i> which is not within (1)(b);		
				the first return must cover the <i>firm's</i> first full financial half-year which starts on or after 1 April 2005 and be submitted 30 <i>business days</i> after period end.			
			(3)	Where a <i>firm</i> is carrying on <i>regulated activities</i> before 1 April 2005 and is required under a <i>rule</i> in <i>SUP 16.7</i> to submit information using the <i>MLAR</i> , the first return must cover the <i>firm's</i> first full financial quarter which starts on or after this date and be submitted 20 <i>business days</i> after period end.			
			(4)	Where a <i>rule</i> in <i>SUP 16.7</i> requires a <i>firm</i> to submit information using the <i>RMAR</i> on a half-yearly basis, and the <i>firm</i> has:			
				(a)	annual income of less than £60,000 in total from <i>insurance mediation activity, mortgage mediation activity</i> and its <i>permitted activities</i> as a <i>personal investment firm</i> , and		
				(b)	an <i>accounting reference date</i> which falls between 31 December 2004 and 30		

				December 2005,		
				the relevant <i>rule</i> must be read as requiring the first return to be provided in accordance with <i>SUP TR 12DR</i> .		
			(5)	Where a rule in <i>SDUP 16.7</i> requires a <i>firm</i> to submit information using the <i>RMAR</i> on a quarterly basis, and the <i>firm</i> has an <i>accounting reference date</i> which falls between 31 December 2004 and 30 December 2005 the relevant <i>rule</i> must be read as requiring the first return to be provided in accordance with <i>SUP TR 14B</i> . Deleted		
12C		R	If <i>SUP TR 12B R (1) (3)</i> applies, the <i>firm's</i> first return must be provided as follows: Deleted			
			<i>Accounting reference date</i>	Reporting period starts	Reporting period ends	Return to be provided
			Between 30 June 2005 and 30 September 2005	1 April 2005	<i>Accounting reference date</i> within 2005	30 <i>business days</i> after period end.
			31 December 2004	1 April 2005	30 June 2005	30 <i>business days</i> after period end
			Between 1 January 2005 and 31 March 2005	1 April 2005	6 months after the <i>accounting reference date</i> within 2005	30 <i>business days</i> after period end
12D		R	(1)	If <i>SUP TR 12BD(4)</i> applies, the <i>firm's</i> first return must be provided as follows: Deleted		
			<i>Accounting reference date</i>	Reporting period starts	Reporting period ends	Return to be provided
			31 December 2004	1 April 2005	30 June 2005	30 <i>business days</i> after period end (Note 1)
			Between 1	1 April 2005	6 months	30 <i>business</i>

			January 2005 and 31 March 2005		after the <i>accounting reference date</i> within 2005	<i>days</i> after period end (Note 1)	
			Between 1 April 2005 and 29 June 2005	the day following the <i>accounting reference date</i> within 2005	6 months after the <i>accounting reference date</i> within 2005	30 <i>business days</i> after period end (Note 1)	
			Between 30 June 2005 and 29 September 2005	1 April 2005	<i>Accounting reference date</i> within 2005	30 <i>business days</i> after period end	
			Between 30 September 2005 and 30 December 2005	The day after 6 months preceding the <i>accounting reference date</i> within 2005	<i>Accounting reference date</i> within 2005	30 <i>business days</i> after period end	
12E			(2)	If SUP TR 12BR(4) applies, the <i>firm's</i> second return must be provided as follows: Deleted			
			<i>Accounting reference date</i>	Reporting period starts	Reporting period ends	Return to be provided	
			Between 30 June 2005 and 29 September 2005	the day following the <i>accounting reference date</i> within 2005	6 months after the <i>accounting reference date</i> within 2005	30 <i>business days</i> after period end (Note 1)	
12F	SUP 16.7.77R	R	A mortgage administrator or mortgage lender must submit an annual report and audited accounts annually, 3 months after the <i>firm's</i> <i>accounting reference date</i> Expired			31 October 2004—31 March 2005	1 April 2005
12G	SUP 16.7.7R; ...	R	(1) Where a <i>rule</i> in SUP 16.7 requires a <i>firm</i> to submit information using the <i>RMAR</i> on a half yearly basis the relevant <i>rule</i> must be read as requiring the first return to be provided in accordance with SUP TR 12HR. (2) Where a <i>firm</i> is carrying on <i>regulated activities</i> on or before 1 January 2007 and is required under a <i>rule</i> in SUP 16.7 to submit information using the <i>MLAR</i> , the first return must cover the <i>firm's</i> first full financial quarter which starts on or after this date and			From 1 January 2007—31 December 2007	1 January 2007

			be submitted 20 <i>business days</i> after period end. <u>Expired</u>					
12H		R	If <i>SUP</i> TR 12GR(1) applies, the <i>firm's</i> first return must be provided as follows: <u>Expired</u>					
			<i>Accounting reference date</i> (dates inclusive)	Reporting period starts	Reporting period ends	Return to be provided		
			Between 1 January and 31 March	The day after the <i>accounting reference date</i> within 2007	6 months after the <i>accounting reference date</i> within 2007	30 <i>business days</i> after period end		
			Between 1 April and 30 June	1 January 2007	<i>Accounting reference date</i> within 2007	30 <i>business days</i> after period end		
			Between 1 July and 30 September	The day after 6 months preceding the <i>accounting reference date</i> within 2007	<i>Accounting reference date</i> within 2007	30 <i>business days</i> after period end		
			Between 1 October and 31 December	1 January 2007	6 months before the <i>accounting reference date</i> within 2005	30 <i>business days</i> after period end		
12I	<i>SUP</i> 16.7.54R	R	Until 6 September 2006, an <i>authorised professional firm</i> will not contravene <i>SUP</i> 16.7.54R if it submits to the <i>FSA</i> the annual questionnaire that was contained in <i>SUP</i> 16 Annex 9R immediately prior to 6 July 2006. <u>Expired</u>				6 July 2006 – 6 September 2006	6 July 2006
12J	(1) <i>SUP</i> 16.7.24R, <i>SUP</i> 16.7.25R and <i>SUP</i> 16.7.25AR, <i>SUP</i> 16.7.27R and 16.7.27AR	R	A <i>securities and futures firm</i> that is a <i>BIPRU investment firm</i> is not required to submit the Annual Reporting Statement, the Annual Reconciliation and the Consolidated Supervision Return under <i>SUP</i> 16.7.25R and <i>SUP</i> 16.7.27R (as appropriate). <u>Expired</u>				1 January 2007 to 31 December 2007	<i>Commencement</i> and 1 January 2007
	(2) <i>SUP</i> 16.7.35R, <i>SUP</i> 16.7.36R and <i>SUP</i> 16.7.36AR	R	An <i>investment management firm</i> that is a <i>BIPRU investment firm</i> is not required to submit the Annual Financial Return, the Consolidated Supervision Return and the Consolidated Financial Resources Return under <i>SUP</i> 16.7.36R. <u>Expired</u>				1 January 2007 to 31 December 2007	<i>Commencement</i> and 1 January 2007

	(3) SUP 16.7.67R, SUP 16.7.68R and SUP 16.7.68AR	R	A <i>UCITS investment firm</i> is not required to submit the Annual Financial Return and the Consolidated Supervision Return under SUP 16.7.68R. <u>Expired</u>		1 January 2007 to 31 December 2007	13 February 2004 and 1 January 2007
	(4) SUP 16.7.76R, SUP 16.7.77R and SUP 16.7.77AR	R	A <i>personal investment firm</i> that is a <i>BIPRU investment firm</i> is not required to submit the Consolidated Supervision Return under SUP 16.7.77R. <u>Expired</u>		1 January 2007 to 31 December 2007	1 April 2005 and 1 January 2007
	(5) SUP 16.7.16R and SUP 16.7.17R	R	A <i>building society</i> will not be required to submit reports MFS1, MFS1 Supp, MFS2 and QFS2 for reporting dates after 1 January 2008. <u>Deleted</u>		From 1 January 2008	<i>Commencement</i>
12K	SUP 16.7.7R, ...	R	Solely in respect of information regarding any <i>reversion activity</i> or <i>home purchase activity</i> required to be reported in the <i>RMAR</i> and <i>MLAR</i> , a <i>firm</i> ;		1 April 2007 to 31 December 2008	<i>Commencement</i>
			(1)	is not required to include such information in respect of the applicable reporting periods (as set out in the relevant provisions in SUP 16.7) ending before 1 October 2007;		
			(2)	must include such information in respect of reporting periods ending on or after 1 October 2007;		
			(3)	must include such information under existing mortgage headings (for the <i>RMAR</i>) or loan headings (for the <i>MLAR</i>) as set out in the guidance in SUP 16 Annex 18BG and SUP 16 Annex 19BG respectively. <u>Expired</u>		
12L	(1) SUP 16.7.7R, ...	R	Except to the extent required by a transitional provision in TP 12M, a <i>BIPRU firm</i> will not be required to report under these rules in respect of reporting dates after 31 December 2007, but will instead report under SUP 16.12. <u>Expired</u>		1 January 2008 to 1 April 2009	1 January 2008
	(2) SUP 16.7.9R, SUP 16.7.10R	R	Except to the extent required by a transitional provision in TP 12M, an <i>EEA Bank</i> other than one with <i>permission</i> for <i>cross border services</i> only, will not be required to report under these rules in respect of reporting dates after 31 December 2007, but will instead report under SUP 16.12.5R. <u>Expired</u>		1 January 2008 to 1 April 2009	1 January 2008
	(3) SUP 16.12.11R,	R	Except to the extent required by a transitional provision in TP 12M, a <i>bank</i> established outside the <i>EEA</i> will not be required to report under these rules in		1 January 2008 to 1 April 2009	1 January 2008

	SUP 16.7.12R		respect of reporting dates after 31 December 2007, but will instead report under SUP 16.12.5R. <u>Expired</u>			
	(4) SUP 16.7.62R, SUP 16.12.5R, SUP 16.7.63R	R	A credit union will not be required to report under these rules in respect of reporting dates after 31 December 2007, but will instead report under SUP 16.12.5R. <u>Expired</u>		1 January 2008 to 1 April 2009	1 January 2008
	...					
	(6) SUP 16.782R, SUP 16.7.83R	R	<p>(1) A firm that is a member of a financial conglomerate:</p> <p>(a) that is at the head of an FSA regulated EEA financial conglomerate; or</p> <p>(b) whose Part IV permission contains a relevant requirement;</p> <p>will not be required to report under these rules in respect of reporting dates after 31 December 2007, but will instead report under SUP 16.12.32R and SUP 16.12.33R.</p> <p>(2) In (1)(b), a relevant requirement is one set out in SUP 16.7.82R(3).</p> <p><u>Expired</u></p>		1 January 2008 to 1 April 2009	1 January 2008
	...					
12M	...					
	(20A) SUP 16.12.22AR	R	<p>(1) Where a firm is required under SUP 16.12.22AR to submit information on adviser charges in Section K of the RMAR or consultancy charges in Section L of the RMAR the firm is not required to report information collected prior to 31 December 2012.</p> <p>(2) The first reporting period for Section K or Section L of the RMAR begins on the first day of the firm's first full reporting period (as specified in SUP 16.12) after 31 December 2012.</p> <p><u>Expired</u></p>		31/12/2012 to 30/06/2013	31/12/2012
	...					
12N	(1) SUP 16.7.36R	R	(1)	Subject to (2), SUP 16.7.36R does not apply from 6 April 2007 to 30 August 2008 to an investment management firm which:	6 April 2007 to 30 August 2008	6 April 2007
			(a)	was not a firm before 6 April 2007; and		
			(b)	carries on only the activity of establishing, operating or winding up a personal pension		

				<i>scheme.</i>		
			(2)	Notwithstanding (1), a <i>firm</i> described in (1) with an <i>accounting reference date</i> of between 6 April 2007 and 30 August 2008 (inclusive) must submit a copy of its annual accounts to the FSA in accordance with SUP 16.7.36R, unless (3) applies. The annual accounts must give a true and fair view of the state of affairs of the <i>firm</i> and of the <i>firm's</i> profit or loss. <u>Expired</u>		
12O	...					
	(2) SUP 16.7.24R, SUP 16.7.25R, SUP 16.7.27R	R	A <i>securities and futures firm</i> which is either:		1 November 2007 to 31 December 2008	<i>Commencement</i> and 1 November 2007
			(1)	an <i>exempt CAD firm</i> ; or		
			(2)	an <i>exempt BIPRU commodity firm</i> to which the requirements of IPRU(INV) Chapter 3 apply		
			is not required to submit the Annual Reporting Statement and the Annual Reconciliation under SUP 16.7.25R and SUP 16.7.27R (as appropriate). <u>Expired</u>			
	(3) SUP 16.7.35R, SUP 16.7.36R	R	An <i>investment management firm</i> which is an <i>exempt CAD firm</i> is not required to submit the Annual Financial Return under SUP 16.7.36R. <u>Expired</u>		1 November 2007 to 31 December 2008	<i>Commencement</i> and 1 November 2007
	(4) SUP 16.7.67R, SUP 16.7.68R	R	A <i>UCITS firm</i> which is an <i>exempt CAD firm</i> is not required to submit an Annual Financial Return under SUP 16.7.68R, Note 3. <u>Expired</u>		1 November 2007 to 31 December 2008	13 February 2004 and 1 November 2007
	(5) SUP 16.12.11R, SUP 16.12.12R	R	An <i>exempt BIPRU commodity firm</i> that does not meet the conditions in BIPRU TP 16 is not required to submit FSA008 for reporting dates prior to 30 June 2008. <u>Expired</u>		1 January 2008 to 29 June 2008	1 January 2008
12P	(1) SUP 16.7.20R, ...	R	Except to the extent required by a transitional provision in TP 12Q, a <i>firm</i> other than a <i>BIPRU firm</i> , will not be required to report under these rules in respect of reporting dates after 31 December 2007, but will instead report under SUP 16.12. <u>Expired</u>		1 January 2008 to 31 March 2009	1 January 2008
12Q	(1) SUP 16.12.11R	R	<i>Firms in Regulated Activity Group 3:</i>		1 January 2008 to 30 August 2008	1 January 2008

			(1)	are not required to submit the following data items for reporting dates falling prior to 31 August 2008: FSA029 FSA030 FSA031 FSA032 FSA033 FSA034 FSA035 FSA036 FSA037 FSA039 FSA040		
			(2)	are instead required to report as set out in TP 12Q(5). <u>Expired</u>		
	(2) SUP 16.12.14R	R	<i>Firms in Regulated Activity Group 4:</i>		1 January 2008 to 30 August 2008	1 January 2008
			(1)	are not required to submit the following data items for reporting dates falling prior to 31 August 2008: FSA029 FSA030 FSA031 FSA032 FSA033 FSA034 FSA035 FSA036 FSA037 FSA038 FSA039 FSA040 FSA041 FSA042		
			(2)	are instead required to report as set out in TP 12N(1), TP 12Q(5) or TP12R(1). <u>Expired</u>		
	(3) SUP 16.12.19R	R	<i>Firms in Regulated Activity Group 6:</i>		1 January 2008 to 30 August 2008	1 January 2008
			(1)	are not required to submit the following data items for reporting dates falling prior to 31 August 2008: FSA029 FSA030 FSA031 FSA032 FSA033 FSA034 FSA035 FSA036		

				FSA037 FSA039 FSA040		
			(2)	are instead required to report as set out in TP 12Q(5). <u>Expired</u>		
	(4) SUP 16.12.25R	R		<i>Firms in Regulated Activity Group 8:</i>	1 January 2008 to 30 August 2008	1 January 2008
			(1)	are not required to submit the following data items for reporting dates falling prior to 31 August 2008: FSA029 FSA030 FSA031 FSA032 FSA033 FSA034 FSA035 FSA036 FSA037 FSA039 FSA040		
			(2)	are instead required to report as set out in TP 12Q(5). <u>Expired</u>		
	(5) SUP 16.12.11R, SUP 16.12.14R, SUP 16.12.19R, SUP 16.12.25R	R	(1)	A securities and futures firm that is	1 January 2008 to 30 August 2008	1 January 2008
			(a)	not a BIPRU firm, an exempt CAD firm or an exempt BIPRU commodity firm must submit the quarterly reporting statement in the manner and to the timescales set out in SUP 16.7.27R, and SUP 16.7.31R to SUP 16.7.34G;		
			(b)	an exempt CAD firm must submit the quarterly reporting statement in the manner and to the timescales set out in SUP 16.7.27R, and SUP 16.7.31R to SUP 16.7.34G;		
			(c)	an exempt BIPRU commodity firm (to which the requirements of IPRU(INV) Chapter 3 apply) must submit the quarterly reporting statement in the		

					manner and to the timescales set out in <i>SUP</i> 16.7.27R, and <i>SUP</i> 16.7.31R to <i>SUP</i> 16.7.34G;		
			(2)		except in the case of an <i>investment management firm</i> that is not a <i>BIPRU firm</i> , is not an <i>exempt CAD firm</i> and is authorised by the <i>FSA</i> after 5 April 2007, an <i>investment management firm</i> that is:		
				(a)	neither a <i>BIPRU firm</i> nor an <i>exempt CAD firm</i> must submit the quarterly financial return in the manner and to the timescales set out in <i>SUP</i> 16.7.36R to <i>SUP</i> 16.7.38R;		
				(b)	an <i>exempt CAD firm</i> must submit the quarterly financial return in the manner and to the timescales set out in <i>SUP</i> 16.7.36R to <i>SUP</i> 16.7.38R, and <i>FSA043</i> in the manner and to the timescale set out in <i>SUP</i> 16.7.36BR;		
			(3)		a <i>UCITS firm</i> :		
				(a)	other than an <i>exempt CAD firm</i> must submit the Quarterly Financial Return in the manner and to the timescales set out in <i>SUP</i> 16.7.68R and <i>SUP</i> 16.7.69R;		
				(b)	that is an <i>exempt CAD firm</i> must submit the Quarterly Financial Return in the manner and to the timescales set out in <i>SUP</i> 16.7.68R and <i>SUP</i> 16.7.69R and <i>FSA043</i> in the manner and to the timescale set out in <i>SUP</i> 16.7.68BR;		
			(4)		a <i>firm</i> that satisfies the criteria in <i>SUP</i> 16.7.76R and is:		
				(a)	neither a <i>BIPRU investment firm</i> nor an <i>exempt CAD firm</i> must submit the <i>RMAR</i> and <i>MLAR</i> in the manner and to the timescales set out in <i>SUP</i> 16.7.77R;		
				(b)	that is an <i>exempt CAD firm</i> must submit the <i>RMAR</i> and <i>MLAR</i> in the manner and to		

				the timescales set out in <i>SUP</i> 16.7.77R and FSA043 in the manner and to the timescale set out in <i>SUP</i> 16.7.77BR. <u>Expired</u>		
12R	...					
	(2) <i>SUP</i> 16.12.11R	R		An <i>exempt BIPRU commodity firm</i> that, at the reporting date for large exposures <i>data item</i> FSA008, satisfies the conditions of <i>BIPRU</i> TP 16 is not required to submit FSA008 for that reporting date. <u>Expired</u>	30 June 2008 to 31 December 2010	30 June 2008
12S	(1) <i>SUP</i> 16.12.15, <i>SUP</i> 16.12.16, <i>SUP</i> 16.12.17	R		In the case of an <i>exempt BIPRU commodity firm</i> that is subject to the requirements of <i>IPRU(INV)</i> Chapter 3, it is required to submit the capital adequacy <i>data item</i> FSA003 in the manner and to the frequency and timescales set out for <i>firms</i> other than <i>BIPRU firms</i> that are subject to <i>IPRU(INV)</i> Chapter 3 in <i>SUP</i> 16.12.15R to <i>SUP</i> 16.12.17R. <u>Expired</u>	1 January 2009 to 31 December 2010	1 January 2009
12T	<i>SUP</i> 16.12.5R to <i>SUP</i> 16.12.7R; <i>SUP</i> 16.12.10R to <i>SUP</i> 16.12.17R; <i>SUP</i> 16.12.22R to <i>SUP</i> 16.12.27R	R	(1)	This rule deals with:	As set out in column (4)	As set out in column (4)
				(a) the date (the “start date”) on which the requirements (the “new requirements”) relating to <i>data items</i> FSA047 to FSA055 (inclusive) (the “new <i>data items</i> ”) made by the Supervision Manual (Integrated Regulatory Reporting of Liquidity for Banks, Building Societies and Investment Firms) Instrument 2009 (the “instrument”) begin;		
				(b) the date on which the requirements relating to <i>data items</i> FSA010 and FSA013 end; and		
				(c) the date on which the changes in the requirements relating to <i>data item</i> FSA011 made by the instrument take effect.		
			(2)	The start date for reporting on a solo basis for a <i>firm</i> that as at 30 November 2009 or, as the case may be, 1 December 2009, or as the case may be, 30 November 2009 and 1 June 2010, falls into one of the classes covered by <i>BIPRU</i> TP 26.2 (Transitional provisions for quantitative aspects of <i>BIPRU</i> 12 that apply to all <i>firms</i> to which <i>BIPRU</i> 12 applies) is the day immediately following the last day on which that transitional provision is in force as		

				specified in column (5) of <i>BIPRU TP 26.2</i> .		
			(3)	The start date for reporting on a solo basis for other <i>firms</i> (other than a <i>non-ILAS BIPRU firm</i>) is 1 December 2009.		
			(4)	The reporting period for the first report on a solo basis for <i>non-ILAS BIPRU firms</i> ends on 31 December 2010.		
			(5)	Reporting on the basis of a <i>defined liquidity group</i> applies for all reporting periods beginning on or after 1 November 2010.		
			(6)	For a <i>firm</i> falling into paragraph (2), the following start dates apply to the following <i>data items</i> :		
				(a) The date for <i>data items</i> FSA047, FSA048 and FSA052 is 1 June 2010.		
				(b) The date for <i>data items</i> FSA050, FSA051, FSA053 and FSA054 is 1 November 2010.		
			(7)	For a <i>firm</i> falling into paragraph (3), the following start dates apply to the following <i>data items</i> :		
				(a) The date for <i>data items</i> FSA047, and FSA048 is 1 December 2009.		
				(b) The date for <i>data item</i> FSA052 is 1 June 2010.		
				(c) The date for <i>data items</i> FSA050, FSA051, FSA053 and FSA054 is 1 November 2010.		
			(8)	If the start date under paragraphs (6) or (7) (taking into account paragraph (9)) falls before the start date in paragraphs (2) or (3), the dates in paragraphs (2) or (3) apply. However if the start dates in paragraphs (6) or (7) (taking into account paragraph (9)) fall after the dates in paragraphs (2) or (3), the start dates in paragraphs (6) or (7) apply.		
			(9)	If the start date for a new <i>data item</i> occurs part of the way through what would have been a reporting period for that <i>data item</i> under <i>SUP 16.12</i> if the relevant part of <i>SUP 16.12</i> had		

			been in force, the first reporting period for that <i>data item</i> begins on the first day (“the first day”) of what would have been that reporting period (as specified in <i>SUP</i> 16.12), even though the first day falls before the start date. The time for submission of the new <i>data item</i> and then length of the reporting period are calculated as if the new requirements relating to that <i>data item</i> had been in force from the first day.		
		(10)	(a) The requirements relating to <i>data items</i> FSA010 and FSA013 are as follows.		
			(b) If a <i>firm</i> does not fall within <i>RAG</i> 1 as at 30 November 2009, it does not have to submit these <i>data items</i> .		
			(c) Otherwise, the last reporting period for the <i>data item</i> concerned ends on the first date when the start date for that <i>firm</i> in relation to both <i>data item</i> FSA047 and FSA048 has occurred. That last reporting period for <i>data item</i> FSA010 or FSA013 is shortened accordingly if necessary.		
			(d) Any notes in <i>SUP</i> 16.12 relating to those <i>data items</i> continue in force as long as required by (a) to (c).		
		(11)	The changes to <i>data item</i> FSA011 only take effect with respect to reporting periods beginning on or after the commencement date for those changes as specified in the instrument (October 2010); Deleted		
12U	<i>SUP</i> 16.12.5R to <i>SUP</i> 16.12.7R; <i>SUP</i> 16.12.10R to <i>SUP</i> 16.12.17R; <i>SUP</i> 16.12.22R to <i>SUP</i> 16.12.27R	G	The effect of paragraph 12T is that a <i>firm</i> which becomes an <i>ILAS BIPRU firm</i> or <i>non-ILAS BIPRU firm</i> after 1 December 2009 and before the end of the transitional period which would otherwise have applied will be expected to comply with the requirements listed in column (2) from the date on which it becomes either an <i>ILAS BIPRU firm</i> or a <i>non-ILAS BIPRU firm</i> (as the case may be). However, such a <i>firm</i> does have the benefit of the delayed start dates as specified in paragraphs (4), (5) and (7) of paragraph 12T. Deleted		
12V	<i>SUP</i> 16.12.5R to <i>SUP</i> 16.12.7R; <i>SUP</i> 16.12.10R to	G	An example of how paragraph 12T(6) and (9) work is as follows. Say that the start date for a <i>firm</i> under paragraph 12T(2) is 1 June 2010. If the <i>firm</i> reports <i>data item</i> FSA047		

	SUP 16.12.17R; SUP 16.12.22R to SUP 16.12.27R		weekly, the first reporting period for that <i>data item</i> starts on Saturday 29 May 2010 and ends on Friday 4 June 2010. It has to be submitted to the FSA by 2200 on Monday 7 June. Deleted			
...						
12Y	SUP 16.12.15R but only in so far as it relates to FIN069 (Capital adequacy); FSA039 (Client money and client assets) and FIN070 (Information on P2P agreements)	R	The <i>rule</i> listed in column (2) does not apply to an <i>operator of an electronic system in relation to lending</i> . Expired	From 1 April 2014 to 30 September 2014	1 April 2014	
...						
13	SUP 16.8	R	In Forms 1R(1) to (3) in SUP 16 Annex 6R, for any <i>life policy</i> promoted before <i>commencement</i> , a reference to “direct offer financial promotion” must be read as a reference to “direct offer advertisement”, as defined in the rulebook of the PIA at the time the <i>policy</i> was promoted. Expired	From <i>commencement</i> for 6 years	<i>Commencement</i>	
13A	(1) SUP 3.1.2R	R	In relation to an <i>investment management firm</i> which carries on only the activity of <i>establishing, operating or winding up a personal pension scheme</i> and which is authorised by the FSA after 6 April 2007, SUP 3.9 will not apply to the <i>firm’s</i> auditor. Expired	6 April 2007 to 31 December 2008	6 April 2007	
...						
14	SUP 16.8	R	SUP 16.8 does not apply to an <i>insurer</i> (including a <i>friendly society</i>) which was not a member of the PIA immediately before <i>commencement</i> . Expired	From <i>commencement</i> for 6 years	<i>Commencement</i>	
14A	SUP 16.11.7R	R	Until 1 July 2006, a <i>firm</i> will not contravene SUP 16.11.7R if it does not complete the data reporting field ‘Advice at the point of sale’ (see SUP 16 Annex 21R). Expired	1 April 2005 – 30 June 2006	1 April 2005	
14B		R	If SUP TP 12BR(5) applies, the <i>firm’s</i> first return must be provided as follows: Deleted			
			<i>Accounting reference date</i>	<i>Reporting period starts</i>	<i>Reporting period ends</i>	<i>Return to be provided</i>

			31 December 2004	1 April 2005	30 June 2005	30 <i>business days</i> after period end	
			Between 1 January 2005 and 31 March 2005	1 April 2005	6 months after the <i>accounting reference date</i> within 2005	30 <i>business days</i> after period end (Note 2)	
			Between 1 April 2005 and 29 June 2005	The day following the <i>accounting reference date</i> within 2005	3 months after the <i>accounting reference date</i> within 2005	30 <i>business days</i> after period end (Note 2)	
			Between 30 June 2005 and 29 September 2005	1 April 2005	<i>Accounting reference date</i> within 2005	30 <i>business days</i> after period end (Note 2)	
			Between 30 September 2005 and 30 December 2005	The day after 6 months preceding the <i>accounting reference date</i> within 2005	3 months preceding the <i>accounting reference date</i> within 2005	30 <i>business days</i> after period end (Note 3)	
14C	16.10.4	R	A firm whose <i>accounting reference date</i> falls between 1 April 2005 and 30 June 2005 (inclusive) need not comply with SUP 16.10.4R until its <i>accounting reference date</i> in 2006. <u>Expired</u>			1 April 2005 – 30 June 2005	1 April 2005
14D	16.11.3	R	The report under SUP 16.11.3R(1) for the quarter 1 April to 30 June 2005, together with the report for the quarter 1 July to 30 September 2005 must be submitted within 20 <i>business days</i> after the end of the 1 July–30 September quarter. <u>Expired</u>			1 April 2005 – 30 June 2005	1 April 2005
...							
15C	The Supervision manual (SUP)		A regulated sale and rent back firm need not comply with the rules in this sourcebook to the extent that they carry on regulated same and rent back activity, provided that within a period of 3 months after submitting an application for interim authorisation in accordance with article 32 of the Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) Order (SI 2009/1342), and every 6 months after such date until 30 June 2010, they provide to the			1 July 2009 to 30 June 2010	1 July 2009

			<p><i>FSA</i> for the relevant period the following information:</p> <p>(a) management accounts for the <i>firm</i>, including a balance sheet, profit/loss statement and management report;</p> <p>(b) details of the <i>firm's</i> funding arrangements; and</p> <p>(c) where the <i>firm</i> is a <i>SRB agreement provider</i>, the number of <i>regulated sale and rent back agreements</i> it has entered into in that period, distinguishing between direct sales (both advised and non advised) and indirect sales (advised and non advised). <u>Expired</u></p>		
15D	SUP 16	R	<p><i>A regulated sale and rent back firm</i> need not comply with the <i>rules</i> in SUP 16 to the extent that they carry on <i>regulated sale and rent back activity</i>. <i>A regulated sale and rent back firm</i> must instead:</p> <p>(a) within a period of 3 months from becoming authorised (for previously <i>unauthorised persons</i>); or</p> <p>(b) according to their existing reporting schedules (for <i>firms</i> that previously held an interim authorisation or interim variation of permission in accordance with article 32 of the Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) Order (SI 2009/1342) or hold a <i>Part IV permission</i> to carry on <i>regulated sale and rent back activity</i> as a result of having made a variation of permission application that has been approved by the <i>FSA</i>);</p> <p>and every 6 months after such date until 30 June 2011 (unless otherwise advised by the <i>FSA</i>), provide to the <i>FSA</i> for the relevant period the following information:</p> <p>(i) management accounts for the <i>firm</i>, including a balance sheet, profit/loss statement and management report;</p> <p>(ii) details of the <i>firm's</i> funding arrangements; and</p> <p>(iii) where the <i>firm</i> is a <i>SRB agreement provider</i>, the number of <i>regulated sale and rent back agreements</i> it has entered into in that period, distinguishing between direct and indirect sales.</p> <p>If a <i>firm</i> does not submit a complete report by the date on which it is due in accordance with this transitional provision, the <i>firm</i> must pay an administrative fee of £250. <u>Expired</u></p>	30 June 2010 to 29 June 2011	30 June 2010
...					

17	SUP 20.4.4R(4)	R	The periodic fee modification set out in SUP 20.4.4R(4) does not apply to the A.2, A.18 and A.19 activity groups until 1 April 2005. <u>Expired</u>	From 31 October 2004 to 31 March 2005	1 April 2002
...					
Note 1 = The return need not provide data for sections A, B, C, D, E of the RMAR. <u>Deleted</u>					
Note 2 = Sections A, B, C, D, E of the RMAR should be reported for the 3 months to the reporting end date. <u>Deleted</u>					
Note 3 = This should only cover sections A, B, C, D, E of the RMAR. <u>Deleted</u>					

...

TP 1.5 [expired]

†	R	(1)	A firm may, in the written contract with its <i>introducer appointed representative</i> , extend the scope of appointment to include		
		(a)	receiving and forwarding to an <i>insurer or insurance intermediary</i> an application by a <i>customer</i> for a <i>connected travel insurance contract</i> together with any associated documentation; and		
		(b)	receiving <i>client money</i> from a <i>customer</i> in respect of a <i>connected travel insurance contract</i> , and holding that <i>client money</i> .		
		(2)	The extension of the scope of the appointment must apply only where the receipt of an application or of <i>client money</i> results from documentation given to a <i>customer</i> , where the deadline for submission of this documentation to the publishers for publishing was on or before 15 November 2008.		
		(3)	This rule applies until 31 December 2009.		

...

TP 1.8 AIFMD [expired]

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provision	(5) Transitional provision: dates in force	(6) Handbook provisions: coming into force
†	The changes to SUP 16.12 set out in Annex M of the Alternative Investment Fund Managers Directive Instrument 2013, other than those relating to FSA041 and Annex D of the Capital Requirements Directive IV (AIFMD and UCITS Consequential Amendments)	R	(1) Where a <i>firm</i> meets the conditions in (2) the changes effected by the Annexes listed in column (2) do not apply and, therefore, the provisions in SUP 16.12 amended by that Annex will continue to apply as they were in force as at 21 July	From 22 July 2013 until 21 July 2014	22 July 2013

	Instrument 2013.		2013. (2) The conditions are: (a) the <i>firm</i> falls within regulation 73(1) of the <i>AIFMD UK regulation</i> ; and (b) the <i>firm</i> does not have a <i>Part 4A permission to manage an AIF</i> .		
2	The changes to SUP 16.12 set out in Annex M of the Alternative Investment Fund Managers Directive Instrument 2013, other than those relating to FSA041 and Annex D of the Capital Requirements Directive IV (AIFMD and UCITS Consequential Amendments) Instrument 2013.		(1) Where a <i>firm</i> meets the conditions in (2) the changes effected by the Annexes listed in column (2) do not apply provided that: (a) for a <i>firm</i> which is an existing <i>firm</i> on 21 July 2013, it continues to comply with the requirements applicable to that <i>firm</i> on 21 July 2013; or (b) for a <i>firm</i> that was not an existing <i>firm</i> on 21 July 2013, it complies with the requirements applicable to a <i>firm</i> that was establishing, operating or winding up a regulated collective investment scheme on 21 July 2013 (with the exception of FSA042 if the <i>firm</i> does not <i>manage a UCITS</i>). (2) The conditions are that the <i>firm</i> has a <i>Part 4A permission</i> to (a) <i>manage an AIF</i> ; and/or (b) <i>manage a UCITS</i> .	From 22 July 2013 until 22 July 2014	22 July 2013

...

SUP TP 4 is deleted in its entirety. The deleted text is not shown.

TP 4 (Transitional provisions relating to SUP 10A) [Expired]

...

Part 2: Comes into force on 1 June 2015

16 Annex 29AG Guidance notes for the data item in SUP 16 Annex 29R

...

25B ...

In relation to any dematerialised *safe custody assets* which a *firm* held as the sole *custodian* the *firm* should report the name of the central securities depository ~~where~~ with which the *safe custody assets* were registered, for example Euroclear UK & Ireland, and should select ‘~~deposited with any other third party~~ other’ when completing data field 25G.

...

25G ...

	If the <i>safe custody assets</i> were:	Choose the following option from the drop down box in the form:
...		
(b)	deposited with a third party <i>custodian</i> (this may include any third party that has responsibility to the <i>firm</i> for the <i>safe custody assets</i> , such as a sub-custodian);	...
...		

In relation to any dematerialised *safe custody assets* which a *firm* held as the sole *custodian* the *firm* should select “Other” and report the name of the central securities depository ~~where~~ with which the *safe custody assets* were registered, for example Euroclear UK & Ireland, when completing data field 25B.

...

Annex O

Amendments to the Decision Procedure and Penalties manual (DEPP)

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

6.5C The five steps for penalties imposed on individuals in market abuse cases

...

Step 2 – the seriousness of the market abuse

6.5C.2 G ...

(13) Factors tending to show the *market abuse* was deliberate include:

...

(g) the individual's actions were repeated: and

(h) for *market abuse* falling within section 118(2) of the *Act*, the individual knew or recognised that the information on which the *dealing* was based was *inside information*; ~~and,~~

(i) ~~for *market abuse* falling within section 118(4) of the *Act*, the individual's behaviour was based on information which he knew or recognised was not generally available to those using the market, and the individual regarded the information as relevant when deciding the terms on which transactions in qualifying *investments* should be effected.~~

...

TP 1 Transitional provisions applying to the Decision Procedure and Penalties manual

(1)	(2) Material to which transitional provision applies	(3)	(4) Transitional provision	(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
1	<i>DEPP</i>	G	<i>GEN</i> contains some transitional provisions that apply throughout the <i>Handbook</i> and which are designed to ensure a smooth transition at <i>commencement</i>. <u>Expired</u>	From <i>commencement</i>	Various dates
2	<i>DEPP</i> 6.7 (Discount for early	G	These provisions (in	From 20	20 October

	settlement)		summary, relating to the discount scheme) apply only to cases where investigators are appointed on or after 20 October 2005. <u>Expired</u>	October 2005	2005
3	<i>DEPP</i>	G	<p><i>DEPP 1 to DEPP 5</i> take effect on 28 August 2007, save to the extent described below.</p> <p><i>DEPP 1 to DEPP 5</i> do not apply to any <i>statutory notice</i> or related notice issued on or after 28 August where a <i>warning notice, first supervisory notice or decision notice</i> was given by the <i>FCA</i> before 28 August in relation to the same matter. The procedure to be followed in respect of such <i>statutory notices</i> or related notices given on or after 28 August will be the same as that described in the Decision making manual (DEC) immediately before <i>DEPP</i> comes into effect. <u>Expired</u></p>	From 28 August 2007	28 August 2007
4	<i>DEPP</i>	G	<p><i>DEPP 6</i> takes effect on 28 August 2007, save to the extent described below.</p> <p>The <i>FCA's</i> policy in respect of the imposition and amount of penalty will continue to be as described in the Enforcement manual (ENF) in relation to any <i>statutory notice</i> or related notice given on or after 28 August where a <i>warning notice, first supervisory notice or decision notice</i> was given by the <i>FCA</i> before 28 August in relation to the same matter. <u>Expired</u></p>	From 28 August 2007	28 August 2007

Annex P

Amendments to the Collective Investment Schemes sourcebook (COLL)

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

TP 1 Transitional provisions

TP 1.1

(1)	(2) Material to which transitional provision applies	(3)	(4) Transitional provision	(5) Transitional provision: dates in force	(6) Handbook provision: coming into force
1	Each and every rule in COLL	R	Expired	Expired	
...					
2	Each and every rule in COLL	G	Expired	Expired	
					
3	Each and every rule in COLL	R	Expired	Expired	
4	Each and every rule in COLL	G	Expired	Expired	
					
5	COLL 6.9.9R(4) to (6) (Restrictions of business for UCITS management companies)	R	Expired	Expired	
					
6	COLL 6.9.9R(4) to (6) (Restrictions of business for UCITS management companies)	G	Expired	Expired	
					

7	COLL 6.6.15R(2), (4) and (5) (Committees and delegation)	R	Expired	Expired	
					
8	COLL 6.2 (dealing); COLL 6.3 (Valuation and pricing); COLL 5.2.5R (valuation) and COLL 4.2.5R 16 (Table: contents of prospectus)	R	Expired	Expired	
9	COLL 6.2 (dealing); COLL 6.3 (Valuation and pricing); COLL 5.2.5R (valuation) and COLL 4.2.5R 16 (Table: contents of prospectus)	G	Expired	Expired	
10	FEES 3.2.1R	R	Expired	Expired	
	Definition of relevant party				
11	COLL	R	Expired	Expired	
12	COLL 10.2.1R	R	Expired	Expired	
13	COLL 4.2.5R	R	Expired	Expired	
...					
15	Amendments to <i>COLL 5.3.6R</i> made by the Collective Investment Schemes Sourcebook (Amendment No 5) Instrument 2009	R	The new timing provisions in relation to the prudent spread of risk will not take effect until 6 January 2011 in relation to those <i>non-UCITS retail schemes</i> authorised as an <i>AUT</i> or an <i>ICVC</i> prior to 6 January 2010. <u>Expired</u>	6 January 2010 to 5 January 2011	6 January 2010
16	<i>COLL 4.5</i> and <i>COLL 8.3.5R</i> to <i>COLL 8.3.5ER</i>	R	In relation to the preparation of any report pursuant to <i>COLL 4.5</i> or <i>COLL 8.3.5R</i> to <i>COLL 8.3.5ER</i> for the last <i>annual accounting period</i> or <i>half yearly accounting period</i> ending before 6 March 2010, the <i>authorised</i>	From 6 March 2010 to 5 July 2010	6 March 2010

			<i>fund manager, depositary and auditor may together elect to comply with those rules as they were in force on 5 March 2010. The authorised fund manager must make a record of any such election and retain it for a period of six years from the date on which that record is made. Expired</i>		
17	<i>COLL 4.5.5R(1)(a)(iv) and COLL 4.5.9R(9A)</i>	R	<i>An authorised fund manager need not include in the short report or long report for a UCITS scheme the figure for the synthetic risk and reward indicator that would have been disclosed in its most recent key investor information document provided that, as at the accounting reference date to which the report relates, marketing of units in the scheme is being done on the basis of a simplified prospectus meeting the requirements of the Handbook. [Note: article 118(2) of the UCITS Directive] Expired</i>	<i>From 1 July 2011 to 31 October 2012</i>	<i>1 July 2011</i>
18	<i>Each and every rule in COLL that relates to key investor information</i>	R	<i>(1) This rule applies to: (a) an authorised fund manager of a UCITS scheme; and (b) an ICVC which is a UCITS scheme and any other director of that ICVC;</i>	<i>From 1 July 2011 to 30 June 2012</i>	<i>1 July 2011</i>
			<i>where the authorisation order for the scheme was made before 1 July 2011 and for this purpose, where this transitional provision is being applied in relation to an existing umbrella as at 1 July 2011 and an authorisation order is made for a new sub-fund of the umbrella after that date, this transitional provision shall also be applied to that sub-fund.</i>		
			<i>(2) A person in (1) need not comply with any rule in</i>	<i>From 1 July 2011 to 30</i>	<i>1 July 2011</i>

			<p><i>COLL</i> that relates to <i>key investor information</i> provided it continues to produce, publish, provide, and meet all other applicable regulatory requirements in relation to, a <i>simplified prospectus</i> for the <i>UCITS scheme</i> as set out in <i>COLL 4.2.3BR</i> (Simplified Prospectus provisions) (as it stands at 30 June 2011), and all references in any <i>rule</i> in <i>COLL</i> to <i>key investor information</i> should be read as references to the <i>simplified prospectus</i>.</p>	June 2012	
			<p>(3) A <i>person</i> in (1) that makes use of this provision from 1 July 2011 may cease to do so in respect of the <i>UCITS scheme</i> or any <i>sub-fund</i> of the <i>scheme</i> at any time before [30 June 2012], but having done so, may not, in relation to that <i>scheme</i> or <i>sub-fund</i>, make use subsequently of this provision in respect of any <i>rules</i> or <i>guidance</i> in <i>COLL</i>.</p>		
			<p>(4) A <i>person</i> in (1) that makes use of this provision in accordance with (2) in relation to a <i>UCITS scheme</i> or <i>sub-fund</i> of the <i>scheme</i>, or that ceases to do so in accordance with (3), must do so in respect of all <i>classes</i> of <i>units</i> in <i>issue</i> in that <i>scheme</i> or <i>sub-fund</i>, whether the <i>units</i> of any such <i>class</i> were first <i>issued</i> before, on or after 1 July 2011.</p> <p>[Note: article 118(2) of the <i>UCITS Directive</i>] <u>Expired</u></p>		
19	<p><i>COLL 4.4.12R</i> <i>COLL 4.4.13R</i> <i>COLL 7.7.19R</i></p>	R	<p>Where a <i>UCITS scheme</i> is to be the <i>receiving UCITS</i> in a proposed <i>UCITS merger</i> and no meeting of <i>unitholders</i> is required to be held under <i>COLL 7.6.2R(5)</i> and <i>COLL 7.6.2R(6)</i>, the <i>authorised fund manager</i> may satisfy its duty to the <i>unitholders</i> of the <i>receiving UCITS</i> under <i>COLL 7.7.19R</i> (Method of</p>	From 1 July 2011 to 31 December 2013	1 July 2011

			providing merger information to unitholders) to provide the information by making it public in the appropriate manner. <u>Expired</u>		
20	COLL 4.4.12R COLL 4.4.13R COLL 7.7.19R	G	<p>(1) In determining the appropriate manner of making the information public, the <i>authorised fund manager</i> should ensure that:</p> <p>(a) a <i>unitholder</i> can obtain the information at reasonable cost;</p> <p>(b) the information is available at reasonable times;</p> <p>(c) publication is consistent with the manner in which the <i>authorised fund manager</i> makes other types of information about the <i>scheme</i> public, so that it is reasonably likely to come to the attention of <i>unitholders</i>.</p>	From 1 July 2011 to 31 December 2013	1 July 2011
			<p>(2) Examples of what might be deemed appropriate include one or more of:</p> <p>(a) publication in a national newspaper;</p> <p>(b) supply through an advertised local rate or freephone telephone number;</p> <p>(c) publication on the internet; or</p> <p>(d) communication to all existing <i>unitholders</i>, before the merger has taken effect.</p>		
			<p>(3) In addition to the methods of publication in (2), the <i>authorised fund manager</i> should consider publishing appropriate information about the merger in the next long report of the <i>scheme</i>. This might include an updated explanation of the matters set out in <i>COLL 7.7.14R(1)</i> (Specific rules regarding the content of merger information to be provided to unitholders of the receiving UCITS). <u>Expired</u></p>		

21	<i>COLL</i> 4.2.5R(3)(qa)	R	Where a <i>scheme</i> meets the conditions in <i>COLL</i> 5.9.3R (Investment conditions: short term money market funds) or <i>COLL</i> 5.9.5R (Investment conditions: money market funds) on 30 June 2011 an <i>authorised fund manager</i> need not include the statement in <i>COLL</i> 4.2.5R(qa). Expired	From 1 July 2011 to 31 December 2013	1 July 2011
22	<i>COLL</i> 4.6.8R(8)(d)	R	Where a <i>scheme</i> meets the conditions in <i>COLL</i> 5.9.3R or <i>COLL</i> 5.9.5R on 30 June 2011 an <i>authorised fund manager</i> need not include the statement in <i>COLL</i> 4.6.8R(8)(d). Expired	From 1 July 2011 to 31 December 2013	1 July 2011
23	<i>COLL</i> 5.9.3R and <i>COLL</i> 5.9.5R	R	The conditions in <i>COLL</i> 5.9.3R and <i>COLL</i> 5.9.5R that a <i>money market fund</i> or <i>short term money market fund</i> must satisfy do not apply to investments acquired prior to 1 July 2011. Expired	From 1 July 2011 to 31 December 2013	1 July 2011
24	<i>COLL</i> 8.3.4R(6)	R	Where a <i>scheme</i> meets the conditions in <i>COLL</i> 5.9.3R or <i>COLL</i> 5.9.5R on 30 June 2011 an <i>authorised fund manager</i> need not include the statement in <i>COLL</i> 8.3.4R(6). Expired	From 1 July 2011 to 31 December 2013	1 July 2011
25	<i>COLL</i> 3 to <i>COLL</i> 8	R	(1) The following chapters and provisions of <i>COLL</i> apply as if the amendments made to those chapters and provisions by the Collective Investment Schemes Sourcebook (ICVC Sub-funds) Instrument 2011 had not been made in respect of an <i>ICVC</i> in the circumstances specified under (2): (a) <i>COLL</i> 3; (b) <i>COLL</i> 4; (c) <i>COLL</i> 5; (d) <i>COLL</i> 6; (e) <i>COLL</i> 7 (except <i>COLL</i> 7.3.3G and <i>COLL</i> 7.3.7R(9)); and	From 21 December 2011 to 20 December 2014	21 December 2011

			<p>(f) COLL 8.</p> <p>(2) The chapters and provisions referred to in (1) apply as described in respect of an ICVC until the date on which either:</p> <p>(a) the instrument of incorporation is amended to contain a statement to effect compliance with paragraph 2(ba) of Schedule 2 to the OEIC Regulations; or</p> <p>(b) an authorisation order is given to an ICVC which contains in its instrument of incorporation the statement to effect compliance with paragraph 2(ba) of Schedule 2 to the OEIC Regulations. <u>Expired</u></p>		
26	COLL 3 to COLL 8	D	<p>In respect of an ICVC which is amending its instrument of incorporation under COLL TP 1.1R(25)(2)(a), the FCA must be provided with the notification required by regulation 4(9) of the Open-Ended Investment Companies (Amendment) regulations 2011 in writing. That notification must consist of a statement confirming that the umbrella does not have any agreements or contracts with a third party the provisions of which are inconsistent with paragraph (1) or (2) of regulation 11A of the OEIC Regulations. The notification must be provided at the same time as providing the notification required by regulation 21 of the OEIC Regulations. <u>Expired</u></p>	From 21 December 2011 to 20 December 2014	21 December 2011
27	COLL 3 to COLL 8	G	<p>Prior to amending the instrument of incorporation as set out in COLL TP 1.1R(25)(2)(a), regulation 4(9) of the Open-Ended Investment Companies (Amendment) Regulations 2011 requires notification to be provided to the FCA in such form as the FCA may direct. The form in which</p>	From 21 December 2011 to 20 December 2014	21 December 2011

			the <i>FCA</i> directs this notification is to be provided is set out in TP1.1D(26). <u>Expired</u>		
28	<i>COLL</i> 4.2.5R(3)(ca)	R	The <i>authorised fund manager</i> need not comply with <i>COLL</i> 4.2.5R(3)(ca) during the application period of this transitional provision, unless it makes any other change to the <i>prospectus</i> of the <i>authorised funds</i> during that period. <u>Expired</u>	From 26 July 2013 to 26 January 2014	26 July 2013

Annex Q

Amendments to the Consumer Credit sourcebook (CONC)

In this Annex, underlining indicates new text and striking through indicates deleted text, unless otherwise stated.

The content of the following Transitional Provisions tables in CONC is deleted in their entirety. The deleted text is not shown.

TP 1 Transitional provisions: introduction to TP2 [expired]

TP 2 Transitional provisions in relation to corresponding rules [expired]

TP 3 Transitional provisions in relation to high cost short term credit [expired]

TP 4 Transitional provisions in relation to operating an electronic system in relation to lending [expired]

Annex R

Amendments to the Investment Funds sourcebook (FUND)

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

TP 1 Transitional Provision

(1)	(2)	(3)	(4)	(5)	(6)
	Material to which the transitional provision applies		Transitional provision	Transitional provision: date in force	Handbook provisions: coming into force
...					
3 FCA	<i>FUND 3.11.14R(1)</i>	R	An AIFM may ensure the appointment of a <i>depository</i> in line with <i>FUND 3.11.2R</i> of a <i>firm</i> that does not have a <i>Part 4A</i> permission of acting as trustee or depository of an AIF. <u>Expired</u>	From 22 July 2013 until 21 July 2014	22 July 2013
...					
5 FCA	<i>FUND 3.11.33R(1)(a)</i>	R	An AIFM may ensure the duties referred to in <i>FUND 3.11.20R</i>, <i>FUND 3.11.21R</i>, <i>FUND 3.11.23R</i> and <i>FUND 3.11.25R</i> are carried out in relation to that AIF by one or more <i>firms</i> that do not have a <i>Part 4A</i> permission of acting as trustee or depository of an AIF. <u>Expired</u>	From 22 July 2013 until 21 July 2014	22 July 2013

Annex S

Amendments to the Disclosure Rules and Transparency Rules sourcebook (DTR)

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

TP 1 Disclosure and transparency rules

Transitional Provisions

(1)	(2) Material to which the Transitional provisions applies	(3)	(4) Transitional provision	(5) Transitional Provision: date in force	(6) Handbook Provision: coming into force
...					
10	All of <i>DTR</i> chapter 5	R	(1) References to a <i>person</i> who is authorised under <i>MiFID</i> shall be taken as references to a <i>person</i> who is authorised under the <i>ISD</i>.	From 20 January 2007 to 31 October 2007	
			(2) The reference in <i>DTR</i> 5.4.9R to portfolio management under point 4 of Section A of Annex 1 to <i>MiFID</i> shall be read as referring to the service of portfolio management under point 3 of Annex A of the <i>ISD</i>. <u>Expired</u>		
11	All of <i>DTR</i> chapter 5	R	References to a <i>regulated market</i> shall be taken as references to a market as defined by point 13 of article 1 of the <i>ISD</i>. <u>Expired</u>	From 20 January 2007 to 31 October 2007	
...					
15	<i>DTR</i> 5.1.2R, <i>DTR</i> 5.3.1R, <i>DTR</i> 5.8.2R(1) and <i>DTR</i> 5.8.2R(4), <i>DTR</i> 5.8.10R	R	For <i>financial instruments</i> having similar economic effects to (but which are not) <i>qualifying financial instruments</i> within <i>DTR</i> 5.3.2R, but which do not have a linear, symmetric	1 June 2009 to 31 December 2009	1 June 2009

			<p>pay-off (that is, a 'delta 1) profile for the purposes of <i>DTR 5.3.3G(2)(b)</i>, a <i>person</i> making a notification under <i>DTR 5.1.2R</i> and <i>DTR 5.8.2R(1)</i> may, at their option, treat each <i>financial instrument</i> in question as having a delta 1 profile, but only if the <i>person</i> also makes a notification to the <i>issuer</i> of the total number voting rights relating to <i>shares</i> referenced by, and the strike, or execution, price of, each such <i>financial instrument</i>.</p> <p><u>Expired</u></p>		
16	<u>DTR TP 15</u>	G	<p>The effect of TP 15 is that <i>persons</i> holding <i>financial instruments</i> falling within <i>DTR 5.3.3G(2)(b)</i> have a choice as to how they notify their deemed holding of voting rights in the underlying <i>shares</i>, either on a delta-adjusted or nominal basis. Where notification is made on a nominal basis, extra information is required so that the delta-adjusted position is capable of being calculated (when used in conjunction with information about the maturity or expiry date (notifiable under <i>DTR 5.8.2R</i>) and other information derivable from publicly available sources, for example, relating to volatility). <u>Expired</u></p>	1 June 2009 to 31 December 2009	1 June 2009
17	<i>DTR 5.1.2R</i> , <i>DTR 5.3.1R</i> , <u><i>DTR 5.8</i></u> , <u><i>DTR 5.9</i></u>	R	<p>A notification of the strike, or execution, price of, and the total number of voting rights relating to <i>shares</i> referenced by, each <i>financial instrument</i> for the purposes of TP 15 is to be treated as part of the notification to the <i>issuer</i> and references to 'notification' shall be construed accordingly. <u>Expired</u></p>	1 June 2009 to 31 December 2009	1 June 2009
18	<i>DTR 7.1.7G</i> , <i>DTR 7.2.4G</i> and <i>DTR 7.2.8G</i>	R	<p>References to provisions in the <i>UK Corporate Governance Code</i> are to be read as references to the equivalent provisions in the</p>	From 29 June 2010 to 28 December 2011	6 August 2010

			<i>Combined Code</i> for accounting periods beginning before 29 June 2010. For the avoidance of doubt, in <i>DTR 7.2.8G</i> , <i>Combined Code</i> provision A.4.6 and B2.1 became <i>UK Corporate Governance Code</i> provisions B.2.4 and D.2.1 respectively. <u>Expired</u>		
...					
22	<i>DTR 8</i>	R	<p>(1) This <i>rule</i> applies to a <i>person</i> who was approved by the <i>FCA</i> as meeting the <i>Criteria for Regulated Information Services</i> and was on the list of <i>Regulated Information Services</i> maintained by the <i>FCA</i> on 30 January 2014.</p> <p>(2) A <i>person</i> to whom this <i>rule</i> applies may continue to disseminate <i>regulated information</i> in accordance with the <i>Criteria for Regulated Information Services</i> published on the <i>FCA's</i> website as at 30 January 2014.</p> <p>(3) A <i>person</i> to whom this <i>rule</i> applies may apply for approval as a <i>primary information provider</i> to take effect from 1 August 2014 in accordance with <i>DTR 8.2</i>. <u>Expired</u></p>	31 January 2014 to 31 July 2014	31 January 2014