

Consolidated Tables for derivations and destinations

This is a consolidation of the tables of derivations and destinations published with the Handbook. (Some Handbook modules have no tables of derivations or destinations.)

The aim of the guidance in the following tables is to give the reader a guide to the derivation and destination of the text.

It is not a complete statement of derivation and destination and should not be relied on as if it were.

Principles for Businesses

Derivations

G

There is no table of derivations for *PRIN*.

Principles for Businesses

Destinations

G

There is no table of destinations for *PRIN*.

Senior Management Arrangements, Systems and Controls

Derivations

G

There is no table of derivations for *SYSC*.

Senior Management Arrangements, Systems and Controls

Destinations

G

There is no table of destinations for *SYSC*.

Threshold Conditions

Derivations

G

There is no table of derivations in *COND*.

Threshold Conditions

Destinations

G

There is no table of destinations in *COND*.

**Statements of Principle and Code of Practice for Approved Persons
Derivations**

G

There is no table of derivations for *APER*.

**Statements of Principle and Code of Practice for Approved Persons
Destinations**

G

There is no table of destinations for *APER*.

**The Fit and Proper Test for Approved Persons
Derivations**

G

There is no table of derivations for *FIT*.

**The Fit and Proper Test for Approved Persons
Destinations**

G

There is no table of destinations for *FIT*.

General provisions

Derivations

G

There is no table of derivations for *GEN*.

General provisions

Destinations

G

There is no table of destinations for *GEN*.

Conduct of Business sourcebook

Derivations: SRO rules

1. G The aim of the *guidance* in the following table is to give the reader a guide to the derivation of the text.
2. G It is not a complete statement of derivation and should not be relied on as if it were.
3. G For the assistance of *firms*, the *FSA* has compiled this table of derivations indicating the rules of a *firm's previous regulator* that correspond to the provision in *COB* being transitioned. *Firms* may wish to refer to these tables but in doing so, should again, understand that they are not intended to be exhaustive and are produced merely as a guide.

Ch/App	S/Ann	P		Subject	Source	Reference
1	5	1	R	Application to Occupational pension scheme firms	IMRO	II – 10.1 (2)
1	6	1	R	Stock Lending Activity	SFA	5 - 1 (9)
1	6	2	R	Stock Lending Activity	SFA	Table 5 - 1 (9)
1	6	3	R	Corporate Finance Business	IMRO	II - 9.1 (1)
1	6	3	R	Corporate Finance Business	SFA	5 - 1 (5)
1	6	4	R	Corporate Finance Business	IMRO	II - 9.1 (1)
1	6	4	R	Corporate Finance Business	SFA	Table 5 - 1 (5)
1	6	5	G	Oil market participants	SFA	5 - 48
1	6	6	R	Oil Market Participants	SFA	Table 1 - 11
1	7	1	G	Appointed representatives	IMRO	IV – 1.7 (2)
2	2	3	R	Prohibition of Inducements	PIA (SIB)	S2.04.
2	2	3	R	Prohibition of Inducements	PIA (SIB)	S2.05
2	2	3	R	Prohibition of Inducements	PIA (SIB)	S2.06
2	2	3	R	Prohibition of Inducements	IMRO	II – 1.6 (1)

Ch/App	S/Ann	P		Subject	Source	Reference
2	2	3	R	Prohibition of Inducements	PIA (Fimbra)	F28. 9.
2	2	3	R	Prohibition of Inducements	PIA (IMRO)	II-I: 1.6 (1)
2	2	3	R	Prohibition of Inducements	PIA (Lautro)	L4.3
2	2	3	R	Prohibition of Inducements	SIB	2.5
2	2	3	R	Prohibition of Inducements	SIB	2.6
2	2	3	R	Prohibition of Inducements	SFA	5 - 7
2	2	5	E	Restriction in connection with the sale of packaged products	SIB	2.4.
2	2	6	G	Guidance on indirect benefit	PIA (Lautro)	L4.5
2	2	7	G	Guidance on indirect benefit	PIA (Lautro)	L4.5
2	2	7	G	Guidance on indirect benefit	PIA (Lautro)	L4.6
2	2	8	R	Requirements when using a soft commission agreement	PIA (SIB)	S5.09
2	2	8	R	Requirements when using a soft commission agreement	IMRO	II – 1.7 (1)
2	2	8	R	Requirements when using a soft commission agreement	PIA (IMRO)	II-I: 1.7
2	2	8	R	Requirements when using a soft commission agreement	SFA	5 - 8 (1)
2	2	12	R	Allowable benefits provided under a soft commission agreement	IMRO	II – 1.7 (2)
2	2	12	R	Allowable benefits provided under a soft commission agreement	PIA (Fimbra)	F28. 9.2
2	2	12	R	Allowable benefits provided under a soft commission agreement	PIA (Fimbra)	F28. 9.3
2	2	12	R	Allowable benefits provided under a soft commission agreement	PIA (IMRO)	II-I: 1.7 (2)

Ch/App	S/Ann	P		Subject	Source	Reference
2	2	12	R	Allowable benefits provided under a soft commission agreement	PIA (Lautro)	L4.4
2	2	12	R	Allowable benefits provided under a soft commission agreement	PIA (Lautro)	L4.5
2	2	12	R	Benefits Provided Under a Soft Commission Agreement	PIA (Lautro)	L4.6
2	2	12	R	Allowable benefits provided under a soft commission agreement	SIB	5.9. (1)
2	2	12	R	Allowable benefits provided under a soft commission agreement	SIB	5.9. (2)
2	2	12	R	Allowable benefits provided under a soft commission agreement	SFA	5 - 8 (2)
2	2	16	R	Prior Disclosure	PIA (SIB)	S5.09 (3) (b)
2	2	16	R	Prior Disclosure	IMRO	II - 1.7 (3)
2	2	16	R	Prior Disclosure	PIA (IMRO)	II-I: 1.7 (3)
2	2	16	R	Prior Disclosure	SFA	5 - 8 (3)
2	2	16	R	Prior Disclosure	SFA	5 - 8 (5)
2	2	18	R	Periodic Disclosure	PIA (SIB)	S5.09 (4)
2	2	18	R	Periodic Disclosure	PIA (SIB)	S5.09 (5)
2	2	18	R	Periodic Disclosure	IMRO	II - 1.7 (4)
2	2	18	R	Periodic Disclosure	PIA (IMRO)	II-I: 1.7 (4)
2	2	18	R	Periodic Disclosure	SFA	5 - 8 (4)
2	2	19	R	Exceptions	IMRO	II - 1.7 (6)
2	2	19	R	Exceptions	PIA (IMRO)	II-I: 1.7 (5)
2	2	19	R	Exceptions	SFA	5 - 8 (6)
2	2	20	R	Record Keeping – Inducements and Soft Commission	PIA (SIB)	S16.04
2	2	20	R	Record Keeping - Inducements and Soft Commission	IMRO	II - 1.7 (6)
2	2	20	R	Record Keeping - Inducements and Soft Commission	SIB	16.4
2	3	3	R	Reliance on others	IMRO	I – 4.1 (1) (b)
2	3	3	R	Reliance on others	SFA	5 - 2 (1)
2	3	4	E	Reliance on others	IMRO	I- 4.1 (1) (b)

Ch/App	S/Ann	P		Subject	Source	Reference	
2	3	4	E		Reliance on others	SFA	5 - 2 (1)
2	3	6	R		Reliance on others	IMRO	I - 4.1 (1) (c)
2	3	6	R		Reliance on others	SFA	5 - 2 (3)
2	4	4	R		Control of Information	IMRO	I - 4.2 (1) (a)
2	4	4	R		Control of Information	IMRO	I - 4.2 (1) (b)
2	4	4	R		Control of Information	PIA (IMRO)	I-I: 4.2 (1) (a)
2	4	4	R		Control of Information	PIA (IMRO)	I-I: 4.2 (1) (b)
2	4	4	R		Control of Information	SFA	5 - 3 (1)
2	4	4	R		Control of Information	SFA	5 - 3 (2)
2	4	6	R		Attribution of Knowledge	IMRO	I - 4.2 (1) (c)
2	4	6	R		Attribution of Knowledge	IMRO	I - 4.2 (1) (d)
2	4	6	R		Attribution of Knowledge	PIA (IMRO)	I-I: 4.2 (1) (c)
2	4	6	R		Attribution of Knowledge	PIA (IMRO)	I-I: 4.2 (1) (d)
2	4	6	R		Attribution of Knowledge	SFA	5 - 3 (3)
2	4	6	R		Attribution of Knowledge	SFA	5 - 3 (4)
2	5	3	R		Limitations on Exclusion of Liability	IMRO	II - 2.5 (1) (a)
2	5	3	R		Limitations on Exclusion of Liability	PIA (Fimbra)	F28. 11.
2	5	3	R		Limitations on Exclusion of Liability	PIA (IMRO)	II-I: 2.5 (1)
2	5	3	R		Limitations on Exclusion of Liability	SIB	2.3A
2	5	3	R		Limitations on Exclusion of Liability	SFA	5 - 24
2	5	3	R		Limitations on Exclusion of Liability	PIA	4. 5.1 (2) (b)
2	5	4	R		Limitations on Exclusion of Liability	PIA (SIB)	S2.03 A
2	5	4	R		Limitations on Exclusion of Liability	IMRO	II - 2.5 (1) (b)

Ch/App	S/Ann	P		Subject	Source	Reference	
2	5	4	R		Limitations on Exclusion of Liability	IMRO	II - 2.5 (1) (c)
2	5	4	R		Limitations on Exclusion of Liability	PIA (Fimbra)	F28. 11.
2	5	4	R		Limitations on Exclusion of Liability	PIA (IMRO)	II-I: 2.5 (1)
2	5	4	R		Limitations on Exclusion of Liability	SIB	2.3A
2	5	4	R		Limitations on Exclusion of Liability	SFA	5 - 24
3	1	1	R		Application: Who? Firms	PIA (Fimbra)	F18. 1.
3	1	1	R		Application: Who? Firms	PIA (Fimbra)	F18. 2.
3	1	1	R		Application: Who? Firms	PIA (Fimbra)	F30. 2.
3	1	1	R		Application: Who? Firms	PIA (Lautro)	L6.24. (1)
3	1	1	R		Application: Who? Firms	SIB	7.3
3	1	1	R		Application: Who? Firms	SIB	7.5
3	1	1	R		Application: Who? Firms	SIB	8.1
3	1	1	R		Application: Who? Firms	SIB	8.2
3	1	1	R		Application: Who? Firms	SFA	5 - (4) (a)
3	1	2	G		Application: Who? Firms	IMRO	II - 1
3	1	2	G		Application: Who? Firms	PIA (IMRO)	II-I: 1
3	1	3	G		Application: Who? appointed representatives	PIA (Lautro)	L6.23
3	1	3	G		Application: Who? Appointed representatives	SIB	7.28
3	2	1	G	(2)	Application: What?	SIB	7.6
3	2	4	R		Application: What? Exemptions	PIA (Lautro)	L6.10. (2)
3	2	4	R		Application: What? Exemptions	PIA (Lautro)	L6.22A
3	2	5	R	(2)	Application: What? Exemptions	IMRO	II - 1.4 (1) (a) (i)

Ch/App	S/Ann	P		Subject	Source	Reference	
3	2	5	R	(7)	Application: What? Exemptions	IMRO	II - 1.4 (1) (a) (ii)
3	2	5	R	(1)	Application: What? Exemptions	IMRO	II - 1.4 (2)
3	2	5	R		Application: What? Exemptions	SIB	7.1
3	2	5	R		Application: What? Exemptions	SFA	5 - 1 (4) (b) (i)
3	2	5	R		Application: What? Exemptions	SFA	5 - 1 (4) (b) (ii)
3	2	5	R		Application: What? Exemptions	SFA	5 - 9 (6)
3	3	1	R		Application: Where? Territorial Scope	PIA (SIB)	S8.01
3	3	1	R		Application: Where? Territorial Scope	IMRO	II - 1.1 (1) (d)
3	3	1	R		Application: Where? Territorial Scope	IMRO	II - 1.1 (2)
3	3	1	R		Application: Where? Territorial Scope	PIA (IMRO)	II-I: 1.1 (1) (d)
3	3	1	R		Application: Where? Territorial Scope	PIA (IMRO)	II-I: 1.1 (2)
3	3	1	R		Application: Where? Territorial Scope	SIB	2.17
3	3	1	R		Application: Where? Territorial Scope	SIB	8.1
3	3	1	R		Application: Where? Territorial Scope	SFA	5 - 14
3	3	5	R		Application: Where? Territorial Scope	PIA (Fimbra)	F18. 1.1
3	4	1	G	(b)	Purpose	SIB	7. (2)
3	4	2	G		Purpose	IMRO	II - 1.2
3	4	2	G		Purpose	PIA (Fimbra)	F18. 13.
3	4	2	G		Purpose	PIA (IMRO)	II-I: 1.2
3	4	2	G		Purpose	SIB	2.17
3	4	2	G		Purpose	SFA	5 - 12
3	4	2	G		Purpose	SFA	5 – 13
3	4	2	G		Purpose	SFA	5 – 14
3	5	3	G	(1)	Other regulations and guidelines	PIA (Fimbra)	F18. 1.1

Ch/App	S/Ann	P		Subject	Source	Reference	
3	6	1	R		Confirmation of compliance	PIA (SIB)	S7.03
3	6	1	R		Confirmation of compliance	PIA (SIB)	S7.06
3	6	1	R	(1)	Confirmation of compliance	IMRO	II - 1.1 (4) (a)
3	6	1	R	(1)	Confirmation of compliance	IMRO	II - 1.1 (4)
3	6	1	R		Confirmation of compliance	IMRO	II - 1.1 (1) (a)
3	6	1	R	(2)	Confirmation of compliance	PIA (Fimbra)	F18. 3.1
3	6	1	R	(1)	Confirmation of compliance	PIA (Lautro)	L6.4. (1)
3	6	1	R	(1)&(2)	Confirmation of compliance	PIA (Lautro)	L6.20
3	6	1	R	(1)	Confirmation of compliance	PIA (Lautro)	L6.24
3	6	1	R	(2)	Confirmation of compliance	SFA	5 - 9 (1) (a)
3	6	1	R	(1)	Confirmation of compliance	SFA	5 - 12
3	6	2	G		Confirmation of compliance	SIB	7.6
3	7	1	R	(1)	Requirement to make and retain records	PIA (Fimbra)	F18. 15.
3	7	1	R		Requirement to make and retain records	SIB	16.8
3	7	1	R		Requirement to make and retain records	PIA	6. 24.4 (b)
3	8	1	R		Application	PIA (Lautro)	L6.5
3	8	3	G		Non-real time financial promotions: name-contact point	PIA (SIB)	S7.12 (3)
3	8	3	G	(3)	Non-real time financial promotions: name-contact point	IMRO	II – 1.App 1.1 (1) (13)
3	8	3	G	(3)	Non-real time financial promotions: name-contact point	PIA (Fimbra)	F18. 2.1
3	8	3	G	(3)	Non-real time financial promotions: name-contact point	PIA (Fimbra)	F18. 5.2 (1)

Ch/App	S/Ann	P		Subject	Source	Reference
3	8	3	G	(3) Non-real time financial promotions: name-contact point	PIA (Lautro)	L6.20A
3	8	3	G	(1) Non-real time financial promotions: name-contact point	SIB	7.11
3	8	3	G	(2) Non-real time financial promotions: name-contact point	SIB	7.11
3	8	3	G	 Non-real time financial promotions: name-contact point	SIB	7.12
3	8	3	G	(3) Non-real time financial promotions: name-contact point	SFA	5 - 9 (2)
3	8	4	R	 Non-real time FPs: clear, fair and not misleading; comparisons	PIA (SIB)	S7.07 (2)
3	8	4	R	(1) Non-real time FPs: clear, fair and not misleading; comparisons	IMRO	II - 1.1 (1) (a)
3	8	4	R	(1) Non-real time FPs: clear, fair and not misleading; comparisons	PIA (Fimbra)	F18. 11.3
3	8	4	R	(1) Non-real time FPs: clear, fair and not misleading; comparisons	PIA (Fimbra)	F18. 7.1 (b)
3	8	4	R	(1) Non-real time FPs: clear, fair and not misleading; comparisons	PIA (Fimbra)	F18. 7.1 (c)
3	8	4	R	(1) Non-real time FPs: clear, fair and not misleading; comparisons	PIA (Fimbra)	F18. Table .B
3	8	4	R	(1) Non-real time FPs: clear, fair and not misleading; comparisons	PIA (IMRO)	II-I: App 1.1 (1) (3)
3	8	4	R	 Non-real time FPs: clear, fair and not misleading; comparisons	PIA (IMRO)	II-I: 1.1 (1) (a)
3	8	4	R	(1) Non-real time FPs: clear, fair and not misleading; comparisons	PIA (Lautro)	L6.6. (1)

Ch/App	S/Ann	P		Subject	Source	Reference	
3	8	4	R		Non-real time FPs: clear, fair and not misleading; comparisons	PIA (Lautro)	L6.6. (3)
3	8	4	R	(1)	Non-real time FPs: clear, fair and not misleading; comparisons	SIB	7.21
3	8	4	R	(1)	Non-real time FPs: clear, fair and not misleading; comparisons	SIB	7.22
3	8	4	R		Non-real time FPs: clear, fair and not misleading; comparisons	SIB	7.5
3	8	4	R	(1)	Non-real time FPs: clear, fair and not misleading; comparisons	SIB	7.7. (1)
3	8	4	R	(1)	Non-real time FPs: clear, fair and not misleading; comparisons	SIB	7.7. (2)
3	8	4	R	(2) (9)	Non-real time FPs: clear, fair and not misleading; comparisons	SIB	7.7. (6)
3	8	4	R		Non-real time FPs: clear, fair and not misleading; comparisons	SIB	7.8
3	8	4	R	(1)	Non-real time FPs: clear, fair and not misleading; comparisons	SIB	7.9
3	8	4	R	(1)	Non-real time FPs: clear, fair and not misleading; comparisons	SIB	7.10
3	8	4	R		Non-real time FPs: clear, fair and not misleading; comparisons	SIB	7.11
3	8	4	R		Non-real time FPs: clear, fair and not misleading; comparisons	SIB	7.14
3	8	4	R	(1)	Non-real time FPs: clear, fair and not misleading; comparisons	SIB	7.15
3	8	4	R		Non-real time FPs: clear, fair and not misleading; comparisons	SIB	7.16

Ch/App	S/Ann	P		Subject	Source	Reference	
3	8	4	R		Non-real time FPs: clear, fair and not misleading; comparisons	SIB	7.28
3	8	4	R	(1)	Non-real time FPs: clear, fair and not misleading; comparisons	SIB	7.29
3	8	4	R	(2)	Non-real time FPs: clear, fair and not misleading; comparisons	SFA	Table 5 - 9 (8) (3)
3	8	4	R		Non-real time FPs: clear, fair and not misleading; comparisons	SFA	Table 5 - 10 (1)
3	8	5	E		Non-real time FPs clear, fair and not misleading	PIA (SIB)	S2.15. (5) (b)
3	8	5	E	(1) (e)	Non-real time FPs clear, fair and not misleading	PIA (SIB)	S7.07 (6)
3	8	5	E	(1) (a)	Non-real time FPs clear, fair and not misleading	PIA (SIB)	S7.08
3	8	5	E	(1) (g)	Non-real time FPs clear, fair and not misleading	PIA (SIB)	S7.13
3	8	5	E	(1) (b) & (c)	Non-real time FPs clear, fair and not misleading	PIA (SIB)	S7.15
3	8	5	E	(1) (d)	Non-real time FPs clear, fair and not misleading	PIA (SIB)	S7.16
3	8	5	E	(1) (e) (ii)	Non-real time FPs clear, fair and not misleading	PIA (SIB)	S7.21
3	8	5	E		Non-real time FPs clear, fair and not misleading	PIA (SIB)	S7.28
3	8	5	E		Non-real time FPs clear, fair and not misleading	PIA (SIB)	S7.29
3	8	5	E		Non-real time FPs clear, fair and not misleading	PIA (SIB)	S8.05
3	8	5	E		Non-real time FPs clear, fair and not misleading	PIA (SIB)	S8.10
3	8	5	E	(1) (a)	Non-real time FPs clear, fair and not misleading	IMRO	II - 1.App 1.1 (1)
3	8	5	E	(1) (b)	Non-real time FPs clear, fair and not misleading	IMRO	II - 1.App 1.1 (1)

Ch/App	S/Ann	P		Subject	Source	Reference	
3	8	5	E	(1) (c)	Non-real time FPs clear, fair and not misleading	IMRO	II - 1.App 1.1 (1) (5)
3	8	5	E	(1) (a)	Non-real time FPs clear, fair and not misleading	IMRO	II - 1.App 1.1 (1) (8)
3	8	5	E	(1) (e) (i)	Non-real time FPs clear, fair and not misleading	IMRO	II - 1.App 1.1 (1) (9)
3	8	5	E	(1) (g)	Non-real time FPs clear, fair and not misleading	IMRO	II - 1.App 1.1 (1) (10)
3	8	5	E	(1) (f)	Non-real time FPs clear, fair and not misleading	IMRO	II - 1.App 1.1 (1) (11)
3	8	5	E	(1) (e) (ii)	Non-real time FPs clear, fair and not misleading	IMRO	II - 1.App 1.1 (1) (12)
3	8	5	E	(1) (e) (iii)	Non-real time FPs clear, fair and not misleading	IMRO	II - 1.App 1.1 (1) (18)
3	8	5	E	(1) (c)	Non-real time FPs clear, fair and not misleading	IMRO	II - 1.App 1.1 (1) (19)
3	8	5	E	(1) (d)	Non-real time FPs clear, fair and not misleading	IMRO	II - 1.App 1.1 (1) (20)
3	8	5	E	(1) (a)	Non-real time FPs clear, fair and not misleading	PIA (Fimbra)	F18. 7.1 (d)
3	8	5	E	(1) (b) & (c)	Non-real time FPs clear, fair and not misleading	PIA (Fimbra)	F18. 7.2
3	8	5	E	(1) (g)	Non-real time FPs clear, fair and not misleading	PIA (Fimbra)	F18. 7.3
3	8	5	E	(f)	Non-real time FPs clear, fair and not misleading	PIA (Fimbra)	F18. 7.1 (c)
3	8	5	E	(1) (b) & (c)	Non-real time FPs clear, fair and not misleading	PIA (Fimbra)	F18. Table.B (c)
3	8	5	E	(1) (e)	Non-real time FPs clear, fair and not misleading	PIA (IMRO)	II-I: App 1.1 (1) (18)
3	8	5	E	(1) (c) (b)	Non-real time FPs clear, fair and not misleading	PIA (IMRO)	II-I: App 1.1 (1) (19)
3	8	5	E	(1) (d)	Non-real time FPs clear, fair and not misleading	PIA (IMRO)	II-I: App 1.1 (1) (20)
3	8	5	E	(1) (a) (h)	Non-real time FPs clear, fair and not misleading	PIA (IMRO)	II-I: App 1.1 (1)

Ch/App	S/Ann	P		Subject	Source	Reference
3	8	5	E	(1)	Non-real time FPs clear, fair and not misleading	PIA (Lautro) L6.6. (1)
3	8	5	E	(1) (b)	Non-real time FPs clear, fair and not misleading	PIA (Lautro) L6.6. (3)
3	8	5	E	(1) (f)	Non-real time FPs clear, fair and not misleading	PIA (Lautro) L6.6. (4)
3	8	5	E	(1) (a)	Non-real time FPs clear, fair and not misleading	PIA (Lautro) L6.6. (6)
3	8	5	E	(1) (i) (b) (c)	Non-real time FPs clear, fair and not misleading	PIA (Lautro) L6.6. (5)
3	8	5	E	(1) (c)	Non-real time FPs clear, fair and not misleading	PIA (Lautro) L6.9. (1) (b)
3	8	5	E	(1) (c)	Non-real time FPs clear, fair and not misleading	PIA (Lautro) L6.9. (1) (d)
3	8	5	E	(1) (b) (e) (h)	Non-real time FPs clear, fair and not misleading	PIA (Lautro) L6.12. (1) (a)
3	8	5	E	(1) (d)	Non-real time FPs clear, fair and not misleading	PIA (Lautro) L6.12. (2)
3	8	5	E		Non-real time FPs clear, fair and not misleading	PIA (Lautro) L6.12. (3)
3	8	5	E	(1) (e)(iii)	Non-real time FPs clear, fair and not misleading	PIA (Lautro) L6.12. (4)
3	8	5	E		Non-real time FPs clear, fair and not misleading	SIB 7.5
3	8	5	E		Non-real time FPs clear, fair and not misleading	SIB 7.7
3	8	5	E		Non-real time FPs clear, fair and not misleading	SIB 7.8
3	8	5	E		Non-real time FPs clear, fair and not misleading	SIB 7.9
3	8	5	E	(1) (b)	Non-real time FPs clear, fair and not misleading	SIB 7.10
3	8	5	E		Non-real time FPs clear, fair and not misleading	SIB 7.11
3	8	5	E		Non-real time FPs clear, fair and not misleading	SIB 7.13

Ch/App	S/Ann	P		Subject	Source	Reference	
3	8	5	E	(1) (b)	Non-real time FPs clear, fair and not misleading	SIB	7.14. (a)
3	8	5	E	(1) (d)	Non-real time FPs clear, fair and not misleading	SIB	7.14. (b)
3	8	5	E	(1) (b)&(c)	Non-real time FPs clear, fair and not misleading	SIB	7.15
3	8	5	E	(1) (d)	Non-real time FPs clear, fair and not misleading	SIB	7.16
3	8	5	E		Non-real time FPs clear, fair and not misleading	SIB	7.21
3	8	5	E		Non-real time FPs clear, fair and not misleading	SIB	7.28
3	8	5	E		Non-real time FPs clear, fair and not misleading	SIB	7.29
3	8	5	E		Non-real time FPs clear, fair and not misleading	SIB	8.5
3	8	5	E		Non-real time FPs clear, fair and not misleading	SIB	8.10
3	8	5	E	(1) (a)	Non-real time FPs clear, fair and not misleading	SFA	Table 5 - 9 (7) (1)
3	8	5	E	(1) (b)	Non-real time FPs clear, fair and not misleading	SFA	Table 5 - 9 (7) (3)
3	8	5	E	(1) (e)	Non-real time FPs clear, fair and not misleading	SFA	Table 5 - 9 (7) (4)
3	8	5	E	(1) (f)	Non-real time FPs clear, fair and not misleading	SFA	Table 5 - 9 (7) (5)
3	8	7	G		Non-real time FPs: guidance on fair, clear and not misleading	PIA (SIB)	S7.07 (1)
3	8	7	G	(4)	Non-real time FPs: guidance on fair, clear and not misleading	PIA (SIB)	S7.15
3	8	7	G	(4)	Non-real time FPs: guidance on fair, clear and not misleading	IMRO	II - 1.App 1.1 (1) (19)
3	8	7	G	(2)	Non-real time FPs: guidance on fair, clear and not misleading	IMRO	II - 1.App 1.1 (1) (22)

Ch/App	S/Ann	P		Subject	Source	Reference
3	8	7	G	(2) Non-real time FPs: guidance on fair, clear and not misleading	PIA (Lautro)	L6.14 (2)
3	8	7	G	(3) (f) Non-real time FPs: guidance on fair, clear and not misleading	IMRO	II - 1.App 1.1 (1) (37)
3	8	7	G	(1) (f) Non-real time FPs: guidance on fair, clear and not misleading	IMRO	II - 1.App 1.1 (1) (37)
3	8	7	G	(4) Non-real time FPs: guidance on fair, clear and not misleading	PIA (Fimbra)	Table F18B
3	8	7	G	(4) (b) Non-real time FPs: guidance on fair, clear and not misleading	PIA (Lautro)	L6.9. (1) (a)
3	8	7	G	(4) (a) Non-real time FPs: guidance on fair, clear and not misleading	PIA (Lautro)	L6.9. (1) (d)
3	8	7	G	(2) Non-real time FPs: guidance on fair, clear and not misleading	PIA (Lautro)	L6.14. (2)
3	8	8	R	Specific non-real time FPs: general requirements	IMRO	II - 1.App 1.1 (1) (14)
3	8	8	R	(2) Specific non-real time FPs: general requirements	IMRO	II - 1.App 1.1 (1) (16)
3	8	8	R	Specific non-real time financial promotion: general requirements	PIA (Fimbra)	F18. Table.A + B
3	8	8	R	Specific non-real time financial promotion: general requirements	PIA (Fimbra)	F18. 6. 2
3	8	8	R	(1) Specific non-real time FPs: general requirements	PIA (Fimbra)	F18. Table.B + A
3	8	8	R	(2) Specific non-real time FPs: general requirements	PIA (Lautro)	L6.11. (2)
3	8	8	R	(2) Specific non-real time financial promotions: general requirements	SIB	7.11. (b)
3	8	8	R	(1) Specific non-real time financial promotions: general requirements	SIB	8.6

Ch/App	S/Ann	P		Subject	Source	Reference	
3	8	9	G	(3)	Specific non-real time financial promotion: fair and balanced	PIA (Fimbra)	F18. Table.B + A
3	8	9	G	(3) (a) (b)	Specific non-real time financial promotion: fair and balanced	PIA (Lautro)	L6.12. (1) (b)
3	8	11	R		Specific non-real time FPs: non-packaged products	IMRO	II - 1.App 1.1 (1) (15)
3	8	11	R		Specific non-real time FPs: non-packaged products	IMRO	II - 1.App 1.1 (1) (38)
3	8	11	R		Specific non-real time FPs: non-packaged products	PIA (Fimbra)	F18. Table.B
3	8	11	R		Specific non-real time FPs: non-packaged products	PIA (Lautro)	L6.12. (3)
3	8	10	R		Specific non-real time FPs: non-packaged products	SFA	Table 5 - 9 (8) (4)
3	8	11	R	(1) (b)	Specific non-real time FPs: Past performance	PIA (SIB)	S7.20 (f)
3	8	11	R		Specific non-real time FPs: Past performance	PIA (SIB)	7.20 (f)
3	8	11	R	(2)	Specific non-real time FPs: Past performance (fair and balanced)	PIA (Fimbra)	F18. 8.1
3	8	11	R		Specific non-real time FPs: Past performance (fair and balanced)	PIA (Fimbra)	F18. 10.1
3	8	11	R		Specific non-real time FPs: Past performance (suitable text)	PIA (Fimbra)	F18. Table.B
3	8	11	R		Specific non-real time FPs: Past performance (fair and balanced)	PIA (Fimbra)	F18. Table.B
3	8	11	R		Specific non-real time FPs: Past performance	PIA (Lautro)	L6.6. (2)
3	8	11	R	(1) (b)	Specific non-real time FPs: Past performance	PIA (Lautro)	L6.12. (3) (a)
3	8	11	R	(1) (b)	Specific non-real time FPs: Past performance	SIB	7.20 (f)

Ch/App	S/Ann	P		Subject	Source	Reference	
3	8	11	R		Specific non-real time FPs: Past performance	SIB	7.20
3	8	11	R	(1) (a) (2)	Specific non-real time FPs: past performance	SFA	Table 5 - 9 (8) (5)
3	8	11	R	(2)	Specific non-real time FPs: past performance	SFA	Table 5 - 9 (8) (6)
3	8	11	R	(1) (b)	Specific non-real time FPs: Past performance	PIA (Lautro)	L6.12. (3) (a)
3	8	12	G	(2) (a)	Specific non-real time FPs: past performance	PIA (Lautro)	L6.12. (2)
3	8	13	R		Specific non-real time FP: refers to past perf. of a packaged product	IMRO	II - 1.App 1.1 (1) (38)
3	8	13	R		Specific non-real time FP: refers to past perf. of a packaged product	PIA (Lautro)	L6.12. (3) (f)
3	8	14	G		Specific non-real time FPs: Past performance (information required)	PIA (Fimbra)	F18. 8.1
3	8	14	G		Specific non-real time FPs: Past performance (information required)	PIA (Fimbra)	F18. 10.1
3	8	14	G		Specific non-real time FP, refers to past performance of a packaged products	PIA (Fimbra)	F18. Table.B
3	8	14	G		Specific non-real time FPs: Past performance (information required)	PIA (Lautro)	L6.12. (3) (f)
3	8	15	R		Information about past performance	PIA (Fimbra)	F18. Table.B
3	8	15	R		Information about past performance	PIA (Lautro)	L6.12. (6)
3	8	15	R		Information about past performance	SFA	Table 5 - 9 (9) (5)
3	8	17	R		Specific non-real time financial promotions: projections for life policies or schemes	PIA (SIB)	S7.17

Ch/App	S/Ann	P		Subject	Source	Reference
3	8	17	R		Specific non-real time financial promotions: projections for life policies or schemes	IMRO II - 1.App 1.1 (1) (36)
3	8	17	R		Specific non-real time financial promotions: projections for life policies or schemes	IMRO II - 8.5
3	8	17	R		Specific non-real time financial promotions: projections for life policies or schemes	PIA (Fimbra) App F6. 3.1 (2)
3	8	17	R		Specific non-real time FPs: projections for life policies or schemes	PIA (Fimbra) F18. 8.1
3	8	17	R		Specific non-real time FPs: projections for life policies or schemes	PIA (Fimbra) F18. 10.1
3	8	17	R		Specific non-real time financial promotions: projections for life policies or schemes	PIA (IMRO) II-I: 8.5
3	8	17	R		Specific non-real time financial promotions: projections for life policies or schemes	SIB 7.17
3	8	19	R		Specific non-real time FPs: provider firms	PIA (Fimbra) F18. 8.1
3	8	19	R		Specific non-real time FPs: provider firms	PIA (Fimbra) F18. 10.1
3	8	23	G		Real-time FPs	SFA 5 - 18
3	9	1	R		DOFP: application	PIA (Fimbra) F18. 11.1.
3	9	1	R		DOFP: application	PIA (Lautro) L6.3. (2)
3	9	1	R		DOFP: application	SIB 7.23
3	9	5	R		Prohibited types of DOFP	PIA (SIB) S7.23. (2)
3	9	5	R		Prohibited types of DOFP	IMRO II - 1.1 (1) (c)
3	9	5	R	(2) (b)&(c)	Prohibited types of DOFP	IMRO II - 1.3 (1) (d)
3	9	5	R	(2)	Prohibited types of DOFP	PIA (Fimbra) F18. 11.2 (1)
3	9	5	R		Prohibited types of DOFP	PIA (Fimbra) App F2B. 1.B

Ch/App	S/Ann	P		Subject	Source	Reference
3	9	5	R		Prohibited types of DOFP	PIA (Fimbra) App F2B. 10.B
3	9	5	R		Prohibited types of DOFP	PIA (Fimbra) App F2B. 2.B
3	9	5	R		Prohibited types of DOFP	PIA (Fimbra) F18. 6.1 (2) (1)
3	9	5	R		Prohibited types of DOFP	PIA (IMRO) II-I: App 1.1 (1) (c)
3	9	5	R		Prohibited types of DOFP	PIA (Lautro) L6.22B
3	9	5	R		Prohibited types of DOFP	PIA (Lautro) L6.24. (5) (b)
3	9	5	R		Prohibited types of DOFP	SIB 7.22
3	9	5	R	(2) (a)	Prohibited types of DOFP	SIB 7.27
3	9	5	R	(2) (b) (c)	Prohibited types of DOFP	SFA 5 - 10 (2)
3	9	6	R		Direct offer financial promotions: general requirements	PIA (SIB) S7.12. (1)
3	9	6	R	(1)	Direct offer FPs: general requirements	IMRO II - 1.3 (1) (a)
3	9	6	R		Direct offer financial promotions: general requirements	IMRO II - 1.3 (1) (c)
3	9	6	R		Direct offer financial promotions: general requirements	SIB 7.12
3	9	6	R		DOFP: general requirements	SFA 5 - 10 (3)
3	9	7	R		DOFP: information required	PIA (SIB) S7.23. (3)
3	9	7	R		DOFP: information required	PIA (SIB) S7.26 A
3	9	7	R		DOFP: information required	PIA (Fimbra) F18. 11.3 (2-4)
3	9	7	R		DOFP: information required	PIA (Fimbra) F18. 11.4 (1)
3	9	7	R	(2)	DOFP: information required	PIA (Fimbra) F18. Table.A
3	9	7	R		DOFP: information required	PIA (IMRO) II-I: 1.3 (1) (a)
3	9	7	R	(2)	DOFP: information required	PIA (Lautro) L6.18A
3	9	10	R		DOFP: cash deposit ISAs	IMRO II - 1.3 (1) (c)

Ch/App	S/Ann	P	R		Subject	Source	Reference
3	9	7	R	(4)	DOFP: cash deposit ISAs	PIA (Fimbra)	F18. 11.3 (2)
3	9	10	R		DOFP: cash deposit ISAs	PIA (Fimbra)	App F2B. 2.B
3	9	10	R		DOFP: cash deposit ISAs	PIA (Fimbra)	App F2B. 6.B
3	9	10	R		DOFP: cash deposit ISAs	PIA (Fimbra)	App F2B. 7.B
3	9	10	R		DOFP: cash deposit ISAs	PIA (Lautro)	L6.19
3	9	10	R		DOFP: cash deposit ISAs	PIA (Lautro)	L6.19A
3	9	10	R		DOFP: cash deposit ISAs	SIB	7.24
3	9	10	R		DOFP: cash deposit ISAs	SIB	7.25
3	9	10	R		DOFP: packaged products	IMRO	II - 1.3 (1) (b) (c)
3	9	10	R		DOFP: packaged products	IMRO	II - 6.2 (2)
3	9	10	R		DOFP: packaged products	PIA (Lautro)	L6.19&19A
3	9	12	R		Execution-only dealing services	SFA	5 - 10 (3)
3	9	15	R	(1)	DOFP: Investments which can fluctuate in value	PIA (SIB)	7.22
3	9	15	R	(2)	DOFP: Investments which can fluctuate in value	IMRO	II - 1.App 1.1 (1) (11)
3	9	15	R	(1)	DOFP: Investments which can fluctuate in value	IMRO	II - 1.App 1.1 (1) (23-35)
3	9	15	R	(1)	DOFP: Investments which can fluctuate in value	PIA (Fimbra)	App F2B. 3.A
3	9	15	R	(1)	DOFP: Investments which can fluctuate in value	PIA (Fimbra)	App F2B. 4.A
3	9	15	R	(1)	DOFP: Investments which can fluctuate in value	PIA (Fimbra)	App F2B. 8.A
3	9	15	R	(1)	DOFP: Investments which can fluctuate in value	PIA (Fimbra)	App F2B. 9.A
3	9	15	R	(1)	DOFP: Investments which can fluctuate in value	PIA (Fimbra)	App F2B. 10.A
3	9	15	R	(1)	DOFP: Investments which can fluctuate in value	PIA (Fimbra)	F18. 9. 1

Ch/App	S/Ann	P			Subject	Source	Reference
3	9	15	R	(1)	DOFP: Investments which can fluctuate in value	PIA (Fimbra)	F18. Table.A
3	9	15	R	(1)	DOFP: Investments which can fluctuate in value	PIA (Lautro)	L6.15. (1)
3	9	15	R	(1)	DOFP: Investments which can fluctuate in value	SIB	7.22
3	9	15	R	(1)	DOFP: Investments which can fluctuate in value	SFA	Table 5 - 9 (9) (1)
3	9	17	G		DOFP: Investments which can fluctuate in value: Guidance	IMRO	II - 1.App 1.1 (1) (23-35)
3	9	17	G	(13)	DOFP: Investments which can fluctuate in value: Guidance	IMRO	II - 1.App 1.1 (1) (25)
3	9	17	G	(9)	DOFP: Investments which can fluctuate in value: Guidance	IMRO	II - 1.App 1.1 (1) (26)
3	9	17	G	(14)	DOFP: Investments which can fluctuate in value: Guidance	IMRO	II - 1.App 1.1 (1) (27)
3	9	17	G	(10)	DOFP: Investments which can fluctuate in value: Guidance	IMRO	II - 1.App 1.1 (1) (28)
3	9	17	G	(4)	DOFP: Investments which can fluctuate in value: Guidance	IMRO	II - 1.App 1.1 (1) (29)
3	9	17	G	(5)	DOFP: Investments which can fluctuate in value: Guidance	IMRO	II - 1.App 1.1 (1) (32)
3	9	17	G	(6)	DOFP: Investments which can fluctuate in value: Guidance	IMRO	II - 1.App 1.1 (1) (33)
3	9	17	G	(4)	DOFP: Investments which can fluctuate in value: Guidance	PIA (Fimbra)	F18. Table.A
3	9	17	G	(9)	DOFP: Investments which can fluctuate in value: Guidance	PIA (Fimbra)	F18. Table.A
3	9	17	G	(13)	DOFP: Investments which can fluctuate in value: Guidance	PIA (Fimbra)	F18. Table.A
3	9	17	G		DOFP: Investments which can fluctuate in value: Guidance	PIA (IMRO)	II-I: App 1.1 (1) (23-35)
3	9	17	G		DOFP: Investments which can fluctuate in value: Guidance	PIA (Lautro)	L6.15. (2) (b)
3	9	17	G	(5)	DOFP: Investments which can fluctuate in value: Guidance	SFA	Table 5 - 9 (9) (2)

Ch/App	S/Ann	P		Subject	Source	Reference	
3	9	17	G	(3)	DOFP: Investments which can fluctuate in value: Guidance	SFA	Table 5 - 9 (9) (3)
3	9	17	G	(13)	DOFP: Investments which can fluctuate in value: Guidance	SFA	Table 5 - 9 (9) (4)
3	9	17	G	(9)	DOFP: Investments which can fluctuate in value: Guidance	SFA	Table 5 - 9 (9) (7)
3	9	17	G	(14)	DOFP: Investments which can fluctuate in value: Guidance	SFA	Table 5 - 9 (9) (8)
3	9	17	G	(4)	DOFP: Investments which can fluctuate in value: Guidance	SFA	Table 5 - 9 (9) (9)
3	9	17	G	(11)	DOFP: Investments which can fluctuate in value: Guidance	SFA	Table 5 - 9 (9) (10)
3	9	17	G	(10)	DOFP: Investments which can fluctuate in value: Guidance	SFA	Table 5 - 9 (9) (11)
3	9	17	G	(6)	DOFP: Investments which can fluctuate in value: Guidance	SFA	Table 5 - 9 (9) (13)
3	9	18	R		DOFP: Life policies	PIA (SIB)	S7.17
3	9	18	R		DOFP: Life policies	PIA (Fimbra)	F18. Table.B
3	9	18	R		DOFP: Life policies	PIA (Fimbra)	App F2B. 1.B
3	9	18	R		DOFP: Life policies	PIA (Lautro)	L6.14. (1)
3	9	18	R		DOFP: Life policies	SIB	7.17
3	9	18	R		DOFP: Life policies	SIB	7.24
3	9	19	R		DOFP: Taxation	PIA (SIB)	S7.18
3	9	19	R		DOFP: Taxation	IMRO	II - 1.App 1.1 (1) (17)
3	9	19	R		DOFP: Taxation	PIA (Fimbra)	F18. Table.B
3	9	19	R		DOFP: Taxation	SIB	S7.18
3	9	19	R		DOFP: Taxation	SFA	Table 5 - 9 (8) (7)
3	9	20	R		DOFP: Taxation	PIA (SIB)	7.18
3	9	20	R		DOFP: Taxation	IMRO	II - 1.App 1.1 (1) (17)
3	9	20	R		DOFP: Taxation	PIA (Fimbra)	F18. Table.B
3	9	20	R		DOFP: Taxation	SIB	7.18
3	9	20	R	(1)	DOFP: Taxation	SFA	Table 5 - 9 (9) (6)
3	9	20	R		DOFP: Taxation	SFA	Table 5 - 9 (8) (7)
3	9	21	R		DOFP: Cancellation rights	PIA (SIB)	7.19

Ch/App	S/Ann	P		Subject	Source	Reference	
3	9	21	R		DOFP: Cancellation rights	IMRO	II - 1.App 1.1 (1) (39)
3	9	21	R	(1)	DOFP: Cancellation rights	PIA (Fimbra)	F18. Table.A
3	9	21	R		DOFP: Cancellation rights	PIA (Lautro)	L6.14. (3)
3	9	21	R		DOFP: Cancellation rights	PIA (Lautro)	L6.15. (2) (a)
3	9	21	R		DOFP: Cancellation rights	SIB	S7.19
3	9	21	R		DOFP: Cancellation rights	SFA	Table 5 - 9 (8) (8)
3	9	21	R		DOFP: Cancellation rights	SFA	Table 5 - 9 (9) (12)
3	9	22	G		DOFP: Cancellation rights	IMRO	II - 1.App 1.1 (1) (32)
3	9	23	R		DOFP: Charges for recognised CIS	IMRO	II - 1.App 1.1 (1) (35)
3	9	23	R		DOFP: Charges for regulated CIS	SIB	7.25
3	9	24	R		DOFP: Penny shares	PIA (Fimbra)	App F2B. 11.A
3	9	25	R		DOFP: Branded funds	PIA (SIB)	S7.11A
3	9	25	R		DOFP: Branded funds	PIA (Fimbra)	App F2B. 12.A
3	9	26	R		DOFP: EIS	IMRO	II - 8.1 (1)
3	9	26	R		DOFP: EIS	IMRO	II - 8.2 (1)
3	9	26	R		DOFP: EIS	IMRO	II - 8.2 (2)
3	9	26	R		DOFP: EIS	PIA (Fimbra)	App F2B. 5.A
3	9	26	R		DOFP: EIS	PIA (Fimbra)	App F2B. 5.B
3	9	26	R		DOFP: EIS	PIA (IMRO)	II-I: 8.1 (1)
3	9	26	R		DOFP: EIS	PIA (IMRO)	II-I: 8.2
3	9	26	R		DOFP: EIS	PIA (IMRO)	II-I: 8.2 (1)
3	9	26	R		DOFP: EIS	PIA (IMRO)	II-I: 8.2 (2)
3	9	26	R		DOFP: EIS	SIB	14.4
3	9	26	R		DOFP: EIS	SIB	14.5
3	9	26	R		DOFP: EIS	SIB	14.7
3	9	26	R		DOFP: EIS	SIB	14.9
3	9	26	R		DOFP: EIS	SIB	BES Rules. Part 7.
3	9	28	R		DOFP: EIS	IMRO	II - 8.1 (1)
3	9	28	R		DOFP: EIS	IMRO	II - 8.2 (1)
3	9	28	R		DOFP: EIS	IMRO	II - 8.2 (2)
3	9	28	R		DOFP: EIS	PIA (Fimbra)	App F2B. 5.A
3	9	28	R		DOFP: EIS	PIA (Fimbra)	App F2B. 5.B

Ch/App	S/Ann	P		Subject	Source	Reference	
3	9	28	R		DOFP: EIS	PIA (IMRO)	II-I: 8.1 (1)
3	9	28	R		DOFP: EIS	PIA (IMRO)	II-I: 8.2
3	9	28	R		DOFP: EIS	PIA (IMRO)	II-I: 8.2 (1)
3	9	28	R		DOFP: EIS	PIA (IMRO)	II-I: 8.2 (2)
3	9	28	R		DOFP: EIS	SIB	14.4
3	9	28	R		DOFP: EIS	SIB	14.5
3	9	28	R		DOFP: EIS	SIB	14.7
3	9	28	R		DOFP: EIS	SIB	BES Rules. Part 7.
3	10	3	G	(1)	Unsolicited Real-time financial promotions	PIA (Fimbra)	F29. 1.2
3	12	6	R	(2)	Communication and approval of financial promotions for an overseas person or an unauthorised person	PIA (Fimbra)	Table F18C (2) (b)
3	12	6	R		Communication and approval of financial promotions for an overseas person or an unauthorised person	PIA (Fimbra)	F30. 2.1
3	12	1	G		Communication and approval of financial promotions for an overseas person or an unauthorised person	PIA (Fimbra)	Table. F18C.
3	12	1	G		Communication and approval of financial promotions for an overseas person or an unauthorised person	PIA (Lautro)	L6.15A
3	12	1	G	(3)	Communication and approval of financial promotions for an overseas person or an unauthorised person	PIA (Lautro)	L6.24
3	12	1	G		Communication and approval of financial promotions for an overseas person or an unauthorised person	SIB	7.4. (2)

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3	12	1	G		Communication and approval of financial promotions for an overseas person or an unauthorised person	SIB	7.4. (3)
3	12	1	G		Communication and approval of financial promotions for an overseas person or an unauthorised person	SIB	7.4. (6)
3	12	1	G		Communication and approval of financial promotions for an overseas person or an unauthorised person	SIB	7.4
3	12	6	R		Specific non-real time financial promotions for overseas persons	PIA (SIB)	S2.17
3	12	6	R		Specific non-real time financial promotions for overseas persons	PIA (SIB)	S7.04. (2)
3	12	6	R		Specific non-real time financial promotions for overseas persons	PIA (SIB)	S7.04. (6)
3	12	6	R		Specific non-real time financial promotions for overseas persons	IMRO	II - 1.2 (1)
3	12	6	R		Specific non-real time financial promotions for overseas persons	PIA (Fimbra)	F18. 13
3	12	6	R	(1) (a)	Specific non-real time financial promotions for overseas persons	PIA (Fimbra)	F18. Table.C
3	12	6	R	(1) (b)	Specific non-real time financial promotions for overseas persons	PIA (Fimbra)	F18. Table.C
3	12	6	R		Specific non-real time financial promotions for overseas persons	PIA (IMRO)	II-I: 1.2 (1)
3	12	6	R		Specific non-real time financial promotions for overseas persons	PIA (Lautro)	L6.24. (3)

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3	12	6	R	Specific non-real time financial promotions for overseas persons	PIA (Lautro)	L6.24. (6)
3	12	6	R	Specific non-real time financial promotions for overseas persons	SIB	2.17
3	12	6	R	Specific non-real time financial promotions for overseas persons	SIB	7.4A
3	12	6	R	Specific non-real time financial promotions for overseas persons	SFA	5 - 12
3	12	6	R	Specific non-real time financial promotions for overseas persons	SFA	5 - 12
3	12	6	R	Specific non-real time financial promotions for overseas persons	SFA	5 – 13
3	13	1	R	FP for an overseas long-term insurer – restrictions	PIA (SIB)	S7.04 (4)
3	13	1	R	FP for an overseas long-term insurer – restrictions	PIA (SIB)	S7.04 A
3	13	1	R	FP for an overseas long-term insurer - restrictions	PIA (Lautro)	L6.15A
3	13	1	R	FP for an overseas long-term insurer - restrictions	PIA (Lautro)	L6.15B
3	13	1	R	FP for an overseas long-term insurer - restrictions	PIA (Lautro)	L6.15C
3	13	1	R	FP for an overseas long-term insurer - restrictions	PIA (Lautro)	L6.15D
3	13	1	R (1)	FP for an overseas long-term insurer - restrictions	SIB	7.4. (4)
3	13	1	R	FP for an overseas long-term insurer - restrictions	SIB	7.4A
3	13	2	R	FP for overseas long term insurer - requirements	PIA (Fimbra)	F18. 13.1
3	13	2	R	FP for overseas long-term insurer - requirements	SIB	7.5

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3	13	4	R	Non-UK based overseas life office - disclosure	PIA (Fimbra)	F18. 13.1
3	13	4	R	Non-UK based overseas life office - disclosure	PIA (Lautro)	L6.15C
3	13	4	R	Non-UK based overseas life office - disclosure	SIB	7.4. (4)
3	13	4	R	Non-UK based overseas life office - disclosure	SIB	7.4A
3	13	5	G	Non-UK based overseas life office - disclosure	PIA (Fimbra)	F18. 13.1
4	1	4	R	Requirement to Classify	PIA (SIB)	S4.02
4	1	4	R	Requirement to Classify	IMRO	II – 2.1 (1)
4	1	4	R	Requirement to Classify	PIA (IMRO)	II-I: 2.1 (1)
4	1	4	R	Requirement to Classify	SIB	I 3. (1) (1)
4	1	5	R	Agent as Client	IMRO	II – 2.1 (4)
4	1	5	R	Agent as Client	PIA (Fimbra)	F27. 2.1 (3)
4	1	5	R	Agent as Client	PIA (IMRO)	II-I: 2.1 (4)
4	1	5	R	Agent as Client	PIA (IMRO)	II-I: 2.1 (5)
4	1	5	R	Agent as Client	SFA	5 – 6
4	1	7	R	Classification of Another Firm or an Overseas Financial Services Institution	SFA	5 – 4 (1)
4	1	9	R	Expert Private Customer Classified as an Intermediate Customer	PIA (SIB)	1.3. (2)
4	1	9	R	Expert Private Customer Classified as an Intermediate Customer	IMRO	II – 2.1 (2)
4	1	9	R	Expert Private Customer Classified as an Intermediate Customer	PIA (Fimbra)	F27. 2.2
4	1	9	R	Expert Private Customer Classified as an Intermediate Customer	PIA (IMRO)	II-I: 2.1 (2)

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4	1	9	R	Expert Private Customer Classified as an Intermediate Customer	SFA	5 – 5
4	1	14	R	Client Classified as a Private Customer	IMRO	II – 2.1 (3)
4	1	14	R	Client Classified as a Private Customer	PIA (IMRO)	II-I: 2.1 (3)
4	2	1	R	Application	PIA (SIB)	S4.01
4	2	1	R	Application	IMRO	II – 2.2 (1)
4	2	1	R	Application	IMRO	II – 2.3 (1)
4	2	1	R	Application	PIA (Fimbra)	SP3. 3.2 (3)
4	2	1	R	Application	PIA (IMRO)	II-I: 2.2 (1)
4	2	1	R	Application	PIA (IMRO)	II-I: 2.3 (1)
4	2	1	R	Application	SIB	4.01
4	2	5	G	Requirement to Provide a Terms of Business to a customer	IMRO	II – 2.3 (2)
4	2	5	G	Requirement to Provide a Terms of Business to a customer	IMRO	II – 2.3 (3)
4	2	5	G	Requirement to Provide a Terms of Business to a customer	PIA (SIB)	S4.12
4	2	5	G	Requirement to Provide a Terms of Business to a customer	PIA (Fimbra)	F28. 4.
4	2	5	G	Requirement to Provide a Terms of Business to a customer	PIA (IMRO)	II-I: 2.3 (2)
4	2	5	G	Requirement to Provide a Terms of Business to a customer	PIA (IMRO)	II-I: 2.3 (3)
4	2	5	G	Requirement to Provide a Terms of Business to a customer	SIB	4.12
4	2	5	G	Requirement to Provide a Terms of Business to a customer	PIA	4. 5.2
4	2	7	R	Requirement to Enter into a Client Agreement with a private customer	PIA (SIB)	S4.02

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4	2	7	R	Requirement to Enter into a Client Agreement with a private customer	PIA (SIB)	S4.10
4	2	7	R	Requirement to Enter into a Client Agreement with a private customer	IMRO	II - 2.2 (2)
4	2	7	R	Requirement to Enter into a Client Agreement with a private customer	IMRO	II - 2.2 (3)
4	2	7	R	Requirement to Enter into a Client Agreement with a private customer	IMRO	II - 2.2 (4)
4	2	7	R	Requirement to Enter into a Client Agreement with a private customer	IMRO	II - 2.2 (5)
4	2	7	R	Requirement to Enter into a Client Agreement with a private customer	IMRO	II - 2.2 (6)
4	2	7	R	Requirement to Enter into a Client Agreement with a private customer	PIA (Fimbra)	F29. 9.
4	2	7	R	Requirement to Enter into a Client Agreement with a private customer	PIA (Fimbra)	SP1. 1.2 (2)
4	2	7	R	Requirement to Enter into a Client Agreement with a private customer	PIA (Fimbra)	SP8. 8.2 (3)
4	2	7	R	Requirement to Enter into a Client Agreement with a private customer	PIA (IMRO)	II-I: 2.2 (2)
4	2	7	R	Requirement to Enter into a Client Agreement with a private customer	PIA (IMRO)	II-I: 2.2 (3)
4	2	7	R	Requirement to Enter into a Client Agreement with a private customer	PIA (IMRO)	II-I: 2.2 (4)
4	2	7	R	Requirement to Enter into a Client Agreement with a private customer	PIA (IMRO)	II-I: 2.2 (5)
4	2	7	R	Requirement to Enter into a Client Agreement with a private customer	PIA (IMRO)	II-I: 2.2 (6)

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4	2	7	R		Requirement to Enter into a Client Agreement with a private customer	SIB	4.2
4	2	7	R		Requirement to Enter into a Client Agreement with a private customer	SIB	4.10
4	2	7	R		Requirement to Enter into a Client Agreement with a private customer	SIB	4.15
4	2	7	R		Requirement to Enter into a Client Agreement with a private customer	SIB	4.16
4	2	7	R		Requirement to Enter into a Client Agreement with a private customer	SFA	5 - 23
4	2	7	R		Requirement to Enter into a Client Agreement with a private customer	PIA	4. 5.4
4	2	7	R		Requirement to Enter into a Client Agreement with a private customer	PIA	4. 5.5
4	2	8	G		Designated Investment Business to which the Terms of Business and Customer Agreements do not apply	IMRO	II - 2.Table 2.2 (1)
4	2	8	G		Designated Investment Business to which the Terms of Business and Customer Agreements do not apply	PIA (IMRO)	II-I: 2.Table 2.2 (1)
4	2	10	R		Adequate Detail	IMRO	II - 2.4 (1)
4	2	10	R		Adequate Detail	IMRO	II - 2.4 (2)
4	2	10	R		Adequate Detail	PIA (IMRO)	II-I: 2.4 (1)
4	2	10	R		Adequate Detail	PIA (IMRO)	II-I: 2.4 (2)
4	2	10	R		Adequate Detail	PIA	4. 5.1
4	2	10	R		Adequate Detail	PIA (SIB)	S4.15
4	2	10	R		Adequate Detail	PIA (SIB)	S4.16
4	2	10	R		Adequate Detail	PIA (SIB)	S4.19
4	2	10	R		Adequate Detail	PIA (SIB)	S13.09

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4	2	10	R		Adequate Detail (E) PIA (Fimbra)	SP2. 2.2 (A)
4	2	11	E		Adequate detail IMRO	II - 2.4 (3)
4	2	11	E		Adequate detail PIA (IMRO)	II-I: 2.4 (3)
4	2	13	R		Amendment of Terms of Business IMRO	II - 2.4 (4)
4	2	14	R		Record Keeping Requirements IMRO	II - 2.4 (7)
4	2	14	R		Record Keeping Requirements SIB	16.7
4	2	14	R		Record Keeping Requirements PIA	4. 5.6
4	2	15	E		Content of Terms of Business: General Requirements PIA (SIB)	S4.03
4	2	15	E		Content of Terms of Business: General Requirements PIA (SIB)	S4.05
4	2	15	E		Content of Terms of Business: General Requirements PIA (SIB)	S4.08
4	2	15	E		Content of Terms of Business: General Requirements PIA (SIB)	S4.13
4	2	15	E		Content of Terms of Business: General Requirements IMRO	II – 2.App 2.4 (1) (a)
4	2	15	E		Content of Terms of Business: General Requirements IMRO	II - 2.App 2.4 (2) (a)
4	2	15	E		Content of Terms of Business: General Requirements IMRO	II - 2.App 2.4 (2) (b)
4	2	15	E		Content of Terms of Business: General Requirements (E) PIA (Fimbra)	SP1. Table.CA
4	2	15	E		Content of Terms of Business: General Requirements (E) PIA (Fimbra)	SP3. 3.2 (2)
4	2	15	E		Content of Terms of Business: General Requirements PIA (IMRO)	II – 2.App 2.4 (1) (a)

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4	2	15	E		Content of Terms of Business: General Requirements	SIB	4.8
4	2	15	E		Content of Terms of Business: General Requirements	SIB	4.13
4	2	15	E		Content of Terms of Business: General Requirements	SFA	5 - 25
4	2	15	E		Content of Terms of Business: General Requirements	SFA	App 40 - Sched (1)
4	2	15	E		Content of Terms of Business: General Requirements	SFA	Table 5 - 23 (4) (a)
4	2	15	E		Content of Terms of Business: General Requirements	SFA	Table 5 - 23 (4) (b)
4	2	15	E		Content of Terms of Business: General Requirements	PIA	4. 5.3
4	2	15	E		Content of Terms of Business: General Requirements	PIA	Table 4.
4	2	16	E		Content of Terms of Business: Managing Investments on a Discretionary Basis	PIA (SIB)	S4.09
4	2	16	E		Content of Terms of Business: Managing Investments on a Discretionary Basis	IMRO	II – 2.App 2.4 (1) (b)
4	2	16	E		Content of Terms of Business: Managing Investments on a Discretionary Basis	PIA (IMRO)	II – 2.App 2.4 (1) (b)
4	2	16	E		Content of Terms of Business: Managing Investments on a Discretionary Basis	SIB	4.9
4	2	16	E		Content of Terms of Business: Managing Investments on a Discretionary Basis	PIA	Table 4.

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5	1	7	R	(1)	Tied advice by provider firms	PIA	4.2.1 2
5	1	7	R	(1)	Tied advice by provider firms	SFA	5.19 (2)
5	1	7	R	(1)	Tied advice by provider firms	SIB	Core 4.1
5	1	7	R	(1)	Tied advice by provider firms	SIB	Core 4.2
5	1	7	R	(2)	Tied advice by provider firms	SFA	5.19 (4)
5	1	7	R	(2)	Tied advice by provider firms	SIB	Core 4.4
5	1	7	R		Tied advice by provider firms	IMRO	II - 6.1 (1)
5	1	7	R		Tied advice by provider firms	PIA (Lautro)	L3.2 (4)
5	1	8	R		Tied advice by provider firms	PIA	4.2 1
5	1	8	R		Tied advice by provider firms	PIA	4.2.4 (1)
5	1	8	R		Tied advice by provider firms	PIA (Lautro)	L3.2 (4)
5	1	8	R		Tied advice by provider firms	PIA (Lautro)	L3.3
5	1	11	R		Tied advice by provider firms	PIA (Lautro)	L3.3 (1)
5	1	12	R	(1)	Tied advice by provider firms	PIA (Lautro)	L3.2 (1)
5	1	12	R	(2)	Tied advice by provider firms	PIA (Lautro)	L3.2 (2)
5	1	13	R	(1)	Tied advice by provider firms	PIA (Lautro)	L3.2 (5) + (7)
5	1	13	R	(2)	Tied advice by provider firms	PIA (Lautro)	Schedule L2 L13 (4)
5	1	16	R		Independent advice	IMRO	II - 6.1 (1)
5	1	16	R		Independent advice	PIA	4.2.1 (1)
5	1	16	R	(3)	Independent advice	PIA	4.2.4 (2)
5	1	16	R		Independent advice	PIA (Fimbra)	F28.2
5	1	16	R		Independent advice	PIA (Fimbra)	F28.10
5	1	16	R		Independent advice	PIA (SIB)	S2.03
5	1	16	R		Independent advice	PIA (SIB)	S2.07
5	1	16	R		Independent advice	SFA	5 – 19 (1)
5	1	16	R		Independent advice	SFA	5 – 19 (3)
5	1	16	R		Independent advice	SIB	2.07
5	1	16	R		Independent advice	SIB	Core 4.1
5	1	16	R		Independent advice	SIB	Core 4.3

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5	1	17	R		Disclosure of polarisation status generally	IMRO	II - Appendix 6.1 (1) (b)
5	1	17	R		Disclosure of polarisation status generally	PIA	4.2.1
5	1	17	R		Disclosure of polarisation status generally	PIA (Lautro)	L3.3
5	1	17	R		Disclosure of polarisation status generally	SFA	5.21
5	1	19	R		Disclosure on first contact with a private customer: provider firms	PIA	4.2.4 (1)
5	1	19	R		Disclosure on first contact with a private customer: provider firms	SFA	5 – 21
5	1	20	R		Disclosure on first contact with a private customer: independent intermediaries	PIA	4.2.4 (2)
5	2	5	R		Requirement to Know Your Customer	PIA (SIB)	S3.01
5	2	5	R		Requirement to Know Your Customer	PIA (SIB)	S3.02
5	2	5	R		Requirement to Know Your Customer	PIA (SIB)	S8.04
5	2	5	R		Requirement to Know Your Customer	IMRO	II - 3.1
5	2	5	R		Requirement to Know Your Customer	PIA (Fimbra)	F29. 4.
5	2	5	R		Requirement to Know Your Customer	PIA (Fimbra)	F29. 4.1
5	2	5	R		Requirement to Know Your Customer	PIA (Fimbra)	F29. 4.2
5	2	5	R		Requirement to Know Your Customer	PIA (Lautro)	Sch 2.12
5	2	9	R		Record keeping: Personal and financial circumstances	IMRO	II – 3.1.4

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5	2	10	R		Record keeping: Execution-only pension opt-outs and pension transfers	PIA	Table 5
5	3	3	G		Application	PIA (SIB)	S7.26 A
5	3	5	R		Requirement for Suitability Generally	PIA (SIB)	S5.01
5	3	5	R		Requirement for Suitability Generally	IMRO	II - 3.1 (1)
5	3	5	R		Requirement for Suitability Generally	IMRO	II - 3.1 (2)
5	3	5	R		Requirement for Suitability Generally	PIA (Fimbra)	F28. 12.
5	3	5	R		Requirement for Suitability Generally	PIA (Fimbra)	SP1. 1.23
5	3	5	R		Requirement for Suitability Generally	SFA	5 - 31 (1)
5	3	5	R		Requirement for Suitability Generally	SFA	5 - 31 (3)
5	3	5	R		Requirement for Suitability Generally	SFA	5 - 31 (2)
5	3	6	R		Requirement for Suitability: Provider Firms	IMRO	II - 11.2 (4)
5	3	7	R		Requirement for suitability	IMRO	II – 11.2 (4)
5	3	7	R		Requirement for suitability	PIA (Fimbra)	F29.7
5	3	9	R		Requirement for Suitability: Independent Intermediary	IMRO	II - 11.2 (4)
5	3	9	R		Requirement for Suitability: Independent Intermediary	PIA (Fimbra)	F29. 7
5	3	9	R		Requirement for Suitability: Independent Intermediary	PIA (Fimbra)	SP1.1. 2 .4 (1)
5	3	9	R		Requirement for Suitability: Independent Intermediary	PIA (Fimbra)	SP1.1. 2 .4 (2)

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5	3	9	R	Requirement for Suitability: Independent Intermediary	PIA (Lautro)	Sch 2.8
5	3	10	R	Requirement for suitability	IMRO	II – 11.2 (4)
5	3	10	R	Requirement for suitability	PIA (Fimbra)	F29.7
5	3	12	R	Requirement for Suitability: Manager of OPS and Stakeholder Pension Scheme	IMRO	II – 10. 2 (3)
5	3	14	R	Requirement for a suitability letter	IMRO	II – 6.3 (6)
5	3	14	R	Requirement for a suitability letter	SFA	Appendix 4.5 (10)
5	3	14	R	Requirement for a suitability letter	SFA	5 - 22
5	3	14	R	Requirement for a suitability letter	LAUTRO	L3.14
5	3	16	R	Requirement for a Suitability Letter	IMRO	II - 6.3 (3)
5	3	18	R	Requirement for a Suitability Letter	IMRO	II - 6.3 (6) (a)
5	3	19	R	Exception from need to provide suitability letter	PIA	5.1 Table 5
5	3	20	R	Suitability of Broker Funds	PIA (IMRO)	II-I: 6.3 (6) (a)
5	3	21	R	Suitability of Pension Transfer and Opt-Outs	PIA (Lautro)	L4B.
5	3	22	R	Suitability of Pension Transfer and Opt-Outs	PIA (Lautro)	L5.22
5	3	22	R	Suitability of Pension Transfer and Opt-Outs	PIA (Lautro)	L5.23
5	3	22	R	Suitability of Pension Transfer and Opt-Outs	PIA (Fimbra)	12.3.1
5	3	23	R	Suitability of Pension Transfer and Opt-Outs	PIA (IMRO)	II-I: 6.7 (3)
5	3	23	R	Suitability of Pension Transfer and Opt-Outs	PIA (Fimbra)	SP 12.3.3
5	3	24	R	Suitability of Pension Transfer and Opt-Outs	IMRO	II – 6.App 6.3 (6) (Part 1)

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5	3	25	R		Suitability of Pension Transfer and Opt-Outs	IMRO	II – 6.App 6.3 (6) (Part 2)
5	3	25	R		Suitability of Pension Transfer and Opt-Outs	IMRO	II – 6.3 (6) (b)
5	3	25	R		Suitability of Pension Transfer and Opt-Outs	PIA (IMRO)	II-I: 6.3 (6) (b)
5	3	26	R		Suitability of Pension Transfer and Opt-Outs	PIA (Lautro)	5.24
5	3	26	R		Suitability of Pension Transfer and Opt-Outs	PIA	5.1 Table 5
5	3	27	R		Suitability of Pension Transfer and Opt-Outs	PIA	5.1 Table 5
5	3	27	R		Suitability of Pension Transfer and Opt-Outs	PIA (Fimbra)	F28.16
5	3	27	R		Suitability of Pension Transfer and Opt-Outs	PIA (IMRO)	II-I: 1.6 (2)
5	3	27	R		Records to be kept	PIA (IMRO)	IV-I: 1.6 (2)
5	3	30	G		Guidance on the Contents of Suitability Letters	IMRO	II – 3.1 (4)
5	3	30	G		Guidance on the Contents of Suitability Letters	PIA (IMRO)	II-I: 3.1 (4)
5	3	30	G		Guidance on the Contents of Suitability Letters	PIA	Reg Update 43
5	4	3	R		Requirement for Risk Warning	PIA (SIB)	S3.03
5	4	3	R		Requirement for Risk Warning	IMRO	II – 1.App 1.1 (1)
5	4	3	R		Requirement for Risk Warning	IMRO	II - 3.2 (1)
5	4	3	R		Requirement for Risk Warning	PIA (Fimbra)	F18. Table.A
5	4	3	R		Requirement for Risk Warning	PIA (Fimbra)	F29. 5.3
5	4	3	R		Requirement for Risk Warning	PIA (Fimbra)	SP1. 2.1
5	4	3	R		Requirement for Risk Warning	PIA (IMRO)	II-I: 1.App 1.1 (1)
5	4	3	R		Requirement for Risk Warning	PIA (IMRO)	II – 3.2 (1)
5	4	3	R		Requirement for Risk Warning	SIB	I 3. (3)

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5	4	3	R		Requirement for Risk Warning	SFA	5 - 30 (1)
5	4	6	E		Risk Warnings in Respect of Warrants and Derivatives	PIA (SIB)	S4.15
5	4	6	E		Risk Warnings in Respect of Warrants and Derivatives	PIA (SIB)	S4.16
5	4	6	E		Risk Warnings in Respect of Warrants and Derivatives	PIA (SIB)	S4. App. A
5	4	6	E		Risk Warnings in Respect of Warrants and Derivatives	PIA (SIB)	S4. App. B
5	4	6	E		Risk Warnings in Respect of Warrants and Derivatives	PIA (SIB)	S4. App. C
5	4	6	E		Risk Warnings in Respect of Warrants and Derivatives	PIA (SIB)	S4. App. D
5	4	6	E		Risk Warnings in Respect of Warrants and Derivatives (E)	PIA (Fimbra)	SP8. 2.2
5	4	6	E		Risk Warnings in Respect of Warrants and Derivatives (E)	PIA (Fimbra)	SP8. Table.RW
5	4	6	E		Risk Warnings in Respect of Warrants and Derivatives	SIB	I 4. (app) (A)
5	4	6	E		Risk Warnings in Respect of Warrants and Derivatives	SIB	I 4. (15)
5	4	6	E		Risk Warnings in Respect of Warrants and Derivatives	SIB	I 4. (16)
5	4	6	E		Risk Warnings in Respect of Warrants and Derivatives	SIB	I 4. (app) (B)
5	4	6	E		Risk Warnings in Respect of Warrants and Derivatives	SIB	I 4. (app) (C)

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5	4	6	E	Risk Warnings in Respect of Warrants and Derivatives	SIB	I 4. (app) (D)
5	4	6	E	Risk Warnings in Respect of Warrants and Derivatives	SFA	5 - 30 (2)
5	4	6	E	Risk Warnings in Respect of Warrants and Derivatives	SFA	5 - 30 (4)
5	4	6	E	Risk Warnings in Respect of Warrants and Derivatives	SFA	5 - 30 (3)
5	4	6	E	Risk Warnings in Respect of Warrants and Derivatives	SFA	App - 14
5	4	6	E	Risk Warnings in Respect of Warrants and Derivatives	SFA	App - 15
5	4	7	E	Risk Warnings in Respect of Non Readily Realisable Investments	PIA (SIB)	S5.06
5	4	7	E	Risk Warnings in Respect of Non Readily Realisable Investments	SFA	5 - 30 (5)
5	4	8	E	Risk Warnings in Respect of Penny Shares	PIA (SIB)	S4.19
5	4	8	E	Risk Warnings in Respect of Penny Shares	PIA (SIB)	S4. App. F
5	4	8	E	Risk Warnings in Respect of Penny Shares	PIA (IMRO)	II – 3.2 (3)
5	4	8	E	Risk Warnings in Respect of Penny Shares	PIA (IMRO)	II-1: 3.2 (4)
5	4	9	E	Risk Warnings in Respect of Securities that May be subject to Stabilisation	PIA (SIB)	S4. App. E
5	4	9	E	Risk Warnings in Respect of Securities that May be subject to Stabilisation	IMRO	II - 3.2 (2)

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5	4	9	E	Risk Warnings in Respect of Securities that May be subject to Stabilisation	PIA (IMRO)	II – 3.2 (2)
5	4	9	E	Risk Warnings in Respect of Securities that May be subject to Stabilisation	SIB	I 4. (App) (E)
5	4	10	E	Stock Lending Activity	SFA	5 - 30 (6)
5	5	3	R	Information Required to be Disclosed	IMRO	II - 4.2 (1)
5	5	3	R	Information Required to be Disclosed	SFA	5 - 16
5	5	3	R	Information Required to be Disclosed	SIB	94.11
5	5	5	E	Information Required to be Disclosed - Written Communications	PIA	4. 4.
5	5	5	E	Information Required to be Disclosed - Written Communications	PIA	4. 4.1
5	5	5	E	Information Required to be Disclosed - Written Communications	PIA	4. 4.2
5	5	5	E	Information Required to be Disclosed - Written Communications	PIA	4. 4.3
5	5	5	E	Information Required to be Disclosed - Written Communications	PIA	4. 4.4
5	5	5	E	Information Required to be Disclosed - Written Communications	PIA	4. 4.5
5	5	5	E	Information Required to be Disclosed – Written Communications	PIA	4. 4.6
5	5	7	R	Overseas Business for UK Private Customers	PIA (SIB)	S2.18
5	5	7	R	Overseas Business for UK Private Customers	IMRO	II - 1.8

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5	5	7	R		Overseas Business for UK Private Customers	PIA (IMRO)	II-I: 1.8
5	5	7	R		Overseas Business for UK Private Customers	SFA	5 - 13
5	5	7	R		Overseas Business for UK Private Customers	PIA (Fimbra)	F30.3.2
5	5	7	R		Overseas Business for UK Private Customers	PIA (Fimbra)	F30 Table
5	5	8	R		Business Conducted from an Overseas Place of Business With Overseas Customers	PIA (SIB)	S2.17
5	5	8	R		Business Conducted from an Overseas Place of Business With Overseas Customers	IMRO	II - 1.9
5	5	8	R		Business Conducted from an Overseas Place of Business With Overseas Customers	PIA (Fimbra)	F30.3.4
5	5	8	R		Business Conducted from an Overseas Place of Business With Overseas Customers	PIA (Fimbra)	F30. Table
5	5	8	R		Business Conducted from an Overseas Place of Business With Overseas Customers	PIA (IMRO)	II-I: 1.9
5	5	8	R		Business Conducted from an Overseas Place of Business With Overseas Customers	SIB	I. 2. (17)
5	5	8	R		Business Conducted from an Overseas Place of Business With Overseas Customers	SFA	5 - 14
5	6	3	R		Charges to Private Customers	IMRO	II - 3.4 (1)

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5	6	3	R		Charges to Private Customers	PIA (Fimbra)	F28. 15.
5	6	3	R		Charges to Private Customers	SFA	5 - 33 (1)
5	6	5	R		Charges in Respect of Investments Which are Not Readily Realisable Investments	IMRO	II - 3.4 (2)
5	7	3	R		Disclosure of Charges	IMRO	II - 3.5 (1)
5	7	3	R		Disclosure of Charges	PIA (IMRO)	II-I: 3.5 (1)
5	7	3	R		Disclosure of Charges	PIA (IMRO)	II-I: 6.4 (1)
5	7	3	R		Disclosure of Charges and Other Income	SIB	I 13. (09)
5	7	3	R		Disclosure of Charges	SFA	5 - 33 (2)
5	7	4	G		Disclosure of Charges	IMRO	II - 6.4 (1) (c)
5	7	5	R		Disclosure of Remuneration and Commission for Packaged Products	PIA (SIB)	S5.13 (A)
5	7	5	R		Disclosure of Remuneration and Commission for Packaged Products	PIA (Lautro)	Sch 2.6C
5	7	5	R	(b)	Disclosure of Remuneration and Commission for Packaged Products	IMRO	II - 6.4 (1)
5	7	5	R		Disclosure of Remuneration and Commission for Packaged Products	IMRO	II - 6.4 (2)
5	7	5	R		Disclosure of Remuneration and Commission for Packaged Products	PIA (Fimbra)	F29. 10.1 (1)
5	7	5	R		Disclosure of Remuneration and Commission for Packaged Products	PIA (Fimbra)	F29. 10.1 (2) (a)
5	7	5	R		Disclosure of Remuneration and Commission for Packaged Products	PIA (Fimbra)	F29. 10.1 (2) (c)
5	7	5	R		Disclosure of Remuneration and Commission for Packaged Products	PIA (Fimbra)	F29. 15.1

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5	7	5	R	Disclosure of Remuneration and Commission for Packaged Products	PIA (Fimbra)	F29. 15.2
5	7	5	R	Disclosure of Remuneration and Commission for Packaged Products	PIA (Fimbra)	SP3. 2.4
5	7	5	R	Disclosure of Remuneration and Commission for Packaged Products	PIA (Fimbra)	SP3. 2.4A
5	7	5	R	Disclosure of Remuneration and Commission for Packaged Products	PIA (IMRO)	II-I: 6.4 (2)
5	7	5	R	Disclosure of Remuneration and Commission for Packaged Products	PIA (Lautro)	L5A.7
5	7	5	R	Disclosure of Remuneration and Commission for Packaged Products	PIA (Lautro)	L5A.11. (1)
5	7	5	R	Disclosure of Remuneration and Commission for Packaged Products	PIA (Lautro)	Sch 2.6. (C)
5	7	5	R	Disclosure of Remuneration and Commission for Packaged Products	SIB	I 5. (1) (1)
5	7	5	R	Disclosure of Remuneration and Commission for Packaged Products	SIB	I 5. (2)
5	7	5	R	Disclosure of Remuneration and Commission for Packaged Products	SIB	I 5. (3)
5	7	5	R	Disclosure of Remuneration and Commission for Packaged Products	SIB	I 5. (4)
5	7	5	R	Disclosure of Remuneration and Commission for Packaged Products	SIB	I 5. (5)
5	7	5	R	Disclosure of Remuneration and Commission for Packaged Products	SIB	I 5. (13)
5	7	5	R	Disclosure of Remuneration and Commission for Packaged Products	SIB	I 5. (13) (A)

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5	7	5	R	(b)	Disclosure of Remuneration and Commission for Packaged Products	SFA	5 - 33 (4)
5	7	6	R		Disclosure of Remuneration and Commission for Packaged Products	PIA (Fimbra)	F29. 10.1 (2) (b)
5	7	9	E		Exceptions to the Disclosure for Packaged Products	PIA (Fimbra)	F29. 10.1 (2) (f)
5	7	10	R		Exceptions to the Disclosure for Packaged Products	PIA (Fimbra)	29.8.2 (2) (c)
5	7	12	G		Guidance on Disclosure Requirements for Packaged Products	IMRO	II - 6.4 (1) (b)
5	7	12	G		Guidance on Disclosure Requirements for Packaged Products	SIB	I 5. (7)
5	7	12	G		Guidance on Disclosure Requirements for Packaged Products	SIB	I 5. (14) (C)
5	7	14	G		Disclosure Requirements	SIB	I 5. (1) (3)
5	7	14	G		Disclosure Requirements	SIB	I 5. (1) (4)
5	7	14	G		Disclosure Requirements	SIB	I 5. (14A)
5	7	14	G		Disclosure Requirements	SIB	I 5. (14B)
5	7	14	G		Disclosure Requirements	SFA	5 - 33 (5)
5	7	14	G		Disclosure Requirements	PIA	4. 5.3
5	7	15	R		Disclosure Requirements	PIA (Fimbra)	29.10.1 (e) (ii)
5	7	16	E		Calculating remuneration	PIA	Guidance to accompany new Non-Life Disclosure Rules Annex A
5	7	17	G		Calculating remuneration	PIA	Guidance to accompany new Non-Life Disclosure Rules Annex A
5	7	17	G		Remuneration and Commission Disclosure Statements: Content and Wording	SIB	I 5. (1) (2)

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5	8	3	G		Clearing Firms and Introducing Brokers and Overseas Introducing Brokers	SFA	App 41
5	8	4	G		Clearing Firms and Introducing Brokers and Overseas Introducing Brokers	SFA	App 41
5	8	5	G		Clearing Firms and Introducing Brokers and Overseas Introducing Brokers	SFA	App 41
5	8	6	G		Clearing Firms and Introducing Brokers and Overseas Introducing Brokers	SFA	App 41
5	8	7	G		Clearing Firms and Introducing Brokers and Overseas Introducing Brokers	SFA	App 41
6	1	4	R		Requirement to produce key features	PIA (Lautro)	L5.8. (1)
6	1	4	R		Requirement to produce key features	PIA (Lautro)	L5A.3. (1)
6	1	5	R	(1&2)	Quality of key features	PIA (Lautro)	L5.8. (2)
6	1	5	R	(1&2)	Quality of key features	PIA (Lautro)	L5A.3. (2)
6	2	2	R		Provision of key features	PIA (Lautro)	L5.8. (1)
6	2	7	R		Requirement to give key features - life policies	IMRO	II - 6.2 (2)
6	2	7	R		Requirement to give key features - life policies	PIA (Fimbra)	F29. 8.2 (1) (a) (1)
6	2	7	R		Requirement to give key features – life policies	PIA (IMRO)	II – 6.2 (2) (a) (i)
6	2	7	R		Provision of key features - Life Policies	PIA (Lautro)	L5.8. (3)
6	2	7	R		Requirement to give key features - life policies	PIA (Lautro)	Sch 2.6A. (1A) (a) (1)
6	2	7	R		Requirement to give key features - life policies	SIB	175.2. (1) (1)
6	2	7	R		Requirement to give key features - life policies	SFA	.5 - 22 (2)

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6	2	9	R		Requirement to give key features - life policies	PIA (Lautro)	L5.8. (3)
6	2	9	R		Delayed delivery if no written application	PIA (Lautro)	L5.8. (3B)
6	2	9	R		Variations before application form - life	IMRO	II - 6.2 (2) (c)
6	2	12	R		Variations before application form - life	PIA (Fimbra)	F29. 8.2 (1) (b) (2)
6	2	12	R		Variations before application form - life	PIA (Lautro)	L5.8. (5)
6	2	12	R		Variations before application form - life	SIB	175.2. (1) (8) (a)
6	2	12	R		Variations before application form - life	SFA	5 - 22 (3A)
6	2	14	R		Variations after application form - life	PIA (Fimbra)	F29. 8.2 (1) (b) (3)
6	2	14	R		Variations after application form - life	PIA (IMRO)	II – 6.2 (3) (b)
6	2	14	R		Variations after application form - life	PIA (Lautro)	L5.8. (6)
6	2	14	R		Variations after application form - life	SIB	175.2. (1) (8) (b)
6	2	14	R		Variations after application form - life	SFA	5 - 22 (3A)
6	2	16	R		Variations to existing life policies	PIA (Fimbra)	F29. 8.2 (1) (b) (1)
6	2	16	R		Variations to existing life policies	PIA (Lautro)	L5.8. (7)
6	2	16	R		Variations to existing life policies	PIA (Lautro)	Sch 2.6B. (a)
6	2	16	R		Variations to existing life policies	SIB	175.2. (1) (7)
6	2	16	R		Variations to existing life policies	SFA	5 - 22 (3A)
6	2	18	R		Variations to pre-1995 policies	PIA (Lautro)	L5.8. (7)

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6	2	19	R		Variations to existing life policies	PIA (Lautro)	L5.8. (3)
6	2	19	R		Variations to existing life policies - check	PIA (Lautro)	L5.8. (3B)
6	2	21	R		Exception from the requirement to provide key features for life policies	IMRO	II - 6.2 (7)
6	2	21	R		Exception from the requirement to provide key features for life policies	PIA (IMRO)	II – 6.2 (7)
6	2	21	R		Exception from the requirement to provide key features for life policies	PIA (Lautro)	L5.7. (1A)
6	2	21	R		Exception from the requirement to provide key features for life policies	PIA (Lautro)	L5.8. (8)
6	2	21	R		Exception from the requirement to provide key features for life policies	PIA (Lautro)	Sch 2.6D
6	2	21	R		Exception from the requirement to provide key features for life policies	SIB	175.1A. (1)
6	2	22	R		Requirement to give key features – schemes	PIA (IMRO)	II - 1:6.2 (2) (a)
6	2	22	R		Requirement to give key features – schemes	PIA (Fimbra)	F29. 8.2 (2) (a)
6	2	22	R		Delayed delivery if sold at a distance - schemes	PIA (Fimbra)	F29. 8.2 (2) (a) (1)
6	2	22	R		Delayed delivery if sold at a distance - schemes	PIA (Fimbra)	F29. 8.2 (2) (c)
6	2	22	R	(1)	Schemes	PIA (IMRO)	II – 6.2 (2) (a) (iii)
6	2	22	R	(2)	Schemes	PIA (IMRO)	II – 6.2 (2) (a) (iii)
6	2	22	R	(2)	Schemes	PIA (IMRO)	II - 1:6.2 (2) (c)
6	2	22	R		Requirement to give key features - schemes	PIA (Lautro)	L5A.4. (1) (a)

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6	2	22	R		Delayed delivery if sold at a distance - schemes	PIA (Lautro)	L5A.4. (1) (b) (1)
6	2	22	R		Requirement to give key features - schemes	SIB	174.5. (12) (1)
6	2	22	R	(2)	Delayed delivery if sold at a distance - schemes	SIB	174.5. (12) (3) (d) (1)
6	2	22	R	(2)	Delayed delivery if sold at a distance - schemes	SIB	174.5. (12) (5)
6	2	22	R		Requirement to give key features - schemes	SFA	5 - 22 (2)
6	2	22	R	(2)	Delayed delivery if sold at a distance - schemes	SFA	5 - 22 (2A)
6	2	24	R		Exceptions from the requirement to provide key features for schemes	IMRO	II - I:6.2 (2) (b)
6	2	24	R		Exceptions from the requirement to provide key features for schemes	PIA (IMRO)	II - I:6.2 (2) (a) (iii)
6	2	24	R		Exceptions from the requirement to provide key features for schemes	PIA (Lautro)	L5A.6
6	2	24	R		Exemptions to issue of key features - schemes	SIB	174.5. (12) (3)
6	2	24	R		Exceptions from the requirement to provide key features for schemes	SFA	5 - 22 (2)
6	2	25	R		Exceptions from the requirement to provide key features for schemes	PIA (Lautro)	L5A.6. (1) (b)
6	3	3	R		Post-sale confirmation - life policies	PIA (Lautro)	L5.9. (1)
6	3	3	R		Post-sale confirmation	PIA (Lautro)	L5.9. (2)
6	3	3	R		Post-sale confirmation	SIB	175.2. (2)

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6	3	5	R		Post-sale confirmation: life policies	PIA (Lautro) 5.9.2
6	3	6	R		Exceptions to Post - Sale Confirmation	PIA (Lautro) L5.9. (2)
6	4	4	R		Occupational pension schemes	PIA (Lautro) L5.8. (8) (d)
6	4	4	R		Occupational pension schemes	PIA (Lautro) L5.10. (1)
6	4	4	R		Occupational pension schemes	PIA (Lautro) L5.10. (2)
6	4	4	R		Occupational pension schemes	PIA (Lautro) L5.10. (3)
6	4	4	R		Occupational pension schemes	PIA (Lautro) L5.10. (4)
6	4	4	R		Occupational pension schemes	PIA (Lautro) L5.10. (4)
6	4	4	R		Occupational pension schemes	SIB 175.2. (1) (5)
6	4	6	R		Self-Invested Personal Pension Schemes	PIA (Lautro) L5.10. (4)
6	4	8	R		Key features for income withdrawals	PIA (Lautro) L5.8. (3) (b)
6	4	8	R		Income withdrawals	PIA (Lautro) L5.8.3
6	4	8	R		Income withdrawals	PIA (Fimbra) 29.8.2
6	4	8	R		Income withdrawals	PIA (IMRO) II-I: 2.6.2
6	4	9	R		Key features for income withdrawals	PIA (Lautro) L5.8. (1)
6	4	9	R		Key features for income withdrawals	PIA (Lautro) L5A.3. (1)
6	4	10	R		Income withdrawals - delivery of KFD	PIA (Fimbra) F29. 8.2 (1) (b) (4)
6	4	10	R		Income withdrawals - delivery of KFD	PIA (Fimbra) F29. 8.2 (2) (a)
6	4	10	R		Income withdrawals - delivery of KFD	PIA (IMRO) II-I: 6.2 (2) (a) (ii)
6	4	10	R		Income withdrawals - delivery of KFD	PIA (Lautro) L5.8. (3) (b)
6	4	10	R		Income withdrawals - delivery of KFD	PIA (Lautro) Sch 2.6A. (1A) (2)

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6	4	10	R	Income withdrawals - delivery of KFD	SIB	174.5. (12) (1) (b)
6	4	10	R	Income withdrawals - delivery of KFD	SIB	175.2. (1)
6	4	11	R	Combined KFD for multiple income withdrawals	PIA (Lautro)	L5.8. (3A)
6	4	11	R	Combined KFD for multiple income withdrawals	PIA (Lautro)	L5A.4. (2) (c)
6	4	11	R	Combined KFD for multiple income withdrawals	SIB	174.5. (12) (6)
6	4	11	R	Combined KFD for multiple income withdrawals	SIB	175.2. (1A)
6	4	12	R	Review KFDs for income withdrawals	PIA (Lautro)	L3.15A
6	4	12	R	Review KFDs for income withdrawals	SFA	5 - 22 (3B)
6	4	13	R	KFDs for cash deposit ISAs	PIA (Lautro)	L5.7A
6	4	13	R	KFDs for cash deposit ISAs	PIA (Lautro)	L5A.3A
6	4	14	R	Traded life policies	PIA (Fimbra)	F29. 8.2 (1) (a) (ii)
6	4	14	R	Traded life policies	PIA (Fimbra)	F29. 8.2 (1) (a) (ii)
6	5	2	R	General	IMRO	II - 6.2 (3)
6	5	2	R	General	PIA (IMRO)	II-I: 6.2 (3)
6	5	2	R	General	PIA (Lautro)	Sch 6.2
6	5	2	R	General	PIA (Lautro)	Sch 6A.intro
6	5	2	R	General	SFA	5 - 22 (3)
6	5	3	R	General	PIA (Lautro)	Sch 6A.intro
6	5	12	R	Title (of Key features)	PIA (Lautro)	Sch 6.2. (1)
6	5	12	R	Title	PIA (Lautro)	Sch 6A.Part I. (1)
6	5	13	R	Nature of policy/scheme	PIA (Lautro)	Sch 6.2. (2)
6	5	13	R	Nature of policy/scheme	PIA (Lautro)	Sch 6A.Part I. (2)
6	5	15	R	An example	PIA (Lautro)	Sch 6.2. (3) (a)
6	5	15	R	An example	PIA (Lautro)	Sch 6A.Part I. (3)
6	5	15	R	An example	PIA (Lautro)	Sch 6A.Part i. (3) (Note 1)
6	5	18	R	An example	PIA (Lautro)	Sch 6.2. (3) (a)
6	5	18	R	An example	PIA (Lautro)	Sch 6A.Part I. (3) (a)
6	5	19	R	An example	PIA (Lautro)	Sch 6.2. (3) (a)

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6	5	19	R	An example	PIA (Lautro)	Sch 6.2. (3) (c)
6	5	19	R	An example	PIA (Lautro)	Sch 6A.Part I. (3) (Note 4)
6	5	20	R	Description of policy or scheme	PIA (Lautro)	Sch 6.2. (4)
6	5	20	R	Description of policy or scheme	PIA (Lautro)	Sch 6A.Part I. (4)
6	5	24	R	Tables for life policies	PIA (Lautro)	Sch 6.2. (5) (a)
6	5	24	R	Tables for life policies	PIA (Lautro)	Sch 6.2. (5) (b)
6	5	25	R	Tables for life policies	PIA (Lautro)	Sch 6.2. (5) (Note 1)
6	5	25	R	Tables for life policies	PIA (Lautro)	Sch 6.2. (5) (Note 1)
6	5	25	R	Tables for life policies	PIA (Lautro)	Sch 6.2. (5) (Note 2)
6	5	25	R	Tables for life policies	PIA (Lautro)	Sch 6.2. (5) (Note 3)
6	5	25	R	Tables for life policies	PIA (Lautro)	Sch 6.2. (5) (Note 4)
6	5	25	R	Tables for life policies	PIA (Lautro)	Sch 6.2. (5) (Note 5)
6	5	25	R	Tables for life policies	PIA (Lautro)	Sch 6.2. (5) (Note 6)
6	5	25	R	Tables for life policies	PIA (Lautro)	Sch 6.2. (5) (Note 8)
6	5	26	R	Tables for life policies	PIA (Lautro)	Sch 6.2. (7) (a)
6	5	27	R	Deductions summary for life policies	PIA (Lautro)	Sch 6.2. (6)
6	5	28	R	Deductions summary for life policies	PIA (Lautro)	Sch 6.2. (7) (b)
6	5	29	R	Calculation method for effect of deductions to date for life policies	PIA (Lautro)	Sch 6.2. (6)
6	5	30	R	Table for schemes	PIA (Lautro)	Sch 6A.Part I. (5)
6	5	31	R	Table for schemes	PIA (Lautro)	Sch 6A Part 1.5
6	5	32	R	Table for schemes	PIA (Lautro)	Sch 6A.Part I. (5) (Note 5)
6	5	32	R	Table for schemes	PIA (Lautro)	Sch 6A.Part I. (5) (Note 6)
6	5	32	R	Table for schemes	PIA (Lautro)	Sch 6A.Part I. (5) (Note 7)
6	5	32	R	Table for schemes	PIA (Lautro)	Sch 6A.Part I. (5) (Note 1)
6	5	32	R	Table for schemes	PIA (Lautro)	Sch 6A.Part I. (5) (Note 3)
6	5	32	R	Table for schemes	PIA (Lautro)	Sch 6A.Part I. (5) (Note 4)
6	5	32	R	Table for schemes	PIA (Lautro)	Sch 6A.Part I. (5) (Note 2)
6	5	32	R	Table for schemes	PIA (Lautro)	Sch 6A.Part I. (5) (Note 8)

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6	5	32	R		Table for schemes	PIA (Lautro) Sch 6A.Part I. (5) (Note 8A)
6	5	33	R		Deductions summary for schemes	PIA (Lautro) Sch 6A.Part I. (5) (Note 9)
6	5	34	R		Deductions summary for schemes	PIA (Lautro) Sch 6A.Part I. (5) (Note 9)
6	5	35	R		Calculation method for 'effect of charges to date' for schemes	PIA (Lautro) Sch 6A.Part iA
6	5	38	R		Commission and remuneration for life policies and schemes	PIA (Lautro) Sch 6.2. (8)
6	5	38	R		Commission and remuneration for life policies and schemes	PIA (Lautro) Sch 6.Part IV. (1)
6	5	38	R		Commission and remuneration for life policies and schemes	PIA (Lautro) Sch 6A.Part I. (6)
6	5	38	R		Commission and remuneration for life policies and schemes	PIA (Lautro) Sch 6A.Part IV. (1)
6	5	40	R		Further information for life policies and schemes	PIA (Lautro) Sch 6.2. (9)
6	5	40	R		Further information for life policies and schemes	PIA (Lautro) Sch 6.Part III. (6)
6	5	40	R		Further information for life policies and schemes	PIA (Lautro) Sch 6A.Part I. (7)
6	5	40	R		Further information for life policies and schemes	PIA (Lautro) Sch 6A.Part I. (7)
6	5	40	R		Further information for life policies and schemes	PIA (Lautro) Sch 6A.Part I. (7)
6	5	40	R		Further information for life policies and schemes	PIA (Lautro) Sch 6A.Part I. (8)
6	5	40	R		Further information for life policies and schemes	PIA (Lautro) Sch 6A.Part III. (5)
6	5	42	R		ISAs with a cash deposit component	PIA (Lautro) L5.7A
6	5	43	R		Friendly society tax exempt policies	PIA (Lautro) L5.8. (3C) (b)
6	5	44	R		Traded life policies	PIA (Fimbra) F29. 8.2 (1) (a) (ii)

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6	5	45	R		Broker funds	PIA (Fimbra)	SP2. 1&2.F
6	5	46	R		Post sale information	PIA (Lautro)	Sch 6.Part II
6	5	47	R		Third life directive	PIA (Lautro)	Sch 6.Part V
6	5	49	R		Third life directive	PIA (Lautro)	Sch 6.Part V
6	6	4	R			PIA (SIB)	S5.11
6	6	4	R		General	IMRO	II - 6.2 (4)
6	6	4	R		General	PIA (IMRO)	II-I: 6.2 (4)
6	6	4	R		General	PIA (Lautro)	L5.3. (1)
6	6	4	R		General	PIA (Lautro)	L5.12
6	6	4	R		General	PIA (Lautro)	L5A.1. (1)
6	6	4	R		General	SIB	90.5. (11)
6	6	5	R		Exceptions	IMRO	II - 6.2 (4) (c)
6	6	5	R		Exceptions	PIA (Lautro)	L5.3. (3)
6	6	5	R		Exceptions	PIA (Lautro)	L5A.1. (3)
6	6	5	R		Exceptions	PIA (Lautro)	Sch 4.Part I. (4) (2)
6	6	5	R		Exceptions	PIA (Lautro)	Sch 7.Part I. (3) (2)
6	6	6	R		Higher volatility funds	PIA (Fimbra)	App F6. 1.
6	6	6	R		Higher volatility funds	PIA (Lautro)	L5.3. (2)
6	6	6	R		Higher volatility funds	PIA (Lautro)	L5A.1. (2)
6	6	7	R		Projections issued by independent intermediaries	PIA (Fimbra)	F29. 8.3
6	6	7	R		Projections issued by independent intermediaries	PIA (IMRO)	II-I: 6.2 (4)
6	6	8	R		The information to accompany projections	PIA (Lautro)	L5.4. (6)
6	6	8	R		The information to accompany projections	PIA (Lautro)	L5.5. (1)
6	6	8	R		The information to accompany projections	PIA (Lautro)	L5.5. (2)
6	6	8	R		The information to accompany projections	PIA (Lautro)	L5.5. (3)
6	6	8	R		The information to accompany projections	PIA (Lautro)	L5A.9. (1)
6	6	8	R		The information to accompany projections	PIA (Lautro)	L5A.9. (2)

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6	6	8	R		The information to accompany projections	PIA (Lautro) L5A.9. (3)
6	6	9	R		General Project	PIA (Lautro) L5.4. (2)
6	6	9	R		General Project	PIA (Lautro) L5A.8. (2)
6	6	9	R		General Project	PIA (Lautro) Sch 4.Part II. (1) (5A)
6	6	9	R		General Project	PIA (Lautro) Sch 7.Part II. (1) (5)
6	6	9	R		Generic projection	PIA Regulatory update 29
6	6	10	R		Pension projections	PIA Regulatory update 18
6	6	11	R		Pension projections	PIA (Lautro) L5.4. (3)
6	6	11	R		Pension projections	PIA (Lautro) L5.4. (4)
6	6	11	R		Pension projections	PIA (Lautro) L5A.8. (3)
6	6	11	R		Pension projections	PIA (Lautro) L5A.8. (4)
6	6	11	R		Pension projections	PIA (Lautro) Sch 6.2. (3) (b)
6	6	11	R		Pension projections	PIA (Lautro) Sch 6A.Part I. (3) (b)
6	6	12	G		Pension projections	PIA (Lautro) Sch 6.2. (3) (d)
6	6	12	G		Pension projections	PIA (Lautro) Sch 6A.Part I. (3) (c)
6	6	13	R		Pension projections	PIA (Lautro) Sch 6.2. (3) (d)
6	6	14	R		Statements to accompany projections	PIA (Lautro) L5.6
6	6	15	R		Statements to accompany projections	PIA (Lautro) L5.6
6	6	16	R		Statements to accompany projections	PIA (Lautro) Sch 5.
6	6	16	R		Statements to accompany projections	PIA (Lautro) Sch 9.
6	6	17	R		Statements to accompany projections	PIA Regulatory update 29
6	6	18	R		Table of statements to accompany projections	PIA (Lautro) Sch 5.1
6	6	19	R (2)		Records	PIA (Lautro) L3.11. (2) (c)
6	6	19	R (1)		Records	PIA (Lautro) L5.4. (1)
6	6	19	R (3)		Records	PIA (Lautro) L5A.8. (1)
6	6	22	R		Adjusted premium	PIA (Lautro) Sch 4A.1. (2)
6	6	23	R		Charges and expenses	PIA (Lautro) Sch 4A.1. (3)
6	6	24	G		Charges and expenses - guidance	PIA (Lautro) Sch 7.Part II. (1) (1)
6	6	25	R		Contract period	PIA (Lautro) Sch 4A.1. (6)
6	6	26	R		Contract period	PIA (Lautro) Sch 4A.1. (7)

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6	6	27	R		Contract period	PIA (Lautro)	Sch 4A.1. (8)
6	6	28	R		Cost of risk benefits	PIA (Lautro)	Sch 4.Part II. (1) (1)
6	6	29	R		Relevant contribution	PIA (Lautro)	Sch 7.Part I. (2) (2)
6	6	30	R		Relevant premium	PIA (Lautro)	Sch 4.Part I. (2) (3)
6	6	30	R		Relevant premium	PIA (Lautro)	Sch 4.Part I. (2) (4)
6	6	31	R		Relevant premium/ contribution for protected rights annuities	PIA (Lautro)	Sch 4.Part I. (2) (2)
6	6	31	R		Relevant premium/ contribution for protected rights annuities	PIA (Lautro)	Sch 7.Part II. (2) (3)
6	6	32	G		Relevant premium/contributi on for protected rights annuities - guidance	PIA (Lautro)	Sch 4.Part I. (2) (2)
6	6	32	G		Relevant premium/contributi on for protected rights annuities - guidance	PIA (Lautro)	Sch 7.Part I. (2) (3)
6	6	33	R		Relevant rate of return	PIA (Lautro)	Sch 4A.1. (4)
6	6	34	R		Life policy calculation	PIA (Lautro)	Sch 4.Part I. (1) (1)
6	6	34	R		Life policy calculation	PIA (Lautro)	Sch 4.Part I. (2) (1)
6	6	34	R		Life policy calculation	PIA (Lautro)	Sch 4.Part II. (1) (2)
6	6	34	R		Life policy calculation	PIA (Lautro)	Sch 4.Part II. (1) (1)
6	6	34	R		Life policy calculation	PIA (Lautro)	Sch 4.Part II. (1) (4)
6	6	35	R		Holloway sickness policy calculation	PIA (Lautro)	Sch 4.Part II. (1) (6)
6	6	36	R		Annuities	PIA (Lautro)	Sch 4.Part II. (1) (9)
6	6	36	R		Scheme calculation	PIA (Lautro)	Sch 7.Part I. (1) (1)
6	6	36	R		Scheme calculation	PIA (Lautro)	Sch 7.Part I. (2) (1)
6	6	36	R		Scheme calculation	PIA (Lautro)	Sch 7.Part II. (1) (2)
6	6	36	R		Scheme calculation	PIA (Lautro)	Sch 7.Part II. (1) (1)
6	6	36	R		Scheme calculation	PIA (Lautro)	Sch 7.Part II. (1) (3)
6	6	36	R		Scheme calculation	PIA (Lautro)	Sch 7.Part II. (1) (3)
6	6	37	R		General principles applicable to the calculation of projections	PIA (Lautro)	Sch 4.Part I. (1) (2)

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6	6	37	R		General principles applicable to the calculation of projections	Sch 4.Part I. (1) (3)
6	6	37	R		General principles applicable to the calculation of projections	Sch 4.Part I. (2) (5)
6	6	37	R		General principles applicable to the calculation of projections	Sch 4.Part I. (4) (4)
6	6	37	R		Appropriate personal pensions and protected rights annuities	Sch 4.Part II. (1) (5)
6	6	37	R		Appropriate personal pensions and protected rights annuities	Sch 7.Part I. (1) (2)
6	6	37	R		Appropriate personal pensions and protected rights annuities	Sch 7.Part I. (1) (3)
6	6	37	R		Appropriate personal pensions and protected rights annuities	Sch 7.Part I. (2) (4)
6	6	37	R		Appropriate personal pensions and protected rights annuities	Sch 7.Part II. (1) (4)
6	6	38	R		Projections of surrender values and transfer values	Sch 4.Part I. (3) (a)
6	6	38	R		Projections of surrender values and transfer values	Sch 4.Part I. (3) (b)
6	6	38	R	(2)	Projections of surrender values and transfer values	Sch 4.Part I. (4) (7)
6	6	38	R		Projections of surrender values and transfer values	Sch 4.Part II. (3) (1)
6	6	38	R		Projections of surrender values and transfer values	Sch 4.Part II. (3) (2)
6	6	39	R		Annuities	Sch 4.Part II. (1) (2)
6	6	39	R		Annuities	Sch 7.Part I. (1) (2)
6	6	40	R		With-profits endowment business	Sch 4.Part II. (1) (3) (a)
6	6	40	R		With-profits endowment business	Sch 7.Part II. (1) (2)

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6	6	41	R	With-profits whole life assurance business	PIA (Lautro)	Sch 4.Part II. (1) (3) (b)
6	6	41	R	appropriate personal pensions and protected rights annuities	PIA (Lautro)	Sch 4.Part II. (1) (5)
6	6	42	R	Pension contracts or stakeholder pensions	PIA (Lautro)	Sch 4.Part I. (4) (7)
6	6	43	R	Single premium contracts	PIA (Lautro)	Sch 4.Part I. (1) (3)
6	6	44	R	With-profits endowment business	PIA (Lautro)	Sch 4.Part II. (2) (3) (a)
6	6	45	R	With-profits whole life assurance business	PIA (Lautro)	Sch 4.Part II. (2) (3) (b)
6	6	46	R	Contracts with reviewable administration charges	PIA (Lautro)	Sch 4.Part II. (1) (1)
6	6	47	R	Table - Assumed rates of Increase	PIA (Lautro)	Sch 4.Part II. (1) (1)
6	6	48	R	Contracts with rider benefits	PIA (Lautro)	Sch 4.Part I. (1) (5)
6	6	48	R	Contracts with rider benefits	PIA (Lautro)	Sch 4.Part I. (1) (8)
6	6	48	R	Contracts with rider benefits	PIA (Lautro)	Sch 4.Part II. (1) (7)
6	6	49	R	Rate of return assumptions	PIA (Lautro)	Sch 4.Part III
6	6	49	R	Rate of return assumptions	PIA (Lautro)	Sch 7.Part III
6	6	50	R	Table - Rate of return assumptions for all schemes, ordinary branch	PIA (Lautro)	Sch 4.Part III. (2)
6	6	51	R	Table - Rate of return assumptions for pension contracts	PIA (Lautro)	Sch 4.Part III. (2)
6	6	52	R	Table - Rate of return assumptions for protected rights annuity projections	PIA (Lautro)	Sch 4.Part III. (3)
6	6	53	G	Rate of return assumptions - guidance	PIA (Lautro)	Sch 4.Part II. (1) (1)
6	6	55	R	Basic calculation method of the reduction in yield	PIA (Lautro)	Sch 4A.2

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6	6	56	R		Basic calculation method of the reduction in yield	PIA (Lautro) Sch 4A.3
6	6	57	R		Alternative calculation method of the reduction in yield for a life policy	PIA (Lautro) Sch 4A.4
6	6	58	R		Other provisions	PIA (Lautro) Sch 4A.5
6	6	59	R		Other provisions	PIA (Lautro) Sch 4A.6
6	6	60	R		Unit linked contracts with more than one fund	PIA (Lautro) Sch 4A.7
6	6	61	R		Regular and single premium contracts	PIA (Lautro) Sch 4A.8
6	6	62	R		Table of specimen values of the reduction in yield	PIA (Lautro) Sch 4A.9
6	6	63	G		Charges and expenses disclosure for schemes	PIA Guidance to accompany new non-life Disclosure Rules Annex B
6	6	64	G		Charges and expenses disclosure for schemes	PIA Guidance to accompany new non-life Disclosure Rules Annex B
6	6	65	G		Charges and expenses disclosure	PIA Guidance to accompany new non-life Disclosure Rules Annex B
6	6	66	G		Representative unit trust	PIA Guidance to accompany new non-life Disclosure Rules Annex B
6	6	67	G		Types of expenses	PIA Guidance to accompany new non-life Disclosure Rules Annex B
6	6	68	G		Translation to fund level	PIA Guidance to accompany new non-life Disclosure Rules Annex B
6	6	69	R		Review of expenses	PIA Guidance to accompany new non-life Disclosure Rules Annex B
6	6	70	G		Expense disclosure for schemes - Investment Trusts – charges	PIA Guidance to accompany new non-life Disclosure Rules Annex B
6	6	71	G		Representative investment trust company	PIA Guidance to accompany new non-life Disclosure Rules Annex B
6	6	72	G		Types of expenses	PIA Guidance to accompany new non-life Disclosure Rules Annex B
6	6	73	G		Translation to trust level	PIA Guidance to accompany new non-life Disclosure Rules Annex B

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6	6	74	R		Review of expenses	PIA	Guidance to accompany new non-life Disclosure Rules Annex B
6	6	75	G		Example of calculation of reduction in investment return	PIA	Guidance to accompany new non-life Disclosure Rules Annex B
6	6	76	G		Expense disclosure for schemes - example of calculation of reduction in investment return - General	PIA	Guidance to accompany new non-life Disclosure Rules Annex B
6	6	77	G		Expense disclosure for schemes - example of calculation of reduction in investment return - The parameters	PIA	Guidance to accompany new non-life Disclosure Rules Annex B
6	6	78	G		Expense disclosure for schemes - example of calculation of reduction in investment return - The parameters	PIA	Guidance to accompany new non-life Disclosure Rules Annex B
6	6	79	G		Specimen table	PIA	Guidance to accompany new non-life Disclosure Rules Annex B
6	6	80	R		Assumptions for pension annuities	PIA (Lautro)	Sch 4.Part IV. (1)
6	6	81	R		Assumptions for pension annuities	PIA (Lautro)	Sch 4.Part IV. (1)
6	6	82	R		Assumptions for pension annuities	PIA (Lautro)	Sch 4.Part IV. (1)
6	6	83	R		Assumptions for pension annuities	PIA (Lautro)	Sch 4.Part IV. (2)
6	6	84	R		Assumptions for pension annuities	PIA (Lautro)	Sch 4.Part IV. (3)
6	6	85	R		Assumptions for pension annuities	PIA (Lautro)	Sch 4.Part IV. (4)
6	6	86	G		Pension transfer value analysis requirements content	PIA (Lautro)	Sch 4B.1
6	6	87	R		Basis of a pension transfer value analysis	PIA (Lautro)	Sch 4B.2
6	6	88	R		Required comparisons	PIA (Lautro)	Sch 4B.3. (1)

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6	6	89	R	Required comparisons - statement of assumptions	PIA (Lautro)	Sch 4B.3. (2)
6	6	90	R	Required Assumptions	PIA (Lautro)	Sch 4B.4
6	6	91	R	Assumptions to be made	PIA (Lautro)	Sch 4B.4
6	6	92	R	Method of calculation	PIA (Lautro)	Sch 4B.5
6	6	93	R	Required disclosures	PIA (Lautro)	Sch 4B.6
6	7	1	R	Application	FSA	180. (P1) (2)
6	7	1	R	Application	FSA	181. (P1) (3)
6	7	1	R	Application	SIB	5.2 (P1) (3)
6	7	1	R	Application	PIA	App 2. 1.Part 1: 1.02
6	7	1	R	Application	PIA	App 2. 1A.Part 1: 1.03
6	7	5	G	Cancellable Investment agreements for which there is a right to cancel or withdraw	FSA	180. (P1) (2)
6	7	5	G	Cancellable Investment agreements for which there is a right to cancel or withdraw	FSA	181. (P1) (3)
6	7	5	G	Cancellable investment agreements for which there is a right to cancel or withdraw	SIB	5.1 (P1) (2)
6	7	5	G	Cancellable Investment agreements for which there is a right to cancel or withdraw	SIB	5.2 (P1) (3)
6	7	5	G	Cancellable Investment agreements for which there is a right to cancel or withdraw	PIA	App 2. 1.Part 1: 1.02
6	7	5	G	Cancellable Investment agreements for which there is a right to cancel or withdraw	PIA	App 2. 1A.Part 1: 1.03
6	7	7	R	Right to cancel	IMRO	II - 6.5 (2)

Ch/App	S/Ann	P		Subject	Source	Reference	
6	7	7	R		Right to cancel	IMRO	II - 6.6
6	7	7	R		Right to cancel	PIA (IMRO)	II- 1.5 (2)
6	7	7	R		Right to cancel	FSA	180. (P2) (1)
6	7	7	R		Right to cancel	FSA	181. (P2) (1)
6	7	7	R		Right to cancel	SIB	5.1 (P2) (1)
6	7	7	R		Right to cancel	SIB	5.2 (P2) (1)
6	7	7	R		Right to cancel	SFA	5 - 22
6	7	7	R		Right to cancel	PIA	App 2. 1.Part 2: 2.01
6	7	7	R		Right to cancel	PIA	App 2. 1A.Part 2: 2.01
6	7	8	R		Right to cancel	PIA	App 2. 1 Part 2: 2.06
6	7	8	R		Right to cancel	PIA	Regulatory Update 14
6	7	10	R		Cancellation Period	FSA	180. (P2) (3) (3)
6	7	10	R		Cancellation Period	FSA	181. (P3) (1) (3)
6	7	10	R		Cancellation Period	SIB	5.1 (P2) (3) (3)
6	7	10	R		Cancellation Period	SIB	5.2 (P3) (1) (3)
6	7	10	R		Cancellation Period	PIA	App 2. 1.Part 2: 2.03.3
6	7	10	R		Cancellation Period	PIA	App 2. 1A.Part 3: 3.01
6	7	11	R		Cancellation Period: Extended by contract	FSA	180. (P2) (3) (3)
6	7	11	R		Cancellation Period: Extended by contract	FSA	181. (P3) (1) (3)
6	7	11	R		Cancellation Period: Extended by contract	SIB	5.1 (P2) (3) (3)
6	7	11	R		Cancellation Period: Extended by contract	SIB	5.2 (P3) (1) (3)
6	7	11	R		Cancellation Period: Extended by contract	PIA	App 2. 1.Part 2: 2.03.3
6	7	11	R		Cancellation Period: Extended by contract	PIA	App 2. 1A.Part 3: 3.01
6	7	14	R		Right to cancel via Cancellation Substitute	PIA (SIB)	S3.02
6	7	14	R	(1)	Right to withdraw	IMRO	II – 6
6	7	14	R	(2)	Right to withdraw	IMRO	II – 6.6 (3)
6	7	14	R	(2)	Right to withdraw	PIA (IMRO)	II-I: 6.3 (7)
6	7	14	R		Right to withdraw	PIA (IMRO)	II- 4.5
6	7	14	R	(2)	Right to withdraw	FSA	181. (1 (table) (3)
6	7	14	R	(2)	Right to withdraw	SIB	5.2 (1 (table) (3)
6	7	14	R	(2)	Right to withdraw	PIA	App 2. 1A.Part 2: Table 1 (case J)

Ch/App	S/Ann	P		Subject	Source	Reference	
6	7	15	R	(1 column)	Cancellable investment Agreements - life	IMRO	II-I: 6.6
6	7	15	R		Cancellable investment agreements - life	PIA (IMRO)	II-I: 6.5 (2)
6	7	15	R	1 (column)	Cancellable investment Agreements - life	FSA	181. (P2) (1)
6	7	15	R	2 (column)	Cancellable investment Agreements - life	FSA	181. (P2) (4)
6	7	15	R	1 (column)	Cancellable investment Agreements - life	SIB	5.2 (P2) (1)
6	7	15	R	2 (column)	Cancellable investment Agreements - life	SIB	5.2 (P2) (4)
6	7	15	R	(1 column)	Cancellable investment Agreements - life	SFA	5 - 22
6	7	15	R	(1 column)	Cancellable investment Agreements - life	PIA	App 2. 1A.Part 2: 2.01
6	7	15	R	(2 column)	Cancellable investment Agreements - life	PIA	App 2. 1A.Part 2: 2.04
6	7	16	R	1 (note)	Single premium life policies	FSA	181. (P1) (3) (2B)
6	7	16	R	2 (note)	Multiple Agreements	FSA	181. (P1) (3) (4)
6	7	16	R	3 (note)	Single premium pension policy (SRA within six months)	FSA	181. (P2) (4) (1 (table))
6	7	16	R	4 (note)	Territoriality: Life Investment Agreements	FSA	181. (P2) (2)
6	7	16	R	1 (note)	Single premium life policies	SIB	5.2 (P1) (3) (2B)
6	7	16	R	2 (note)	Multiple Agreements	SIB	5.2 (P1) (3) (4)
6	7	16	R	3 (note)	Single premium pension policy (SRA within six months)	SIB	5.2 (P2) (4) (1 (table))
6	7	16	R	4 (note)	Territoriality: Life Investment Agreements	SIB	5.2 (P2) (2)
6	7	16	R	(1 note)	Single premium life policies	PIA	App 2. 1A.Part 1: 1.03.2B
6	7	16	R	(2 note)	Multiple Agreements	PIA	App 2. 1A.Part 1: 1.03.4

Ch/App	S/Ann	P		Subject	Source	Reference
6	7	16	R	(3 note) Single premium pension policy (SRA within six months)	PIA	App 2. 1A.Part 2: 2.04 (Table 1)
6	7	16	R	(4 note) Territoriality: Life Investment Agreements	PIA	App 2. 1A.Part 2: 2.02
6	7	17	R	(1 column) Non-Life investment agreements for which the customer has a right to cancel	IMRO	II - 4.5
6	7	17	R	(2 column) Non-Life investment agreements for which the customer has no right to cancel	IMRO	II - 4.6
6	7	17	R	(1 column) Non-Life investment agreements for which the customer has a right to cancel	PIA (IMRO)	II- 4.5
6	7	17	R	(2 column) Non-life investment agreements for which the customer has no right to cancel	PIA (IMRO)	II- 4.6
6	7	17	R	1 (column) Non-Life investment agreements for which the customer has a right to cancel	FSA	180. (P2) (1) (1)
6	7	17	R	2 (column) Non-Life investment agreements for which the customer has no right to cancel	FSA	180. (P2) (1)
6	7	17	R	2 (column) Territoriality: Non-life Investment Agreements	FSA	180. (P2) (1) (2)
6	7	17	R	1 (column) Non-Life investment agreements for which the customer has a right to cancel	SIB	5.1 (P2) (1) (1)
6	7	17	R	2 (column) Non-Life investment agreements for which the customer has no right to cancel	SIB	5.1 (P2) (1)
6	7	17	R	2 (column) Territoriality: Non-life Investment Agreements	SIB	5.1 (P2) (1) (2)

Ch/App	S/Ann	P		Subject	Source	Reference
6	7	17	R	(1 column) Non-Life investment agreements for which the customer has a right to cancel	PIA	App 2. 1.Part 2: 2.01
6	7	17	R	(2 column) Non-Life investment agreements for which the customer has no right to cancel	PIA	App 2. 1.Part 2: 2.01.1
6	7	17	R	(2 column) Territoriality: Non-life Investment Agreements	PIA	App 2. 1.Part 2: 2.01.2
6	7	18	R	1 (note) Unit Savings Plans and Personal Pension Contracts	FSA	180. (P1) (2) (4)
6	7	18	R	2 (note) Multiple 'non-life' Agreements (e.g. Maxi ISAs)	FSA	180. (P1) (2) (3)
6	7	18	R	3 (note) Meaning of 'on substantially the same terms'	FSA	180. (CA2)
6	7	18	R	4 (note) Right to cancel for Personal Pension Contracts	FSA	180. (CA1) (1)
6	7	18	R	1 (note) Unit Savings Plans and Personal Pension Contracts	SIB	5.1 (P1) (2) (4)
6	7	18	R	2 (note) Multiple 'non-life' Agreements (e.g. Maxi ISAs)	SIB	5.1 (P1) (2) (3)
6	7	18	R	3 (note) Meaning of 'on substantially the same terms'	SIB	5.1 (CA2)
6	7	18	R	4 (note) Right to cancel for Personal Pension Contracts	SIB	5.1 (CA1)
6	7	18	R	(1 note) Unit Savings Plans and Personal Pension Contracts	PIA	App 2. 1.Part 1: 1.02.4
6	7	18	R	(2 note) Multiple 'non-life' Agreements (e.g. Maxi ISAs)	PIA	App 2. 1.Part 1: 1.02.3
6	7	18	R	(3 note) Meaning of 'on substantially the same terms'	PIA	App 2. 1.CA2 (6 (note))
6	7	18	R	(4 note) Right to cancel for Personal Pension Contracts	PIA	App 2. 1.CA1 (4 (note))
6	7	19	R	Cancellation Substitute	PIA (SIB)	S3.02
6	7	19	R	Cancellation Substitute	IMRO	II – 6.6 (3)

Ch/App	S/Ann	P		Subject	Source	Reference
6	7	19	R	Cancellation Substitute	PIA (IMRO)	II-I: 6.3 (7)
6	7	19	R	Cancellation Substitute	FSA	181. 1 (table) (3)
6	7	19	R	Cancellation Substitute	SIB	5.2 1 (table) (3)
6	7	19	R	Cancellation Substitute	PIA	App 2. 1A.Part 2: Table 1 (J case)
6	7	20	R	Simplified Cancellation - ISA cash deposit component	PIA	App 2. 1.Part 1: 1.02A
6	7	20	R	Simplified Cancellation - ISA cash deposit component	PIA	App 2. 1A.Part 1: 1.03.4A
6	7	21	R	Voluntary Provisions	PIA (SIB)	S4.03
6	7	21	R	Voluntary Provisions	FSA	180. (P2) (2)
6	7	21	R	Voluntary Provisions	FSA	181. (P2) (6)
6	7	21	R	Voluntary Provisions	SIB	5.1 (P2) (2)
6	7	21	R	Voluntary Provisions	SIB	5.2 (P2) (6)
6	7	21	R	Voluntary Provisions	PIA	App 2. 1.Part 2: 2.02.2
6	7	21	R	Voluntary Provisions	PIA	App 2. 1A.Part 2: 2.06.3
6	7	23	R	Variations & Pre-selected Options	FSA	180. (CA1) (4 (note)
6	7	23	R	Variations & Pre-selected Options	FSA	181. (P2) (5)
6	7	23	R	Variations & Pre-selected Options	SIB	5.1 (CA1) (4 (note)
6	7	23	R	Variations & Pre-selected Options	SIB	5.2 (P2) (5)
6	7	23	R	Variations & Pre-selected Options	PIA	App 2. 1.CA1 (4 note)
6	7	23	R	Variations & Pre-selected Options	PIA	App 2. 1A.Part 2: 2.05
6	7	28	R	Time relating to cancellation and withdraw	SIB	G98.01.
6	7	30	R	Giving the customer notice of the right to cancel	PIA (SIB)	S7.19
6	7	30	R	Giving the customer notice of the right to cancel	PIA (SIB)	S13.01

Ch/App	S/Ann	P		Subject	Source	Reference
6	7	30	R	Giving the customer notice of the right to cancel	IMRO	II - 1.5 (2)
6	7	30	R	Giving the customer notice of the right to cancel	IMRO	II - 6.6
6	7	30	R	Giving the customer notice of the right to cancel	PIA (Fimbra)	F29. 8.4
6	7	30	R	Giving the customer notice of the right to cancel	PIA (Lautro)	Sch 2.6A. (3) (A)
6	7	30	R	Giving the customer notice of the right to cancel	FSA	180. (P2) (2)
6	7	30	R	Giving the customer notice of the right to cancel	FSA	181. (P2) (6)
6	7	30	R	Giving the customer notice of the right to cancel	SIB	5.1 (P2) (2)
6	7	30	R	Giving the customer notice of the right to cancel	SIB	5.2 (P2) (6)
6	7	30	R	Giving the customer notice of the right to cancel	SFA	5 - 22
6	7	30	R	Giving the customer notice of the right to cancel	SFA	App 12
6	7	30	R	Giving the customer notice of the right to cancel	PIA	App 2. 1.Part 2: 2.02
6	7	30	R	Giving the customer notice of the right to cancel	PIA	App 2. 1A.Part 2: 2.06
6	7	31	R	Giving the customer notice of the right to cancel: Trustees	FSA	181. (P2) (6) (2)
6	7	31	R	Giving the customer notice of the right to cancel: Trustees	SIB	5.2 (P2) (6) (2)
6	7	31	R	Giving the customer notice of the right to cancel: Trustees	PIA	App 2. 1A.Part 2: 2.06.2
6	7	32	R	Pre-sale Notices	FSA	180. (P2) (2)
6	7	32	R	Pre-sale Notices	FSA	181. (P2) (6) (3)
6	7	32	R	Pre-sale Notices	SIB	5.1 (P2) (2)
6	7	32	R	Pre-sale Notices	SIB	5.2 (P2) (6) (3)
6	7	32	R	Pre-sale Notices	PIA	App 2. 1.Part 2: 2.02

Ch/App	S/Ann	P		Subject	Source	Reference	
6	7	32	R		Pre-sale Notices	PIA	App 2. 1A.Part 2: 2.06.3
6	7	34	R		Post-sale Notices	PIA (SIB)	S5.14
6	7	34	R		Post-sale Notices	FSA	180. (P2) (2)
6	7	34	R		Post-sale Notices	FSA	181. (P2) (6) (3)
6	7	34	R		Post-sale Notices	SIB	5.1 (P2) (2)
6	7	34	R		Post-sale Notices	SIB	5.2 (P2) (6) (3)
6	7	34	R		Post-sale Notices	PIA	App 2. 1.Part 2: 2.02
6	7	34	R		Post-sale Notices	PIA	App 2. 1A.Part 2: 2.06.3
6	7	35	R		Post-sale notices: method of sending	FSA	181. (P2) (6)
6	7	35	R		Post-sale notices: method of sending	SIB	5.2 (P2) (6)
6	7	35	R		Post-sale notices: method of sending	PIA	App 2. 1A.Part 2: 2.06.7
6	7	36	R		Form and content of post-sale notices	PIA (SIB)	S4.12
6	7	36	R		Form and content of post-sale notices	PIA (Lautro)	L3.7A. (4)
6	7	36	R		Form and content of post-sale notices	PIA (Lautro)	Sch 6.3. (3)
6	7	36	R		Form and content of post-sale notices	PIA (Lautro)	Sch 6A.. (3)
6	7	36	R		Form and content of post-sale notices	FSA	180. (P2) (2) (4)
6	7	36	R		Form and content of post-sale notices	FSA	181. (P2) (6) (5)
6	7	36	R		Form and content of post-sale notices	SIB	5.1 (P2) (2) (4)
6	7	36	R		Form and content of post-sale notices	SIB	5.2 (P2) (6) (5)
6	7	36	R		Form and content of post-sale notices	PIA	App 2. 1.Part 2: 2.02.4
6	7	36	R		Form and content of post-sale notices	PIA	App 2. 1A.Part 2: 2.06.5
6	7	37	R		Form and content of post-sale notices: maxi ISAs	PIA (SIB)	S4.12
6	7	37	R		Form and content of post-sale notices: maxi ISAs	PIA (Lautro)	L3.7A. (5)
6	7	37	R		Form and content of post-sale notices: maxi ISAs	FSA	180. (P2) (4) (4)
6	7	37	R		Form and content of post-sale notices: maxi ISAs	FSA	181. (P2) (6) (5)
6	7	37	R		Form and content of post-sale notices: maxi ISAs	SIB	5.1 (P2) (4) (4)

Ch/App	S/Ann	P		Subject	Source	Reference	
6	7	37	R		Form and content of post-sale notices: maxi ISAs	SIB	5.2 (P2) (6) (5)
6	7	37	R		Form and content of post-sale notices: maxi ISAs	PIA	App 2. 1.Part 2: 2.04.4
6	7	37	R		Form and content of post-sale notices: maxi ISAs	PIA	App 2. 1A.Part 3: 3.02.5
6	7	39	R		Prominence of post-sale notice	PIA (Lautro)	L3.7A. (3) (a)
6	7	39	R		Prominence of post-sale notice	FSA	180. (P2) (2) (6)
6	7	39	R		Prominence of post-sale notice	FSA	181. (P2) (6) (8)
6	7	39	R		Prominence of post-sale notice	SIB	5.1 (P2) (2) (6)
6	7	39	R		Prominence of post-sale notice	SIB	5.2 (P2) (6) (8)
6	7	39	R		Prominence of post-sale notice	PIA	App 2. 1.Part 2: 2.02.6
6	7	39	R		Prominence of post-sale notice	PIA	App 2. 1A.Part 2: 2.02.8
6	7	41	R		Failure to send post-sale notice	PIA (SIB)	S5.14
6	7	41	R		Failure to send post-sale notice	FSA	180. (P2) (2) (11)
6	7	41	R		Failure to send post-sale notice	FSA	181. (P2) (6) (12)
6	7	41	R		Failure to send post-sale notice	SIB	5.1 (P2) (2) (11)
6	7	41	R		Failure to send post-sale notice	SIB	5.2 (P2) (6) (12)
6	7	41	R		Failure to send post-sale notice	PIA	App 2. 1.Part 2: 2.02.11
6	7	41	R		Failure to send post-sale notice	PIA	App 2. 1A.Part 2: 2.06.12
6	7	42	R		Exercising the right to cancel	FSA	180. (P2) (3)
6	7	42	R		Exercising the right to cancel	FSA	181. (P3) (1)
6	7	42	R		Exercising the right to cancel	SIB	5.1 (P2) (3)
6	7	42	R		Exercising the right to cancel	SIB	5.2 (P3) (1)
6	7	42	R		Exercising the right to cancel	PIA	App 2. 1.Part 2: 2.03
6	7	42	R		Exercising the right to cancel	PIA	App 2. 1A.Part 3: 3.01

Ch/App	S/Ann	P		Subject	Source	Reference
6	7	43	R		Cancellation by post	PIA Regulatory Update 47
6	7	44	R		Valid notice of cancellation	PIA (Lautro) L3.7A. (6)
6	7	44	R		Valid notice of cancellation	FSA 180. (P2) (3) (4)
6	7	44	R		Valid notice of cancellation	FSA 181. (P3) (1) (4)
6	7	44	R		Valid notice of cancellation	SIB 5.1 (P2) (3) (4)
6	7	44	R		Valid notice of cancellation	SIB 5.2 (P3) (1) (4)
6	7	44	R		Valid notice of cancellation	PIA App 2. 1.Part 2: 2.03.4
6	7	44	R		Valid notice of cancellation	PIA App 2. 1A.Part 3: 3.01
6	7	47	R		Record Keeping	IMRO II - 6.6 (2)
6	7	47	R		Record Keeping	SIB 174.16. (2) (8A)
6	7	47	R		Record Keeping	SIB G98.01.. (66)
6	7	47	R		Record Keeping	SIB 174.16. (2) (8A)
6	7	47	R		Record Keeping	PIA Table 5.1 III (6)
6	7	48	R		Cancellation notices served out of time	FSA 180. (P2) (3) (3)
6	7	48	R		Cancellation notices served out of time	FSA 181. (P3) (1) (3)
6	7	48	R		Cancellation notices served out of time	SIB 5.1 (P2) (3) (3)
6	7	48	R		Cancellation notices served out of time	SIB 5.2 (P3) (1) (3)
6	7	48	R		Cancellation notices served out of time	PIA App 2. 1.Part 2: 2.03.3
6	7	48	R		Cancellation notices served out of time	PIA App 2. 1A.Part 3: 3.01.3
6	7	49	R		Death of the life assured: Cancellation of a pension annuity	FSA 181. (P3) (1) (6)
6	7	49	R		Death of the life assured: Cancellation of a pension annuity	SIB 5.2 (P3) (1) (6)
6	7	49	R		Death of the life assured: Cancellation of a pension annuity	PIA App 2. 1A.Part 3: 3.01.6

Ch/App	S/Ann	P		Subject	Source	Reference
6	7	50	R	Joint policyholders: Effecting cancellation	FSA	181. (P3) (1) (7)
6	7	50	R	Joint policyholders: Effecting cancellation	SIB	5.2 (P3) (1) (7)
6	7	50	R	Joint policyholders: Effecting cancellation	PIA	App 2. 1A.Part 3: 3.01.7
6	7	51	R	Effects of Cancellation	FSA	180. (P2) (4) (1)
6	7	51	R	Effects of Cancellation	FSA	181. (P3) (2) (1)
6	7	51	R	Effects of Cancellation	SIB	5.1 (P2) (4) (1)
6	7	51	R	Effects of Cancellation	SIB	5.2 (P3) (2) (1)
6	7	51	R	Effects of Cancellation	PIA	App 2. 1.Part 2: 2.04.1
6	7	51	R	Effects of Cancellation	PIA	App 2. 1A.Part 3: 3.02.1
6	7	52	R	Effects of Cancellation: Rights and obligations	FSA	180. (P2) (4) (2)
6	7	52	R	Effects of Cancellation	FSA	181. (P3) (2) (2)
6	7	52	R	Effects of Cancellation: Rights and obligations	SIB	5.1 (P2) (4) (2)
6	7	52	R	Effects of Cancellation: Rights and obligations	SIB	5.2 (P3) (2) (2)
6	7	52	R	Effects of Cancellation: Rights and obligations	PIA	App 2. 1.Part 2: 2.04.2
6	7	52	R	Effects of Cancellation: Rights and obligations	PIA	App 2. 1A.Part 3: 3.02.2
6	7	53	R	Effects of Cancellation: Treatment of sums owed	FSA	180. (P2) (4) (3)
6	7	53	R	Effects of Cancellation: Treatment of sums owed	FSA	181. (P3) (2) (3)

Ch/App	S/Ann	P		Subject	Source	Reference	
6	7	53	R		Effects of Cancellation: Treatment of sums owed	SIB	5.1 (P2) (4) (3)
6	7	53	R		Effects of Cancellation: Treatment of sums owed	SIB	5.2 (P3) (2) (3)
6	7	53	R		Effects of Cancellation: Treatment of sums owed	PIA	App 2. 1.Part 2: 2.04.3
6	7	53	R		Effects of Cancellation: Treatment of sums owed	PIA	App 2. 1A.Part 3: 3.02.3
6	7	54	R		Shortfall	PIA (Lautro)	L6.15. (2)
6	7	54	R		Shortfall	PIA (Lautro)	Sch 2.6A. (3) (c)
6	7	54	R		Shortfall	FSA	180. (P2) (5)
6	7	54	R		Shortfall	FSA	181. (P3) (3)
6	7	54	R		Shortfall	SIB	5.1 (P2) (5)
6	7	54	R		Shortfall	SIB	5.2 (P3) (3)
6	7	54	R		Shortfall	PIA	App 2. 1.Part 2: 2.05
6	7	54	R		Shortfall	PIA	App 2. 1A.Part 3: 3.03
6	7	55	G		Shortfall: Worked Example	SIB	G98.01.. (61)
6	7	56	R		Exceptions to shortfall	FSA	180. (P2) (2) (9)
6	7	56	R		Exceptions to shortfall	FSA	181. (P2) (6) (10)
6	7	56	R		Exceptions to shortfall	SIB	5.1 (P2) (2) (9)
6	7	56	R		Exceptions to shortfall	SIB	5.2 (P2) (6) (10)
6	7	56	R		Exceptions to shortfall	PIA	App 2. 1.Part 2: 2.02.9
6	7	56	R		Exceptions to shortfall	PIA	App 2. 1A.Part 2: 2.06.10
6	7	57	R		Investment agreements which are subject to shortfall	IMRO	II - 6.6
6	7	57	R		Investment agreements which are subject to shortfall	FSA	180. (P2) (5) (1)
6	7	57	R		Investment agreements which are subject to shortfall	FSA	181. (P3) (3) (1)

Ch/App	S/Ann	P		Subject	Source	Reference
6	7	57	R	Investment agreements which are subject to shortfall	SIB	5.1 (P2) (5) (1)
6	7	57	R	Investment agreements which are subject to shortfall	SIB	5.2 (P3) (3) (1)
6	7	57	R	Investment agreements which are subject to shortfall	SFA	5 - 22
6	7	57	R	Investment agreements which are subject to shortfall	PIA	App 2. 1.Part 2: 2.05.1
6	7	57	R	Investment agreements which are subject to shortfall	PIA	App 2. 1A.Part 2: 2.03.1
6	7	58	R	Calculation of Shortfall	IMRO	II - 6.6
6	7	58	R	Calculation of Shortfall	FSA	180. (P2) (5) (4)
6	7	58	R	Calculation of Shortfall	FSA	181. (P3) (3) (3)
6	7	58	R	Calculation of Shortfall	SIB	5.1 (P2) (5) (4)
6	7	58	R	Calculation of Shortfall	SIB	5.2 (P3) (3) (3)
6	7	58	R	Calculation of Shortfall	SFA	5 - 22
6	7	58	R	Calculation of Shortfall	PIA	App 2. 1.Part 2: 2.05.4
6	7	58	R	Calculation of Shortfall	PIA	App 2. 1A.Part 3: 3.03.3
6	8	1	R	Application	ICA82	Sch2E 1.1
6	8	1	R	Application	ICA82	Sch2E 1.1 (a)
6	8	1	R	Application	ICA82	Sch2E 1.2
6	8	1	R	Application	ICA82	Sch2E 2.1
6	8	1	R	Application	ICA82	Sch2E 3.1
6	8	1	R	Application	ICA82	Sch2E 4.2
6	8	3	R	Information Provided before the Contract is made	ICA82	Sch2E 1.3
6	8	3	R	Information Provided before the Contract is made	ICA82	Sch2E 1.4
6	8	3	R	Information Provided before the Contract is made	ICA82	Sch2E 5.2

Ch/App	S/Ann	P		Subject	Source	Reference
6	8	4	R		Language used for pre-sale information now	ICA82 Sch2E 1.7
6	8	5	R		Pure protection contract table	EU 3 rd life Directive Article 31 Ref 6.85
6	8	6	R		Information to be provided during term of contract	ICA82 Sch2E 5.2
6	8	7	R		Information to be provided during term of contract	ICA82 Sch2E 2.2
6	8	8	R		Information to be provided during term of contract	ICA82 Sch2E 2.3
6	8	8	R		Information to be provided during term of contract	ICA82 Sch2E 2.4
6	8	12	R	(1,2)	Information to be provided before the contract is made	ICA82 Sch2E 3.2
6	8	12	R	(1,2)	Information to be provided before the contract is made	ICA82 Sch2E 3.3
6	8	12	R		Information before general insurance contract	ICA82 Sch2E 4.3
6	8	12	R		Information before general insurance contract	ICA82 Sch2E 4.5
6	8	15	R		Provision of Information: general	ICA82 Sch2E 1.3
6	8	15	R		Provision of Information: general	ICA82 Sch2E 1.4
6	8	15	R		Provision of Information: general	ICA82 Sch2E 1.5
6	8	15	R		Provision of Information: general	ICA82 Sch2E 1.6
6	9	3	R		With-profits guides	PIA (Lautro) L5.13. (1)
6	9	3	R		With-profits guides	PIA (Lautro) L5.16. (1)
6	9	4	R		With-profits guides	PIA (Lautro) L5.15. (2)
6	9	4	R		With-profits guides	PIA (Lautro) L5.18. (2)
6	9	4	R		With-profits guides	PIA (Lautro) L5.18. (3)
6	9	5	R		With-profits guides	PIA (Lautro) L5.18. (1)
6	9	5	R		With-profits guides	PIA (Lautro) L5.18. (2)
6	9	6	R		Contents of a with-profits guide	PIA (Lautro) L5.15. (2)

Ch/App	S/Ann	P		Subject	Source	Reference	
6	9	6	R		Contents of a with-profits guide	PIA (Lautro)	L5.15. (2) (c)
6	9	6	R		Contents of a with-profits guide	PIA (Lautro)	L5.15. (2) (c)
6	9	6	R		Contents of a with-profits guide	PIA (Lautro)	L5.15. (2) (d)
6	9	6	R		Contents of a with-profits guide	PIA (Lautro)	L5.15. (3)
6	9	7	R		Contents of a with-profits guide	PIA (Lautro)	Sch 8.
7	1	3	R		Fair Treatment	PIA (SIB)	S5.08
7	1	3	R		Fair Treatment	PIA (SIB)	S8.08
7	1	3	R		Fair Treatment	IMRO	II – 3.3 (1)
7	1	3	R		Fair Treatment	IMRO	II – 7.4 (1)
7	1	3	R		Fair Treatment	PIA (Fimbra)	F28. 10.1 (1)
7	1	3	R		Fair Treatment	PIA (Fimbra)	SP4. 2.7
7	1	3	R		Fair Treatment	SIB	I.5. (8) (1)
7	1	3	R		Fair Treatment	SIB	I.8. (8) (1)
7	1	3	R		Fair Treatment	SFA	5 - 29
7	1	4	E		Fair Treatment	IMRO	II – 3.3 (1)
7	1	4	E		Fair Treatment	IMRO	II – 7.4 (2)
7	1	4	E		Fair Treatment	PIA (Fimbra)	F28. 10.1 (2)
7	1	4	E		Fair Treatment	PIA (Fimbra)	F29. 9.
7	1	4	E		Fair Treatment	PIA (Fimbra)	F29. 14.
7	1	4	E		Fair Treatment	SIB	I.5. (8) (1)
7	1	10	R		Broker Fund Advisers	IMRO	II - 3.3 (1)
7	1	10	R		Broker Fund Advisers	PIA (Fimbra)	SP2. 2.A
7	2	3	R		Restrictions on Dealing and Switching	PIA (SIB)	S2.08
7	2	3	R		Restrictions on Dealing and Switching	IMRO	II – 3.11 (1) (a)
7	2	3	R		Restrictions on Dealing and Switching	IMRO	II – 3.11 (1) (b)
7	2	3	R		Restrictions on Dealing and Switching	PIA (Fimbra)	F28. 12.
7	2	3	R		Restrictions on Dealing and Switching	PIA (Fimbra)	SP1. 2.6
7	2	3	R		Restrictions on Dealing and Switching	PIA (Fimbra)	SP8. 2.6

Ch/App	S/Ann	P	R	Subject	Source	Reference
7	2	3	R	Restrictions on Dealing and Switching	PIA (IMRO)	II-I: 3.11 (1) (a)
7	2	3	R	Restrictions on Dealing and Switching	PIA (IMRO)	II-I: 3.11 (1) (b)
7	2	3	R	Restrictions on Dealing and Switching	SIB	I.2. (8)
7	2	3	R	Restrictions on Dealing and Switching	SFA	5 - 43 (1)
7	2	3	R	Restrictions on Dealing and Switching	SFA	5 - 43 (2)
7	3	1	R	Application	PIA (SIB)	S5.20. (1)
7	3	1	R	Application	SIB	I.5. (20) (1)
7	3	3	R	Requirement to Postpone Own Account Transactions	PIA (SIB)	S5.20. (1)
7	3	3	R	Requirement to Postpone Own Account Transactions	IMRO	II - 3.12 (1)
7	3	3	R	Requirement to Postpone Own Account Transactions	PIA (Fimbra)	F28. 13.1
7	3	3	R	Requirement to Postpone Own Account Transactions	PIA (IMRO)	II-I: 3.12 (1)
7	3	3	R	Requirement to Postpone Own Account Transactions	SIB	I.5. (20) (3)
7	3	3	R	Requirement to Postpone Own Account Transactions	SFA	5 - 36 (1)
7	3	4	R	Exceptions	IMRO	II - 3.12 (3)
7	3	4	R	Exceptions	PIA (Fimbra)	F28. 13.2
7	3	4	R	Exceptions	PIA (IMRO)	II-I: 3.12 (3)
7	3	4	R	Exceptions	SFA	5 - 36 (2)
7	4	3	R	Dealing fairly and in due turn	IMRO	II - 3.6 (1)
7	4	3	R	Dealing fairly and in due turn	PIA (Fimbra)	F29. 18.1
7	4	3	R	Dealing fairly and in due turn	PIA (IMRO)	II-I: 3.3 (6)

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7	4	3	R		Dealing fairly and in due turn	SFA	5 - 37
7	4	3	R		Dealing fairly and in due turn	SIB	I 20
7	5	1	R		Application	PIA (SIB)	S5.04 (1)
7	5	1	R		Application	SIB	I.22. (1)
7	5	3	R		When best execution is owed	PIA (SIB)	S5.04
7	5	3	R		When best execution is owed	IMRO	II – 3.8 (1)
7	5	3	R		When best execution is owed	PIA (Fimbra)	F29. 16.1
7	5	3	R		When best execution is owed	PIA (IMRO)	II-I: 3.8 (1)
7	5	3	R		When best execution is owed	SFA	5 - 39
7	5	4	R		Exceptions	PIA (SIB)	S5.04 (1) (a)
7	5	4	R		Exceptions	IMRO	II - 3.8 (1) (e)
7	5	4	R		Exceptions	IMRO	II - 3.8 (2)
7	5	4	R		Exceptions	IMRO	II - 3.8 (1) (c)
7	5	4	R		Exceptions	PIA (Fimbra)	F29. 16 .4
7	5	4	R		Exceptions	PIA (IMRO)	II-I: 3.8 (1) (e)
7	5	4	R		Exceptions	PIA (IMRO)	II-I: 3.8 (2)
7	5	4	R		Exceptions	PIA (IMRO)	II-I: 3.8 (1) (c)
7	5	4	R		Exceptions	SIB	I.22. (5)
7	5	4	R		Exceptions	SFA	5 - 39 (2)
7	5	4	R		Exceptions	SFA	5 - 39 (3)
7	5	4	R		Exceptions	SFA	5 - 39 (5)
7	5	5	R		Providing Best Execution	PIA (SIB)	S5.04 (3)
7	5	5	R		Providing Best Execution	IMRO	II – 3.8 (1) (d)
7	5	5	R		Providing Best Execution	PIA (Fimbra)	F29. 16.2
7	5	5	R		Providing Best Execution	PIA (IMRO)	II-I: 3.8 (1) (d)
7	5	5	R		Providing Best Execution	SIB	I 22 (4)
7	5	5	R		Providing Best Execution	SFA	5 - 39 (4)
7	5	6	E		Providing Best Execution	PIA (SIB)	S5.04 (4)
7	5	6	E		Providing Best Execution	IMRO	II – 3.8 (1) (d)
7	5	6	E		Providing Best Execution	PIA (Fimbra)	F29. 16.2

Ch/App	S/Ann	P		Subject	Source	Reference
7	5	6	E	Providing Best Execution	PIA (IMRO)	II-I: 3.8 (1) (d)
7	5	6	E	Providing Best Execution	SFA	5 - 39 (4)
7	5	7	G	Providing Best Execution	PIA (SIB)	S5.04 (4)
7	5	7	G	Providing Best Execution	IMRO	II – 3.8 (1) (d)
7	5	7	G	Providing Best Execution	PIA (Fimbra)	F29. 16.2
7	5	7	G	Providing Best Execution	PIA (IMRO)	II-I: 3.8 (1) (d)
7	5	7	G	Providing Best Execution	SFA	5 - 39 (4)
7	6	1	R	Application	SIB	I 21
7	6	3	G	Purpose	IMRO	II – 3.7 (1)
7	6	3	G	Purpose	PIA (Fimbra)	F29. 17.1
7	6	3	G	Purpose	PIA (Fimbra)	SP1.2.5
7	6	3	G	Purpose	PIA (IMRO)	II-I: 3.7 (1) (a)
7	6	3	G	Purpose	PIA (Lautro)	Part L 3.13
7	6	3	G	Purpose	SFA	5 – 38 (1)
7	6	4	R	Achieving Timely Execution	PIA (SIB)	S2.22
7	6	4	R	Achieving Timely Execution	IMRO	II – 3.7 (1)
7	6	4	R	Achieving Timely Execution	PIA (Fimbra)	F29. 17.2
7	6	4	R	Achieving Timely Execution	PIA (Fimbra)	SP1.2 (5)
7	6	4	R	Achieving Timely Execution	PIA (IMRO)	II-I: 3.7 (1)
7	6	4	R	Achieving Timely Execution	SIB	I 21. (1)
7	6	4	R	Achieving Timely Execution	SFA	5 - 38 (2)
7	6	5	R	Postponing execution	SFA	5 - 38 (2)
7	6	5	R	Postponing execution	IMRO	11 – 3.7 (1) (b)
7	6	5	R	Postponing execution	PIA (Fimbra)	F29. 17.2
7	6	5	R	Postponing execution	PIA (IMRO)	II-I: 3.7 (1) (b)
7	6	5	R	Postponing execution	SIB	I 21.2
7	7	3	R	Requirement for Recorded Standards and Procedures	IMRO	II – 3.10 (3)

Ch/App	S/Ann	P		Subject	Source	Reference
7	7	3	R	Requirement for Recorded Standards and Procedures	PIA (IMRO)	II-I: 3.10 (3)
7	7	4	R	Aggregation	SIB	I 5. (15)
7	7	4	R	Aggregation	SFA	5 - 41
7	7	5	R	Requirement for Timely Allocation	PIA (Fimbra)	F29. 19.1
7	7	6	E	Requirement for Timely Allocation	IMRO	II - 3.9 (4)
7	7	6	E	Requirement for Timely Allocation	IMRO	II - 3.9 (5)
7	7	6	E	Requirement for Timely Allocation	PIA (IMRO)	II-I: 3.9 (4)
7	7	6	E	Requirement for Timely Allocation	PIA (IMRO)	II-I: 3.9 (5)
7	7	9	R	Requirement for Fair Allocation	PIA (SIB)	S5.17
7	7	9	R	Requirement for Fair Allocation	PIA (SIB)	S5.18
7	7	9	R	Requirement for Fair Allocation	PIA (SIB)	S5.19
7	7	9	R	Requirement for Fair Allocation	IMRO	II - 3.10 (1)
7	7	9	R	Requirement for Fair Allocation	PIA (Fimbra)	F29. 19.2
7	7	9	R	Requirement for Fair Allocation	PIA (IMRO)	II-I: 3.10 (1)
7	7	9	R	Requirement for Fair Allocation	SIB	I 5. (17)
7	7	9	R	Requirement for Fair Allocation	SIB	I 5. (18)
7	7	9	R	Requirement for Fair Allocation	SIB	I 5. (19)
7	7	9	R	Requirement for Fair Allocation	SFA	5 - 42
7	7	10	R	Requirement for Fair Allocation	IMRO	II - 3.10 (1) (Guidance)
7	7	11	R	Re-allocation	IMRO	II - 3.9 (3)
7	7	11	R	Re-allocation	PIA (IMRO)	II-I: 3.9 (3)
7	7	12	R	Price of Allocation	IMRO	II - 3.10 (2)
7	7	12	R	Price of Allocation	PIA (IMRO)	II-I: 3.10 (2)
7	7	14	R	Record Keeping Requirements	IMRO	II - 3.9 (2)
7	7	14	R	Record Keeping Requirements	PIA (IMRO)	II-I: 3.9 (2)
7	7	14	R	Record Keeping Requirements	SFA	5 - 54 (3)

Ch/App	S/Ann	P		Subject	Source	Reference	
7	7	14	R		Record Keeping Requirements	SFA	App 18 - Part IV
7	7	16	R		Record keeping requirements – Aggregation and allocation	IMRO	IV – 1.6 (2)
7	7	16	R		Record keeping requirements – Aggregation and allocation	IMRO	IV – Part 1 of Table 1.62(2)
7	7	16	R		Record keeping requirements – Aggregation and allocation	PIA (IMRO)	IV – Table 1 – 1.6 (2)
7	7	16	R		Record keeping requirements – Aggregation and allocation	SFA	5-54 (3)
7	7	16	R		Record keeping requirements – Aggregation and allocation	SFA	App. 18 – Part IV
7	7	17	R		Record keeping requirements – Aggregation and allocation	IMRO	IV – 1.6 (2)
7	7	17	R		Record keeping requirements – Aggregation and allocation	IMRO	IV – Part 1 of Table 1.6 (2)
7	7	17	R		Record keeping requirements – Aggregation and allocation	PIA (IMRO)	IV Table 1 – 1.6 (2)
7	7	17	R		Record keeping requirements – Aggregation and allocation	SFA	5-54 (3)
7	7	17	R		Record keeping requirements – Aggregation and allocation	SFA	App. 18-Part IV
7	7	18	R		Record keeping requirements – Aggregation and allocation	IMRO	IV – 1.6 (2)
7	7	18	R		Record keeping requirements – Aggregation and allocation	IMRO	IV – Part 1 of Table 1.6 (2)
7	7	18	R		Record keeping requirements – Aggregation and allocation	PIA (IMRO)	IV – Table 1 – 1.6 (2)

Ch/App	S/Ann	P		Subject	Source	Reference	
7	7	18	R		Record keeping requirements – Aggregation and allocation	SFA	5-54 (3)
7	7	18	R		Record keeping requirements – Aggregation and allocation	SFA	App. 18 – Part IV
7	8	1	R		Application	SFA	5 - 26
7	8	3	R		Contractual Rights to Realise a Private Customer's Assets	SFA	5 - 26
7	9	3	R		Restrictions on Lending to Private Customers	SFA	5 - 27 (1)
7	9	5	R		Exceptions	SFA	5 - 27 (2)
7	10	1	R		Application	SIB	11.1
7	10	1	R		Application	SIB	11.2
7	10	3	R		Provision of Margin by a Private Customer	PIA (SIB)	S11.10
7	10	3	R		Provision of Margin by a Private Customer	SIB	11.10
7	10	3	R		Provision of Margin by a Private Customer	SFA	5 - 28 (1)
7	10	4	G		Provision of Margin by a Private Customer	SFA	5 - 28 (2)
7	10	5	R		Failure to Meet a Margin Call	PIA (SIB)	S11.12
7	10	5	R		Failure to Meet a Margin Call	PIA (Fimbra)	SP8. T.RW
7	10	5	R		Failure to Meet a Margin Call	SIB	11.12
7	10	5	R		Failure to Meet a Margin Call	SFA	5 - 28 (5)
7	11	3	R		Requirements for Selling Non-exchange Traded Securities to Private Customers	IMRO	II - 3.16 (1)
7	11	3	R		Requirements for Selling Non-exchange Traded Securities to Private Customers	IMRO	II - 3.16 (2)
7	11	3	R		Requirements for Selling Non-exchange Traded Securities to Private Customers	PIA (IMRO)	II-I: 3.16 (1)

Ch/App	S/Ann	P		Subject	Source	Reference	
7	11	3	R		Requirements for Selling Non-exchange Traded Securities to Private Customers	SIB	I 5. (6)
7	11	3	R		Requirements for Selling Non-exchange Traded Securities to Private Customers	SIB	I 9. (3)
7	11	3	R		Requirements for Selling Non-exchange Traded Securities to Private Customers	SFA	5 - 45
7	12	3	R		Record Keeping Requirement	IMRO	IV – 1.6 (1)
7	12	3	R		Record Keeping Requirement	SFA	5 - 54 (1)
7	12	3	R		Record Keeping Requirement	PIA	5.1
7	12	4	E		Record Keeping Requirement	PIA	5.1 Table 5
7	12	4	E		Record Keeping Requirement	IMRO	IV – 1.6 (2)
7	12	6	E		Record Keeping Requirement	PIA	5.1 Table 5
7	12	6	E		Minimum Content of Customer Order and Execution Records	IMRO	IV – Table 1.6 (2)
7	12	6	E		Minimum Content of Customer Order and Execution Records	SFA	App 18 - Part IV
7	12	11	R		Period of Retention	PIA	5.1.7
7	12	11	R		Period of Retention	SFA	5 - 54 (3)
7	13	4	R		Restrictions on Personal Account Dealing	IMRO	IV – 1.5 (2)
7	13	4	R		Restrictions on Personal Account Dealing	IMRO	IV – 1.5 (3)
7	13	4	R		Restrictions on Personal Account Dealing	PIA (Fimbra)	SP1. 2.13 (1)
7	13	4	R		Restrictions on Personal Account Dealing	PIA (Fimbra)	SP3. 2.6 (1)
7	13	4	R		Restrictions on Personal Account Dealing	PIA (Fimbra)	SP4. 2.8 (1)

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7	13	4	R	Restrictions on Personal Account Dealing	PIA (Fimbra)	SP6. 2.2 (1)
7	13	4	R	Restrictions on Personal Account Dealing	PIA (Fimbra)	SP8. 2.9 (1)
7	13	4	R	Restrictions on Personal Account Dealing	PIA (IMRO)	IV - 5.2
7	13	4	R	Restrictions on Personal Account Dealing	PIA (IMRO)	IV - 5.3
7	13	4	R	Restrictions on Personal Account Dealing	SIB	14.2
7	13	4	R	Restrictions on Personal Account Dealing	SFA	5 - 51 (1)
7	13	6	G	Restrictions on Personal Account Dealing	SFA	5 - 51 (6)
7	13	7	R	Reasonable Steps	PIA (IMRO)	IV - 5.1 (1)
7	13	7	R	Reasonable Steps	IMRO	IV – 1.5 (1)
7	13	7	R	Reasonable Steps	PIA (Fimbra)	SP1. 2.13 (2)
7	13	7	R	Reasonable Steps	PIA (Fimbra)	SP3. 2.6 (2)
7	13	7	R	Reasonable Steps	PIA (Fimbra)	SP4. 2.8 (2)
7	13	7	E	Reasonable Steps	PIA (Fimbra)	F12. 5.4
7	13	7	E	Reasonable Steps	PIA (Fimbra)	SP6. 2.2 (2)
7	13	7	E	Reasonable Steps	PIA (Fimbra)	SP8. 2.9 (2)
7	13	7	R	Reasonable Steps	SFA	5 - 51 (7)
7	13	7	E	Reasonable Steps	SFA	5 - 51 (2)
7	13	11	R	Record Keeping Requirements	IMRO	IV – 1.5 (4)
7	13	11	R	Record Keeping Requirements	PIA (IMRO)	IV – 1.5 (4)
7	13	11	R	Record Keeping Requirements	SIB	16.13
7	14	3	G	Programme trading	SFA	BN – 500
7	14	4	G	Programme trading	SFA	BN – 500
7	14	5	G	Programme trading	SFA	BN - 500
8	1	1	R	Application	PIA (IMRO)	II-I: 5.1 (1) (a)
8	1	3	R	Requirement to Confirm a Transaction	PIA (SIB)	S13.01 (1)
8	1	3	R	Requirement to Confirm a Transaction	IMRO	II - 4.4 (1)

Ch/App	S/Ann	P		Subject	Source	Reference	
8	1	3	R		Requirement to Confirm a Transaction	PIA (Fimbra)	F29 . 21.2
8	1	3	R		Requirement to Confirm a Transaction	PIA (Fimbra)	SP8. 2.7 (1)
8	1	3	R		Requirement to Confirm a Transaction	SIB	13.1. (1)
8	1	3	R		Requirement to Confirm a Transaction	SFA	5 - 34 (1)
8	1	5	E		Essential Details and Prompt Dispatch	SIB	13.7
8	1	5	E		Essential Details and Prompt Dispatch	SIB	13.8
8	1	5	E		Essential Details and Prompt Dispatch	SFA	5 - 34 (2)
8	1	5	E		Essential Details and Prompt Dispatch	SFA	5 - 34 (3)
8	1	5	E		Essential Details and Prompt Dispatch	SFA	5 - 34 (5)
8	1	6	R		Exceptions from the Requirement to Dispatch a Confirmation	PIA (SIB)	S13.02
8	1	6	R		Exceptions from the Requirement to Dispatch a Confirmation	PIA (SIB)	S13.03
8	1	6	R		Exceptions from the Requirement to Dispatch a Confirmation	IMRO	II - 4.4 (2)
8	1	6	R		Exceptions from the Requirement to Dispatch a Confirmation	PIA (Fimbra)	F29 . 21.1
8	1	6	R		Exceptions from the Requirement to Dispatch a Confirmation	PIA (Fimbra)	F29 . 21.2
8	1	6	R		Exceptions from the Requirement to Dispatch a Confirmation	PIA (Fimbra)	F29 . 21.4
8	1	6	R		Exceptions from the Requirement to Dispatch a Confirmation	PIA (Fimbra)	SP1. 2.8 (4)

Ch/App	S/Ann	P		Subject	Source	Reference
8	1	6	R	Exceptions from the Requirement to Dispatch a Confirmation	PIA (Fimbra)	SP3. 2.5 (3)
8	1	6	R	Exceptions from the Requirement to Dispatch a Confirmation	SIB	13.2
8	1	6	R	Exceptions from the Requirement to Dispatch a Confirmation	SIB	13.3
8	1	6	R	Exceptions from the Requirement to Dispatch a Confirmation	SFA	5 - 34 (11)
8	1	6	R	Exceptions from the Requirement to Dispatch a Confirmation	SFA	5 - 34 (12)
8	1	11	R	When a Confirmation May Omit Certain Information	PIA (SIB)	S13.04 (4)
8	1	11	R	When a Confirmation May Omit Certain Information	PIA (SIB)	S13.04 (5)
8	1	11	R	When a Confirmation May Omit Certain Information	IMRO	II - 4.4 (3)
8	1	11	R	When a Confirmation May Omit Certain Information	PIA (IMRO)	II-I: 4.4 (3)
8	1	11	R	When a Confirmation May Omit Certain Information	PIA (IMRO)	II-I: 4.4 (3)
8	1	11	R	When a Confirmation May Omit Certain Information	SIB	13.4. (4)
8	1	11	R	When a Confirmation May Omit Certain Information	SIB	13.4. (5)
8	1	11	R	When a Confirmation May Omit Certain Information	SFA	5 - 34 (11)
8	1	11	R	When a Confirmation May Omit Certain Information	SFA	5 - 34 (12)

Ch/App	S/Ann	P		Subject	Source	Reference	
8	1	12	R		When a Transaction is Treated as Executed	SIB	13.1. (5)
8	1	12	R		When a Transaction is Treated as Arranged	SIB	13.1. (6)
8	1	14	R		Record Keeping Requirements	SFA	App 18 - Part II
8	1	14	R		Record Keeping Requirements	PIA	Table 5.1 II (g)
8	1	14	R		Record Keeping Requirements	PIA	Table 5.1 II (g)
8	1	15	E		Content of a Confirmation of Transaction - General Requirements	IMRO	II – 4. App 4.4 (1)
8	1	15	E		Content of a Confirmation of Transaction - General Requirements	PIA (Fimbra)	F24. 1.
8	1	15	E		Content of a Confirmation of Transaction - General Requirements	SFA	Table 5 - 34 (2)
8	1	16	E		Content of a Confirmation of Transaction - Additional Content in Particular Circumstances	PIA (SIB)	S13.08
8	1	16	E		Content of a Confirmation of Transaction - Additional Content in Particular Circumstances	PIA (Fimbra)	F24. 3.1
8	1	16	E		Content of a Confirmation of Transaction – Additional Content in Particular Circumstances	SIB	13.8
8	1	17	E		Content of a Confirmation of a Transaction - Additional Content Relating to Transactions in Units in a Regulated Collective Investment Scheme	IMRO	II – 4. App 4.4 (1)

Ch/App	S/Ann	P		Subject	Source	Reference
8	1	17	E	Content of a Confirmation of a Transaction - Additional Content Relating to Transactions in Units in a Regulated Collective Investment Scheme	PIA (Fimbra)	F24. 2.
8	1	18	E	Content of a Confirmation of a Transaction - Additional Content Relating to Transactions in Derivatives	PIA (SIB)	S13.06
8	1	18	E	Content of a Confirmation of a Transaction – Additional Content Relating to Transactions in Derivatives	SIB	13.6
8	1	18	E	Content of a Confirmation of a Transaction - Additional Content Relating to Transactions in Derivatives	SFA	5 - 34 (4)
8	1	18	E	Content of a Confirmation of a Transaction - Additional Content Relating to Transactions in Derivatives	SFA	Table 5 - 34 (3)
8	1	19	E	Content of a Confirmation of a Transaction – Additional Content on Exercise of an Option	SIB	13.7
8	1	19	E	Content of a Confirmation of a Transaction - Additional Content on Exercise of an Option	SFA	Table 5 - 34 (5)
8	1	35	R	Registration & Recording	PIA (IMRO)	II-I: 5.1 (1) (b) (ii)
8	2	1	R	Periodic statements: application	SFA	5 - 35 (4)
8	2	1	R	Periodic statements: application	IMRO	II – 4.5 (1)
8	2	4	R	Requirement for a Periodic Statement	PIA (SIB)	S13.10

Ch/App	S/Ann	P		Subject	Source	Reference
8	2	4	R	Requirement for a Periodic Statement	IMRO	II - 4.5 (1)
8	2	4	R	Requirement for a Periodic Statement	IMRO	II - 7.5 (1)
8	2	4	R	Requirement for a Periodic Statement	IMRO	II - 7.5 (2)
8	2	4	R	Requirement for a Periodic Statement	PIA (Fimbra)	SP8. 2.7
8	2	4	R	Requirement for a Periodic Statement	PIA (IMRO)	II-I: 4.5 (1)
8	2	4	R	Requirement for a Periodic Statement	SIB	13.10
8	2	4	R	Requirement for a Periodic Statement	SFA	5 - 35 (4)
8	2	4	R	Requirement for a Periodic Statement	SFA	5 - 35 (5)
8	2	4	R	Requirement for a Periodic Statement	SFA	5 - 35 (5A)
8	2	4	R	Requirement for a Periodic Statement	SFA	5 - 35 (7)
8	2	6	R	Exceptions from the Requirement to Provide a Periodic Statement	IMRO	II - 4.5 (2)
8	2	6	R	Exceptions from the Requirement to Provide a Periodic Statement	IMRO	II - 7.5 (3)
8	2	6	R	Exceptions from the Requirement to Provide a Periodic Statement	PIA (Fimbra)	SP3. 2.5 (3)
8	2	6	R	Exceptions from the Requirement to Provide a Periodic Statement	PIA (IMRO)	II-I: 4.5 (2)
8	2	6	R	Exceptions from the Requirement to Provide a Periodic Statement	SFA	5 - 35 (6)
8	2	6	R	Exceptions from the Requirement to Provide a Periodic Statement	SFA	5 - 35 (12)
8	2	7	E	Promptness, suitable intervals and adequate information	IMRO	II - 7.5 (4)
8	2	7	E	Promptness, suitable intervals and adequate information	SFA	5 - 35 (7)

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8	2	7	E	Promptness, suitable intervals and adequate information	SFA	5 - 35 (11)
8	2	9	R	Record Keeping Requirements	PIA (Fimbra)	SP3. 2.7
8	2	10	E	Periodic Statements - Timing and Content	IMRO	II - 4.5 (3)
8	2	10	E	Periodic Statements - Timing and Content	IMRO	II - 4.5 (4)
8	2	10	E	Periodic Statements - Timing and Content	IMRO	II - 4.5 (5)
8	2	10	E	Periodic Statements - Timing and Content	IMRO	II - 4.5 (6)
8	2	10	E	Periodic Statements - Timing and Content	PIA (IMRO)	II-I: 4.5 (3)
8	2	10	E	Periodic Statements - Timing and Content	PIA (IMRO)	II-I: 4.5 (4)
8	2	10	E	Periodic Statements - Timing and Content	PIA (IMRO)	II-I: 4.5 (5)
8	2	10	E	Periodic Statements - Timing and Content	PIA (IMRO)	II-I: 4.5 (6)
8	2	10	E	Periodic Statements - Timing and Content	SFA	5 - 35 (7)
8	2	11	E	Periodic Statements - General Information	IMRO	II – Table 4.5 (5) (1)
8	2	11	E	Periodic Statements - General Information	IMRO	II – Table 4.5 (5) (2)
8	2	11	E	Periodic Statements - General Information	SIB	13.10. (3)
8	2	11	E	Periodic Statements – General Information	SFA	Table 5 - 35 (8) (1)
8	2	11	E	Periodic Statements - General Information	SFA	Table 5 - 35 (8) (2)
8	2	12	E	Periodic Statements - Additional Information Required for a Discretionary Managed Portfolio	PIA (SIB)	S13.10 A

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8	2	12	E	Periodic Statements - Additional Information Required for a Discretionary Managed Portfolio	IMRO	II – Table 4.5 (5) (3)
8	2	12	E	Periodic Statements - Additional Information Required for a Discretionary Managed Portfolio	IMRO	II – Table 4.5 (5) (4)
8	2	12	E	Periodic Statements - Additional Information Required for a Discretionary Managed Portfolio	IMRO	II – Table 4.5 (5) (5)
8	2	12	E	Periodic Statements - Additional Information Required for a Discretionary Managed Portfolio	IMRO	II – Table 4.5 (5) (6)
8	2	12	E	Periodic Statements - Additional Information Required for a Discretionary Managed Portfolio	IMRO	II – Table 4.5 (5) (7)
8	2	12	E	Periodic Statements - Additional Information Required for a Discretionary Managed Portfolio	IMRO	II – Table 4.5 (5) (8)
8	2	12	E	Periodic Statements - Additional Information Required for a Discretionary Managed Portfolio	SIB	13.10. (A)
8	2	12	E	Periodic Statements - Additional Information Required for a Discretionary Managed Portfolio	SFA	Table 5 - 35 (8) (3)
8	2	12	E	Periodic Statements - Additional Information Required for a Discretionary Managed Portfolio	SFA	Table 5 - 35 (8) (4)

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8	2	12	E	Periodic Statements - Additional Information Required for a Discretionary Managed Portfolio	SFA	Table 5 - 35 (8) (5)
8	2	13	E	Periodic Statements - Additional Information for a Contingent Liability Transaction	PIA (SIB)	S13.12
8	2	13	E	Periodic Statements - Additional Information for a Contingent Liability Transaction	IMRO	II – Table 4.5 (5)
8	2	13	E	Periodic Statements - Additional Information for a Contingent Liability Transaction	SIB	13.12
8	2	13	E	Periodic Statements - Additional Information for a Contingent Liability Transaction	SFA	5 - 35 (9)
8	2	13	E	Periodic Statements - Additional Information for a Contingent Liability Transaction	SFA	Table 5 - 35 (9) (a)
8	2	13	E	Periodic Statements - Additional Information for a Contingent Liability Transaction	SFA	Table 5 - 35 (9) (b)
8	2	14	E	Periodic Statements - Additional Information Required for a Broker Fund	IMRO	II – Table 4.5 (7)
8	2	14	E	Periodic Statements - Additional Information Required for a Broker Fund (E)	PIA (Fimbra)	SP2. 2.G
8	2	14	E	Periodic Statements - Additional Information Required for a Broker Fund (E)	PIA (Fimbra)	SP2. 2.H

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8	2	14	E		Periodic Statements - Additional Information Required for a Broker Fund	SFA	5 - 35 (10)
8	2	14	E		Periodic Statements - Additional Information Required for a Broker Fund	SFA	Table 5 - 35 (10)
9	1	1	R		Application	PIA (SIB)	S12.01
9	1	1	R		Application	IMRO	II - 5.1 (1) (a) (i)
9	1	1	R		Application	SFA	4 - 100
9	1	1	R		Application	PIA (IMRO)	II - 5.1 (1)
9	1	3	R		Application	SFA	4 - 100
9	1	9	R	3	Application	PIA (SIB)	S12.02
9	1	9	R	2	Application	IMRO	II - 5.1 (1) (b)
9	1	9	R	3	Application	PIA (Fimbra)	F23. 2.
9	1	9	R	1	Application	SFA	4 - 100 (2) (c)
9	1	11	R		Application	IMRO	II - 5.1 (4)
9	1	13	R		Delivery versus payment transactions	SFA	4 - 101 (1)
9	1	14	R		Delivery versus payment transactions	SFA	4 - 101
9	1	30	R		Segregation: General	SFA	4 - 105 (1)
9	1	32	R		Segregation: General	IMRO	II - 5.1 (5)
9	1	32	R		Segregation: General	PIA (Fimbra)	F23. 5.2 (3)
9	1	32	R		Segregation: General	SFA	4 - 105 (2)
9	1	33	R		Affiliated companies	SFA	4 - 105 (4)
9	1	35	R	1	Registration & Recording	PIA (SIB)	S12.04 (1) (a)
9	1	35	R	2	Registration & Recording	PIA (SIB)	S12.04 (1) (b)
9	1	35	R	5	Registration & Recording	PIA (SIB)	S12.04 (1)
9	1	35	R	1	Registration & Recording	IMRO	II - 5.1 (2) (b)
9	1	35	R	3	Registration & Recording	PIA (IMRO)	II - 5.1 (2) (a) (ii)
9	1	35	R	3	Registration & Recording	IMRO	II - 5.1 (2) (b)

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9	1	35	R	2	Registration & Recording	IMRO	II - 5.1 (2) (b)
9	1	35	R	1	Registration & Recording	PIA (Fimbra)	F23. 5.2 (2) (a)
9	1	35	R	2	Registration & Recording	PIA (Fimbra)	F23. 5.1
9	1	35	R	1	Registration & Recording	PIA (IMRO)	II-I: 5.1 (1) (b) (ii)
9	1	35	R	2	Registration & Recording	PIA (IMRO)	II-I: 5.1 (1) (b) (ii)
9	1	35	R	1	Registration & Recording	SFA	4 - 104 (a)
9	1	35	R	2	Registration & Recording	SFA	4 - 104 (b)
9	1	35	R	3	Registration & Recording	SFA	4 - 104 (c)
9	1	35	R	4	Registration & Recording	SFA	4 - 104 (d)
9	1	35	R	5	Registration & Recording	SFA	4 - 104 (e)
9	1	38	R		Registration & Recording	PIA (SIB)	S12.04 (3)
9	1	38	R		Registration & Recording	PIA (IMRO)	II-I: 5.1 (2) (a) (i)
9	1	38	R		Registration & Recording	SFA	4 - 105 (3)
9	1	40	R		Holding	PIA (SIB)	S12.06 (1)
9	1	40	R		Holding	IMRO	II - 5.1 (2) (a)
9	1	40	R		Holding	PIA (Fimbra)	F23. 3.2
9	1	40	R		Holding	PIA (IMRO)	II-I: 5.1 (5) (ii)
9	1	40	R		Holding	SFA	4 - 103 (1)
9	1	42	R		Holding	SFA	4 - 103 (2)
9	1	43	R		Assessment of a custodian	PIA (SIB)	S12.03 (2)
9	1	43	R		Assessment of a custodian	IMRO	II - 5.1 (5) (a) (ii)
9	1	43	R		Assessment of a custodian	PIA (Fimbra)	F23. 3.1 (2)
9	1	43	R		Assessment of a custodian	PIA (IMRO)	II-I: 5.1 (6) (b)
9	1	43	R		Assessment of a custodian	SFA	4 - 107 (1)
9	1	44	R		Assessment of a custodian	IMRO	II - 5.1 (5) (a) (ii)
9	1	44	R		Assessment of a custodian	PIA (Fimbra)	F23. 3.1 (2)
9	1	44	R		Assessment of a custodian	PIA (IMRO)	II-I: 5.1 (6) (b)

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9	1	44	R		Assessment of a custodian	SIB	S.12. (3) (2)
9	1	44	R		Assessment of a custodian	SFA	4 - 107 (2)
9	1	48	R		Assessment of a custodian	SFA	4 - 108
9	1	49	R		Client Agreement	IMRO	II - 2.4 (1) (13)
9	1	49	R		Client Agreement	SFA	4 - 109 (1)
9	1	51	R	1	Client Agreement	IMRO	II – App 2.4 (1) (5)
9	1	51	R	2	Client Agreement	IMRO	II - App 2.4.(1) (13) (b) (iv)
9	1	51	R	1	Client Agreement	SFA	4 - 109 (3)
9	1	51	R	2	Client Agreement	SFA	4 - 109 (4)
9	1	51	R	2	Client Agreement	PIA	4. 5.4 (1) (L)
9	1	53	R		Client Agreement	SFA	4 - 109 (5)
9	1	54	R		Risk disclosures	SFA	4 - 110 (1)
9	1	58	R		Risk disclosures	SFA	4 - 110 (2)
9	1	59	R		Production and despatch statements	PIA (SIB)	S.12.09 (1)
9	1	59	R		Production and despatch statements	IMRO	II - 5.1 (9)
9	1	59	R		Production and despatch statements	PIA (Fimbra)	F23. 3.8
9	1	59	R		Production and despatch statements	PIA (IMRO)	II-I: 5.1 (10) (a)
9	1	59	R		Production and despatch statements	SFA	4 - 114 (1)
9	1	59	R		Production and despatch statements	SFA	4 - 114 (2)
9	1	60	R		Production and despatch statements	PIA (SIB)	S.12.09 (2)
9	1	60	R		Production and despatch statements	IMRO	II - 5.1 (9)
9	1	60	R		Production and despatch statements	PIA (IMRO)	II-I: 5.1 (10) (a)
9	1	61	R		Production and despatch statements	SFA	4 - 114 (3)
9	1	63	R		Production and despatch statements	SFA	4 - 114 (4)
9	1	64	R		Contents of client statements	PIA (SIB)	S12.09 (2)
9	1	64	R		Contents of client statements	IMRO	II - 5.1 (9)
9	1	64	R		Contents of client statements	PIA (Fimbra)	F23. 3.8 (2)
9	1	64	R		Contents of client statements	PIA (Fimbra)	F23. 3.8 (3)

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9	1	64	R		Contents of client statements	PIA (IMRO)	II-I: 5.1 (10) (a & c)
9	1	64	R		Contents of client statements	SFA	4 - 113 (1)
9	1	66	R		Contents of client statements	SFA	4 - 113 (2)
9	1	68	R		Contents of client statements	SFA	4 - 113 (3)
9	1	69	R		Custodian agreement	PIA (SIB)	S12.08 (1) (a)
9	1	69	R		Custodian agreement	IMRO	II - 5.1 (5) (a) (iii)
9	1	69	R		Custodian agreement	PIA (Fimbra)	F23. 3.4 (1)
9	1	69	R		Custodian agreement	PIA (IMRO)	II-I: 5.1 (8) (a)
9	1	69	R		Custodian agreement	SFA	4 - 111
9	1	72	R		Use of a safe custody investment: by the firm	PIA (SIB)	S12.09 A
9	1	72	R		Use of a safe custody investment: by the firm	PIA (Fimbra)	F23. 3.2 (3)
9	1	72	R		Use of a safe custody investment: by the firm	PIA (IMRO)	II-I: 5.1 (11) (a)
9	1	72	R		Use of a safe custody investment: by the firm	SFA	4 - 102 (1)
9	1	73	R		Use of a safe custody investment: by another client	SFA	4 - 102 (2)
9	1	74	R		Stocklending	PIA (SIB)	S.12. 09 A.c
9	1	74	R		Stocklending	IMRO	II - 5.1 (10) (a)
9	1	74	R		Stocklending	PIA (Fimbra)	F23. 3.2 (4) (c)
9	1	74	R		Stocklending	PIA (IMRO)	II-I: 5.1 (11) (b) (iii)
9	1	74	R		Stocklending	SFA	4 - 106 (1) (a)
9	1	74	R		Stocklending	SFA	4 - 106 (1) (b)
9	1	78	R		Stocklending	IMRO	II - 5.1 (8) (b)
9	1	78	R		Stocklending	SFA	4 - 106 (1) (c)
9	1	79	R		Stocklending	SFA	4 - 106 (2)
9	1	80	R		Stocklending	PIA (SIB)	S.12.09 A
9	1	80	R		Stocklending	IMRO	II - 5.1 (8) (c)
9	1	80	R		Stocklending	PIA (IMRO)	II-I: 5.1 (11) (b) (i)
9	1	80	R		Stocklending	SFA	4 - 106 (3)
9	1	85	R		Reconciliation frequency	SFA	4 - 112 (1)

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9	1	89	R		Reconciliation	PIA (SIB)	S12.09 C.b
9	1	89	R		Reconciliation	IMRO	II – 5.1 (7) (a)
9	1	89	R		Reconciliation	PIA (Fimbra)	F23. 4.1
9	1	89	R		Reconciliation	PIA (IMRO)	II-I: 5.1 (13)
9	1	89	R		Reconciliation	SFA	4 - 112 (2)
9	1	91	R		Reconciliation methods	IMRO	II – 5.1 (7) (b)
9	1	91	R		Reconciliation	PIA (Fimbra)	F23. 4.2 (2) (a)
9	1	91	R		Reconciliation	SFA	4 – 112 (5)
9	1	93	R	(c)	Reconciliation	PIA (IMRO)	II-I: 5.1 (15) (a)
9	1	93	R		Reconciliation	SFA	4 – 112 (3)
9	1	94	R		Reconciliation	PIA (SIB)	S12.09 C.a
9	1	94	R		Reconciliation	IMRO	II - 5.1 (7) (c)
9	1	94	R		Reconciliation	PIA (Fimbra)	F23. 4.3 (2)
9	1	94	R		Reconciliation	PIA (IMRO)	II-I: 5.1 (14) (v)
9	1	94	R		Reconciliation	SFA	4 - 112 (6)
9	1	97	R		Notification requirement	IMRO	II - 5.1 (7) (d)
9	1	97	R		Notification requirement	PIA (Fimbra)	F23. 4.4
9	1	97	R		Reconciliation	PIA (IMRO)	II - I:5.1 (17)
9	2	1	R		Application	SFA	4 - 73
9	2	1	R		Application	SFA	4 - 116
9	2	5	R		General	SFA	4 - 73 (1)
9	2	5	R		General	SFA	4 - 116
9	3	1	R		Application	SIB	2:VI: 1 2. (5)
9	3	1	R		Application	SIB	2:VI: 1 2. (1)
9	3	1	R		Application	SIB	2:VI: 2. (2)
9	3	1	R		Application	SIB	2:VI: 2.2. (4)
9	3	1	R		Application	SIB	2:VI.:2.2 (1)
9	3	1	R		Application	IMRO	II – 5.2 (1)
9	3	1	R		Application	PIA (Fimbra)	F22. 1.1
9	3	1	R		Application	SFA	4 - 50 (1)
9	3	1	R		Application	SFA	4 - 51 (1)
9	3	1	R		Application	SIB (Supp)	2:VI: 1 - 02
9	3	2	R		Application	SIB	2:VI: 1 02. (6)
9	3	2	R		Application	SIB	2:VI: 1 02. (7)
9	3	2	R		Application	SIB	2:VI: 1 02. (4)
9	3	2	R		Application	SIB	2:VI: 1 02. (8)
9	3	2	R		Application	SIB	2:VI: 2.04. (3)
9	3	2	R		Application	SIB	2:VI: 5.2 (2) (a) (ii)

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9	3	2	R		Application	SIB	2:VI: 5.2 (2) (a) (iii)
9	3	2	R		Application	SFA	4 - 50 (2) (3)
9	3	2	R		Application	SFA	4 - 50 (2) (b)
9	3	3	G		Application	IMRO	II - 5.2 (2) (b)
9	3	3	G		Application	IMRO	II - 5.2
9	3	3	G		Application	SIB	2:VI: 1 02. (5)
9	3	3	G		Application	SFA	4 - 50 (2) (a)
9	3	3	G		Application	SFA	4 - 50 (3)
9	3	4	G		Application	SIB	2:VI: 2.04. (3)
9	3	5	G		Application	SFA	4 - 50 (2) (1)
9	3	5	G		Application	SIB	2:VI: 1 02.(4)
9	3	6	G		Application	SIB	2:VI: 1 02. (4)
9	3	6	G		Application	SFA	4 - 50 (2) (2)
9	3	7	G		Application	SIB	2:VI: 1 04
9	3	7	G		Application	SIB	2:VI: 1 05
9	3	8	G		Application	SIB	2:VI: 2.0
9	3	9	R		Opt Outs' for ISD business	IMRO	II - 5.2 (4)
9	3	9	R		Opt Outs' for ISD business	PIA (Fimbra)	App F5. B.
9	3	9	R		Opt Outs' for ISD business	SIB	2:VI: 2.02. (2)
9	3	9	R		Opt Outs' for ISD business	SIB	2:VI: 2.02. (3)
9	3	9	R		Opt Outs' for ISD business	SIB	2:VI: 2.02. (4)
9	3	9	R		Opt Outs' for ISD business	SIB	2:VI: 2.02. (5)
9	3	9	R		Opt Outs' for ISD business	SFA	4 - 52 (1)
9	3	9	R		Opt Outs' for ISD business	SFA	4 - 51 (2)
9	3	11	R		Opt Outs' for non ISD business	SFA	4 - 52 (2)
9	3	11	R		Opt Outs for non-ISD business	SIB	2:VI: 2.02. (3)
9	3	12	G		Guidance	SFA	4 - 51 (1) (2)
9	3	13	R		Opt Outs' for ISD business	SIB	2:VI: 2.02. (8)
9	3	13	R		Opt Outs' for ISD business	SFA	4 - 51 (3)
9	3	13	R		Opt Outs' for ISD business	SIB	2:VI: 2.03
9	3	14	G		Guidance	SIB	2:VI: 2.02. (8)
9	3	14	G		Guidance	SFA	4 - 51 (3)

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9	3	15	R		Money in connection with a 'delivery vs payment' transaction	SIB	2:VI: 2.04. (6a)
9	3	15	R		Money in connection with a 'delivery vs payment' transaction	SFA	4 - 52 (6)
9	3	16	R		Money in connection with a 'delivery vs payment' transaction	SIB	2:VI: 2.04. (6b)
9	3	16	R		Money in connection with a 'delivery vs payment' transaction	SIB	2:VI: 2.04. (1)
9	3	18	R		Affiliated companies	SIB	2:VI: 2.04. (5a)
9	3	18	R		Affiliated companies	SIB	2:VI: 2.04. (5b)
9	3	18	R		Affiliated companies	SIB	2:VI: 2.04. (5c)
9	3	18	R		Affiliated companies	SFA	4 - 52 (5)
9	3	19	R		Money due and payable to the firm	SIB	2:VI: 2.04. (1)
9	3	19	R		Money due and payable to the firm	SIB	2:VI: 2.04. (2)
9	3	19	R		Money due and payable to the firm	SFA	4 - 52 (3)
9	3	20	E		Money due and payable to the firm	SIB	2:VI: 2.02
9	3	20	E		Money due and payable to the firm	SIB	2:VI: 2.04. (2)
9	3	20	E		Money due and payable to the firm	SFA	4 - 52 (4)
9	3	21	G		Guidance	SIB	2:VI: 2.04. (1)
9	3	22	G		Guidance	SIB	2:VI: 2.04. (1)
9	3	22	G		Guidance	SIB	2:VI: 2.08. (5)
9	3	23	G		Guidance	SIB	2:VI: 2.04. (1)
9	3	24	G		Guidance	SIB	2:VI: 2.04. (1)
9	3	25	R		Solicitors	SIB	2:VI: 1 02. (2)
9	3	25	R		Solicitors	SFA	4 - 50 (2) (c)
9	3	26	R		Solicitors	SIB	2:VI: 1 02. (2)
9	3	27	R		Trustee firms and depositaries	IMRO	II – 11.5 (2)

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9	3	27	R	Trustee firms and depositaries	SIB	2:VI: 1 02. (8)
9	3	28	R	Trustee firms and depositaries	IMRO	II – 11.5 (1)
9	3	28	R	Trustee firms and depositaries	IMRO	II – 11.5 (2)
9	3	28	R	Trustee firms and depositaries	IMRO	II – 11.5 (3)
9	3	28	R	Trustee firms and depositaries	IMRO	II – 11.5 (4)
9	3	28	R	Trustee firms and depositaries	IMRO	II – 11.5 (5)
9	3	28	R	Trustee firms and depositaries	IMRO	II – 11.5 (6)
9	3	28	R	Trustee firms and depositaries	IMRO	II – 11.5 (7)
9	3	28	R	Trustee firms and depositaries	IMRO	II – 11.5 (8)
9	3	28	R	Trustee firms and depositaries	IMRO	II – 11.5 (9)
9	3	28	R	Trustee firms and depositaries	IMRO	II – 11.5 (10)
9	3	28	R	Trustee firms and depositaries	IMRO	II – 11.5 (11)
9	3	30	G	Statutory trust	SIB	2:VI: 3.01. (1)
9	3	31	R	Requirement	SIB	2:VI: 1 05
9	3	31	R	Requirement	SIB	2:VI: 3.02. (1)
9	3	31	R	Requirement	SIB	2:VI: 3.03. (1)
9	3	33	G	Guidance	SIB	2:VI: 2.12
9	3	33	G	Guidance	SFA	4 - 55 (1)
9	3	36	G	Guidance	SIB	2:VI: 2.12
9	3	37	R	Segregation	SIB	2:VI: 2.03
9	3	37	R	Segregation	SIB	2:VI: 2.12. (1)
9	3	37	R	Segregation	SFA	4 - 55 (1)
9	3	38	R	Segregation	SFA	4 - 58 (1)
9	3	39	R	Segregation	SIB	2:VI: 2.12. (2)
9	3	39	R	Segregation	SFA	4 - 55 (4)
9	3	40	R	Segregation	SFA	4 - 55 (2)
9	3	40	R	Segregation	SFA	4 - 55 (3)
9	3	42	R	Payment of client money into a client bank account	SFA	4 - 57
9	3	44	R	Payment of client money into a client bank account	SIB	2:VI: 2.08. (1)

Ch/App	S/Ann	P		Subject	Source	Reference
9	3	44	R		Payment of client money into a client bank account	SFA 4 - 58 (1)
9	3	44	R		Payment of client money into a client bank account	SIB (Supp) 2:VI: 2.01
9	3	44	R		Payment of client money into a client bank account	SIB (Supp) 2:VI: 2.02
9	3	44	R		Payment of client money into a client bank account	SIB (Supp) 2:VI: 2.03. (1)
9	3	44	R		Payment of client money into a client bank account	SIB (Supp) 2:VI: 2.03. (2)
9	3	44	R		Payment of client money into a client bank account	SIB (Supp) 2:VI: 3.03
9	3	45	R		Payment of client money into a client bank account	SIB 2:VI: 2.08. (4)
9	3	45	R		Payment of client money into a client bank account	SFA 4 - 58 (2)
9	3	46	R		Payment of client money into a client bank account	SFA 4 - 57
9	3	47	R		Mixed remittance	SFA 4 - 58 (3)
9	3	47	R		Mixed remittance	SIB 2:VI: 2.08. (6)
9	3	47	R		Mixed remittance	SIB (Supp) 2:VI: 2.03. (3)
9	3	48	G		Guidance	SIB 2:VI: 2.08. (6)
9	3	49	R		Appointed representatives, field representatives and other agents	PIA (Lautro) L3. 10
9	3	49	R		Appointed representatives, field representatives and other agents	SIB 2:VI: 2.08. (2)
9	3	49	R		Appointed representatives, field representatives and other agents	SIB 2:VI: 2.08. (2A)
9	3	49	R		Appointed representatives, field representatives and other agents	SFA 4 - 58 (6)
9	3	50	G		Guidance	SIB 2:VI: 2.08. (2A)
9	3	51	R		Appointed representatives, field representatives and other agents	SIB 2:VI: 2.08. (3)
9	3	53	R		Client entitlements	SIB 2:VI: 2.08. (7)

Ch/App	S/Ann	P		Subject	Source	Reference	
9	3	53	R		Client entitlements	SFA	4 - 58 (5)
9	3	54	G		Guidance	SFA	4 - 58 (5)
9	3	55	R		Client entitlements	SIB	2:VI: 2.08. (1)
9	3	55	R		Client entitlements	SIB	2:VI: 2.08. (7)
9	3	55	R		Client entitlements	SFA	4 - 58 (5)
9	3	58	R		Money due to a client from a firm	SIB	2:VI: 2.08. (5)
9	3	58	R		Money due to a client from a firm	SFA	4 - 58 (4)
9	3	59	G		Guidance	SIB	2:VI: 2.08. (5)
9	3	59	G		Guidance	SFA	4 - 58 (4)
9	3	60	R		Interest	SIB	2:VI: 4.01
9	3	60	R		Interest	SIB	2:VI: 4.02
9	3	60	R		Interest	SFA	4 - 65
9	3	61	G		Guidance	SIB	2:VI: 4.01
9	3	61	G		Guidance	SIB	2:VI: 4.02
9	3	61	G		Guidance	SFA	4 - 65
9	3	62	G		Guidance	SIB	2:VI: 4.01
9	3	62	G		Guidance	SIB	2:VI: 4.02
9	3	62	G		Guidance	SFA	4 - 65
9	3	66	G		Guidance	SFA	4 - 67 (1) (3)
9	3	67	G		Client bank accounts	SFA	4 - 56
9	3	67	G		Client bank accounts	SFA	4 - 53 (1)
9	3	68	R		Client bank accounts	SIB	2:VI: 2.05. (1)
9	3	68	R		Client bank accounts	SIB	2:VI: 2.07. (1)
9	3	68	R		Client bank accounts	SIB	2:VI: 2.07. (2)
9	3	68	R		Client bank accounts	SIB	2:VI: 2.07. (4)
9	3	68	R		Client bank accounts	SFA	4 - 53 (1)
9	3	68	R		Client bank accounts	SFA	4 - 56
9	3	68	R		Client bank accounts	SIB (Supp)	2:VI: 3.01
9	3	68	R		Client bank accounts	SIB (Supp)	2:VI: 3.02
9	3	69	R		Client bank accounts	SIB	2:VI: 2.07. (5)
9	3	70	R		Client bank accounts	SIB	2:VI: 2.07. (6)

Ch/App	S/Ann	P		Subject	Source	Reference	
9	3	72	G		Guidance	SIB	2:VI: 2.07. (6)
9	3	73	G		Guidance	SFA	4 - 56
9	3	75	G		A firm's selection of a bank	SFA	4 - 53 (1)
9	3	76	R		A firm's selection of a bank	SFA	4 - 53 (1)
9	3	77	G		Guidance	SFA	4 - 53 (1)
9	3	78	G		Guidance	SFA	4 - 53 (1)
9	3	80	R		Group banks	SIB	2:VI: 2.05. (2)
9	3	80	R		Group banks	SFA	4 - 53 (2)
9	3	81	R		Group banks	SIB	2:VI: 2.05. (2)
9	3	81	R		Group banks	SFA	4 - 53 (3)
9	3	82	R		Notification and acknowledgement of trust	SIB	2:VI: 2.06. (1)
9	3	82	R		Notification and acknowledgement of trust	SFA	4 - 54 (1)
9	3	83	R		Notification and acknowledgement of trust	SIB	2:VI: 2.06. (2)
9	3	83	R		Notification and acknowledgement of trust	SFA	4 - 54 (2)
9	3	84	R		Notification and acknowledgement of trust	SIB	2:VI: 2.14
9	3	86	R		Notification and acknowledgement of trust (exchange, clearing house, intermediate broker or OTC counterparty)	SFA	4 - 62 (1)
9	3	86	R		Notification and acknowledgement of trust (exchange, clearing house, intermediate broker or OTC counterparty)	SIB (Supp)	2:VI: 3.04. (1)
9	3	86	R		Notification and acknowledgement of trust (exchange, clearing house, intermediate broker or OTC counterparty)	SIB (Supp)	2:VI: 3.04. (3)

Ch/App	S/Ann	P		Subject	Source	Reference
9	3	86	R	Notification and acknowledgement of trust (exchange, clearing house, intermediate broker or OTC counterparty)	SIB (Supp)	2:VI: 3.04. (5)
9	3	87	R	Notification and acknowledgement of trust (exchange, clearing house, intermediate broker or OTC counterparty)	SFA	4 - 62 (2)
9	3	87	R	Notification and acknowledgement of trust (exchange, clearing house, intermediate broker or OTC counterparty)	SIB (Supp)	2:VI: 3.04. (4)
9	3	87	R	Notification and acknowledgement of trust (exchange, clearing house, intermediate broker or OTC counterparty)	SIB (Supp)	2:VI: 3.04. (6)
9	3	89	R	Notification and acknowledgement of trust (exchange, clearing house, intermediate broker or OTC counterparty)	SFA	4 - 62
9	3	89	R	Notification and acknowledgement of trust (exchange, clearing house, intermediate broker or OTC counterparty)	SIB (Supp)	2:VI: 3.04. (2)
9	3	90	R	Notification to clients - Use of an approved bank outside the United Kingdom	SIB	2:VI: 2.14. (1a+b)
9	3	90	R	Notification to clients - Use of an approved bank outside the United Kingdom	SIB	2:VI: 2.14. (2a)
9	3	90	R	Notification to clients - Use of an approved bank outside the United Kingdom	SFA	4 - 60 (1)
9	3	91	G	Guidance	SIB	2:VI: 2.14. (1a)

Ch/App	S/Ann	P		Subject	Source	Reference	
9	3	91	G		Guidance	SFA	4 - 60 (3)
9	3	93	R		Notification to clients - Use of an approved bank outside the United Kingdom	SIB	2:VI: 2.14. (1c)
9	3	93	R		Notification to clients - Use of an approved bank outside the United Kingdom	SIB	2:VI: 2.14. (2b)
9	3	93	R		Notification to clients - Use of an approved bank outside the United Kingdom	SIB	2:VI: 2.14. (3)
9	3	93	R		Notification to clients - Use of an approved bank outside the United Kingdom	SFA	4 - 60 (3)
9	3	95	R		Notification to clients - Use of an intermediate broker, settlement agent or OTC counterparty outside the United Kingdom	SFA	4 - 61 (1)
9	3	95	R		Notification to clients - Use of an intermediate broker, settlement agent or OTC counterparty outside the United Kingdom	SIB (Supp)	2:VI: 2.06. (1) (a + b)
9	3	95	R		Notification to clients - Use of an intermediate broker, settlement agent or OTC counterparty outside the United Kingdom	SIB (Supp)	2:VI: 3.04. (A1) (a + b)
9	3	96	G		Guidance	SFA	4 - 60 (3)
9	3	96	G		Guidance	SIB (Supp)	2:VI: 2.06. (1) (a + b)
9	3	96	G		Guidance	SIB (Supp)	2:VI: 3.04. (A1) (a + b)
9	3	97	R		Notification to clients - Use of an intermediate broker, settlement agent or OTC counterparty outside the United Kingdom	SFA	4 - 61 (3)

Ch/App	S/Ann	P		Subject	Source	Reference
9	3	97	R		Notification to clients - Use of an intermediate broker, settlement agent or OTC counterparty outside the United Kingdom	SIB (Supp) 2:VI: 2.06. (2)
9	3	97	R		Notification to clients - Use of an intermediate broker, settlement agent or OTC counterparty outside the United Kingdom	SIB (Supp) 2:VI: 3.04. (A2)
9	3	98	R		Notification to the FSA - Failure of a bank, intermediate broker, settlement agent or OTC counterparty	SIB 2:VI: 4.10
9	3	98	R		Notification to the FSA - Failure of a bank, intermediate broker, settlement agent or OTC counterparty	SFA 4 - 64
9	3	99	G		Client money calculation	SFA 4 - 67 (1A)
9	3	99	G		Client money calculation	SFA 4 - 67 (1B)
9	3	100	R		Client money calculation	SIB 2:VI: 4.08. (1)
9	3	100	R		Client money calculation	SIB 2:VI: 4.08. (4)
9	3	100	R		Client money calculation	SFA 4 - 67 (1) (a)
9	3	100	R		Client money calculation	SFA 4 - 67 (2)
9	3	100	R		Client money calculation	SIB (Supp) 2:VI: 2.03. (8)
9	3	100	R		Client money calculation	SIB (Supp) 2:VI: 2.03. (11)
9	3	100	R		Client money calculation	SIB (Supp) 2:VI: 2.03. (12)
9	3	100	R		Client money calculation	SIB (Supp) 2:VI: 2.03. (9)
9	3	100	R		Client money calculation	SIB (Supp) 2:VI: 2.04. (3)
9	3	100	R		Client money calculation	SIB (Supp) 2:VI: 2.04. (4)
9	3	100	R		Client money calculation	SIB (Supp) 2:VI: 2.04. (5)

Ch/App	S/Ann	P		Subject	Source	Reference
9	3	100	R	Client money calculation	SIB (Supp)	2:VI: 3.05. (6)
9	3	100	R	Client money calculation	SIB (Supp)	2:VI: 3.05. (7)
9	3	100	R	Client money calculation	SIB (Supp)	2:VI: 3.07. (5)
9	3	100	R	Client money calculation	SIB (Supp)	2:VI: 3.07. (6)
9	3	101	R	Client money calculation	SFA	4 - 67 (1) (b)
9	3	103	G	Guidance	SFA	4 - 67 (1) (4)
9	3	104	G	Guidance	SIB	2:VI: 4.08. (1)
9	3	104	G	Guidance	SFA	4 - 67 (1) (1)
9	3	105	R	Client money requirement	SFA	4 - 67 (3)
9	3	105	R	Client money requirement	SIB (Supp)	2:VI: 2.03. (8)
9	3	105	R	Client money requirement	SIB (Supp)	2:VI: 2.04. (3)
9	3	106	R	General transactions	SFA	4 - 67 (4)
9	3	107	R	General transactions	SFA	4 - 67 (4) (a)
9	3	107	R	General transactions	SFA	4 - 67 (4) (b)
9	3	107	R	General transactions	SFA	4 - 67 (4) (c)
9	3	107	R	General transactions	SFA	4 - 67 (4) (d)
9	3	107	R	General transactions	SFA	4 - 67 (4) (e)
9	3	107	R	General transactions	SFA	4 - 67 (4) (f)
9	3	107	R	General transactions	SFA	4 - 67 (4) (g)
9	3	108	R	General transactions	SFA	4 - 67 (4) (4)
9	3	109	R	General transactions	SFA	4 - 67 (4) (2)
9	3	110	G	Guidance	SFA	4 - 67 (4) (2)
9	3	112	G	Guidance	SFA	4 - 67 (4) (1) (a)
9	3	112	G	Guidance	SFA	4 - 67 (1) (6)
9	3	112	G	Guidance	SFA	4 - 67 (4) (1) (b)
9	3	112	G	Guidance	SFA	4 - 67 (4) (1) (c)
9	3	112	G	Guidance	SFA	4 - 67 (1) (5)
9	3	115	R	Margined transaction requirement	SIB	2:VI: 3.05

Ch/App	S/Ann	P		Subject	Source	Reference
9	3	115	R	Margined transaction requirement	SIB	2:VI: 3.07
9	3	115	R	Margined transaction requirement	SFA	4 - 67 (5)
9	3	116	G	Guidance	SFA	4 - 67 (1) (2)
9	3	117	G	Guidance	SFA	4 - 67 (5) (1)
9	3	118	G	Guidance	SFA	4 - 67 (5) (2)
9	3	119	R	Reduced client money requirement option	SFA	4 - 67 (6)
9	3	120	G	Guidance	SFA	4 - 67 (6)
9	3	121	R	Failure to perform calculations	SFA	4 - 68
9	3	122	R	Failure to perform calculations	SIB	2:VI: 4.09
9	3	123	R	Reconciliation of client money balances frequency of reconciliation	SIB	2:VI: 4.07. (1)
9	3	123	R	Reconciliation of client money balances frequency of reconciliation	SFA	4 - 69 (1)
9	3	123	R	Reconciliation of client money balances: frequency of reconciliation	SIB (Supp)	2:VI: 2.05. (1)
9	3	123	R	Reconciliation of client money balances: frequency of reconciliation	SIB (Supp)	2:VI: 3.06. (1)
9	3	125	R	Reconciliation of client money balances: frequency of reconciliation	SIB	2:VI: 4.07. (2)
9	3	125	R	Reconciliation of client money balances: frequency of reconciliation	SIB	2:VI: 4.08. (2)
9	3	125	R	Reconciliation of client money balances: frequency of reconciliation	SIB	2:VI: 4.08. (5)
9	3	125	R	Reconciliation of client money balances: frequency of reconciliation	SIB (Supp)	2:VI: 2.05. (2)
9	3	125	R	Reconciliation of client money balances: frequency of reconciliation	SIB (Supp)	2:VI: 3.06. (2)

Ch/App	S/Ann	P		Subject	Source	Reference
9	3	125	R	Reconciliation of client money balances: frequency of reconciliation	SFA	4 - 69 (2)
9	3	126	R	Reconciliation method	SIB	2:VI: 4.07
9	3	126	R	Reconciliation method	SFA	4 - 69 (1) (a)
9	3	126	R	Reconciliation method	SFA	4 - 69 (1) (b)
9	3	127	R	Reconciliation method	SFA	4 - 69 (1) (c)
9	3	128	R	Reconciliation discrepancies	SIB	2:VI: 4.07. (3)
9	3	128	R	Reconciliation discrepancies	SIB	2:VI: 4.08. (3)
9	3	128	R	Reconciliation discrepancies	SFA	4 - 69 (3)
9	3	128	R	Reconciliation discrepancies	SIB (Supp)	2:VI: 2.05. (3)
9	3	128	R	Reconciliation discrepancies	SIB (Supp)	2:VI: 3.06. (3)
9	3	129	R	Reconciliation discrepancies	SIB	2:VI: 4.09. (2)
9	3	129	R	Reconciliation discrepancies	SFA	4 - 70 (2)
9	3	131	R	Reconciliation discrepancies	SIB	2:VI: 4.09. (1)
9	3	131	R	Reconciliation discrepancies	SFA	4 - 70 (1)
9	3	133	R	Discharge of fiduciary duty	SIB	2:VI: 2.09. (1)
9	3	133	R	Discharge of fiduciary duty	SFA	4 - 59 (1)
9	3	133	R	Discharge of fiduciary duty	SIB (Supp)	2:VI: 2.03. (7)
9	3	135	R	Discharge of fiduciary duty	SIB	2:VI: 2.09. (2)
9	3	135	R	Discharge of fiduciary duty	SFA	4 - 59 (2)
9	3	136	R	Discharge of fiduciary duty	SIB	2:VI: 2.09. (3)
9	3	136	R	Discharge of fiduciary duty	SFA	4 - 59 (3)
9	3	141	R	Commodity futures Trading Commission Part 30 exemption order	SFA	4 - 72 (1)

Ch/App	S/Ann	P		Subject	Source	Reference
9	3	142	R	Commodity futures Trading Commission Part 30 exemption order	SFA	4 - 72 (2)
9	3	143	R	Commodity futures Trading Commission Part 30 exemption order	SFA	4 - 72 (3)
9	3	144	R	Commodity futures Trading Commission Part 30 exemption order	SFA	4 - 72 (4)
9	3	145	R	Records	SIB	2:VI: 4.03
9	3	145	R	Records	SIB	2:VI: 4.04
9	3	145	R	Records	SIB	2:VI: 4.05
9	3	145	R	Records	SIB	2:VI: 4.06
9	3	145	R	Records	SFA	4 - 66
9	4	1	R	Application	SFA	4 - 13
9	4	3	R	Application	SFA	4 - 13
9	5	1	R	Default regulation	SIB	2:VI: Part 3
9	5	9	R	Default regulation	SIB	2:VI: Part 3
9	5	11	R	Default regulation	SIB	2:VI: Part 3
9	5	13	R	Default regulation	SIB	2:VI: Part 3
9	5	14	R	Default regulation	SIB	2:VI: Part 3
9	5	15	R	Default regulations	SIB	2:VI: Part 3
9	5	20	R	Default regulations	SIB	2:VI: Part 3
9	5	21	R	Default regulations	SIB	2:VI: Part 3
9	5	22	R	Default regulations	SIB	2:VI: Part 3
9	5	24	R	Default regulations	SIB	2:VI: Part 3
9	5	25	R	Default regulations	SIB	2:VI: Part 3
9	5	26	R	Default regulations	SIB	2:VI: Part 3
9	5	27	R	Default regulations	SIB	2:VI: Part 3
9	5	28	R	Default regulations	SIB	2:VI: Part 3
9	5	30	R	Default regulations	SIB	2:VI: Part 3
9	5	31	R	Default regulations	SIB	2:VI: Part 3
9	5	33	R	Default regulations	SIB	2:VI: Part 3
10	1	1	R	Application	IMRO	II - 7.1 (1)
10	1	1	R	Application	SFA	Table 5 - 1 (1)
10	1	2	R	Application	IMRO	II - 7.1 (1)
10	1	2	R	Application	SFA	Table 5 - 1 (1)
10	2	1	R	Application or modification of general COB rules for operators	IMRO	II - 7.1 (3)

Ch/App	S/Ann	P		Subject	Source	Reference	
10	2	1	R		Application or modification of general COB rules for operators	IMRO	II - 7.1 (4)
10	2	1	R		Application or modification of general COB rules for operators	SFA	Table 5 - 1 (8)
10	2	1	R		Application or modification of general COB rules for operators	SFA	Table 5 - 1 (7)
10	2	5	R		Application of conduct of business rules	IMRO	II – 7.1 (3)
10	2	5	R		Application of conduct of business rules	IMRO	II – 7.1 (4)
10	2	5	R		Application of conduct of business rules	SFA	5 - 1 (7)
10	2	5	R		Application of conduct of business rules	SFA	5 - 1 (8)
10	2	3	R		General modifications	IMRO	II - 7.1 (5)
10	3	3	E		Modification of the allocation rule	IMRO	II - 7.1 (3) (a)
10	3	3	E		Modification of the allocation rule	IMRO	II - 7.1 (4)
10	3	3	E		Modification of the allocation rule	SFA	Table 5 - 1 (8)
10	3	3	E		Modification of the allocation rule	SFA	Table 5 - 1 (7)
10	3	5	R		Modification of the allocation rule	IMRO	II - 7.1 (4)
10	3	5	R		Modification of the allocation rule	SFA	Table 5 - 1 (8)
10	3	5	R		Modification of the allocation rule	SFA	Table 5 - 1 (7)
10	4	3	R		Suitability of the portfolio of an unregulated collective investment scheme	IMRO	II - 7.1 (3) (a)
10	4	3	R		Suitability of the portfolio of an unregulated collective investment scheme	SFA	Table 5 - 1 (8)
10	5	3	R		Modification of the best execution rule	IMRO	II - 7.3 (1)

Ch/App	S/Ann	P		Subject	Source	Reference	
10	6	2	R		Scheme documents for an unregulated collective investment scheme	IMRO	II - 7.2 (1)
10	6	8	E		Content of scheme documents	IMRO	II - 7.2 (1)
10	7	2	R		The requirement to prepare and issue periodic statements	IMRO	II - 7.5 (1)
10	7	2	R		The requirement to prepare and issue periodic statements	SFA	Table 5 - 1 (8)
10	7	3	E		Promptness, suitable intervals and adequate information	IMRO	II - 7.5 (1)
10	7	3	E		The requirement to prepare and issue periodic statements	SFA	Table 5 - 1 (8)
10	7	5	R		Exceptions from the requirement to provide a periodic statement	IMRO	II - 7.5 (3)
10	7	6	R		Record keeping requirements	IMRO	II - 7.8 (1)
11	1				Application	IMRO	II – 11.1 (2)
11	1				Application	IMRO	II – 15.1
11	2	2	R		Relationship with the scheme	IMRO	II – 11.1 (1) (5) (e)
11	3				Polarisation	IMRO	II – 11.2 (4)
11	3	1	R		Polarisation	IMRO	II – 11.2 (4)
11	4				Depositaries	IMRO	II – 15.2
11	4	1	R		Depositaries	IMRO	II – 15.2
11	4	3	R		Rules applicable to depositaries	IMRO	II – 15.2
11	5				Trustee firms which are not depositaries	IMRO	II – 11.2
11	5	1	R		Trustee firms which are not depositaries	IMRO	II – 11.2
11	5	2	R		Rules applicable to Trustee firms which are not depositaries and to which COB 11.5 1 (1) applies	IMRO	II – 11.2
11	5	3	R		Rules applicable to Trustee firms which are not depositaries and to which COB 11.5 1 (1) applies	IMRO	II – 11.2

Ch/App	S/Ann	P		Subject	Source	Reference
11	6			Delegation to a Permitted Third Party ('PTP')	IMRO	II – 11.1 (3)
11	6	1	R	Delegation to a permitted third party	IMRO	II – 11.1 (3)
11	6	4	R	Delegation to a permitted third party	IMRO	II – 11.1 (3)
11	6	6	R	Delegation to a permitted third party	IMRO	II – 11.1 (3)
11	7	1	R	Record Keeping	IMRO	II – 11.3

Conduct of Business sourcebook

Destinations: SRO rules

1. G The aim of the *guidance* in the following table is to give the reader a guide to the destination of the text.
2. G It is not a complete statement of destination and should not be relied on as if it were.
3. G For the assistance of *firms*, the *FSA* has compiled this table of destinations indicating the rules of a *firm's previous regulator* that correspond to the provision in *COB* being transitioned. *Firms* may wish to refer to these tables but in doing so, should again, understand that they are not intended to be exhaustive and are produced merely as a guide.

G (1) Destinations: SFA

Source reference	Subject	Module	Ch/App	S/Ann	P		
Table 1 - 11	Application of COB rules to oil market participants	COB	1	6	6	R	
4 - 13	Requirements of a firm holding a customer's collateral	COB	9	4	1	R	
4 - 13	Requirements of a firm holding a customer's collateral	COB	9	4	3	R	
4 - 50 (1)	Application	COB	9	3	1	R	
4 - 50 (2) (a)	Application	COB	9	3	3	G	
4 - 50 (2) (b)	Application	COB	9	3	2	R	
4 - 50 (2) (c)	Application	COB	9	3	25	R	
4 - 50 (2) (1)	Application	COB	9	3	5	G	
4 - 50 (2) (2)	Application	COB	9	3	6	G	
4 - 50 (2) (3)	Application	COB	9	3	2	R	
4 - 50 (3)	Application	COB	9	3	3	G	
4 - 51 (1)	Money received by a firm	COB	9	3	1	R	
4 - 51 (1) (2)	Money received by the firm	COB	9	3	12	G	
4 - 51 (2)	Money received by the firm	COB	9	3	9	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
4 - 51 (3)	Money received by a firm	COB	9	3	14	G	
4 - 51 (3)	Money received by a firm	COB	9	3	13	R	
4 - 52 (1)	Two-way "opt out"	COB	9	3	9	R	
4 - 52 (2)	One-way "opt out"	COB	9	3	11	R	
4 - 52 (3)	Money due and payable to the firm	COB	9	3	19	R	
4 - 52 (4)	Money due and payable to the firm	COB	9	3	20	E	
4 - 52 (5)	Money from an affiliated company	COB	9	3	18	R	
4 - 52 (6)	Money in connection with a 'delivery vs payment' transaction	COB	9	3	15	R	
4 - 53 (1)	Money to be held with an approved bank	COB	9	3	68	R	
4 - 53 (1)	Money to be held with an approved bank	COB	9	3	67	G	
4 - 53 (1)	Money to be held with an approved bank - guidance	COB	9	3	75	G	
4 - 53 (1)	Money to be held with an approved bank	COB	9	3	76	R	
4 - 53 (1)	Money to be held with an approved bank - guidance	COB	9	3	77	G	
4 - 53 (1)	Money to be held with an approved bank - guidance	COB	9	3	78	G	
4 - 53 (2)	Money to be held with an approved bank	COB	9	3	80	R	
4 - 53 (3)	Money to be held with an approved bank	COB	9	3	81	R	
4 - 54 (1)	Notification of an approved bank	COB	9	3	82	R	
4 - 54 (2)	Notification to an approved bank	COB	9	3	83	R	
4 - 55 (1)	Segregation	COB	9	3	33	G	
4 - 55 (1)	Segregation	COB	9	3	37	R	
4 - 55 (2)	Segregation	COB	9	3	40	R	
4 - 55 (3)	Segregation	COB	9	3	40	R	
4 - 55 (4)	Segregation	COB	9	3	39	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
4 - 56	Client bank accounts - general	COB	9	3	67	G	
4 - 56	Client bank accounts - general	COB	9	3	68	R	
4 - 56	Client bank accounts - general - guidance	COB	9	3	73	G	
4 - 57	Payment of client money into a firm's account - the alternative approach	COB	9	3	42	R	
4 - 57	Payment of client money into a firm's account - the alternative approach	COB	9	3	46	R	
4 - 58 (1)	Payment of client money into a client bank account	COB	9	3	44	R	
4 - 58 (1)	Guidance	COB	9	3	38	R	
4 - 58 (2)	Payment of client money into a client bank account	COB	9	3	45	R	
4 - 58 (3)	Payment of client money into a client bank account	COB	9	3	47	R	
4 - 58 (4)	Payment of client money into client bank account	COB	9	3	58	R	
4 - 58 (4)	Payment of client money into client bank account	COB	9	3	59	G	
4 - 58 (5)	Payment of client money into client bank account	COB	9	3	53	R	
4 - 58 (5)	Payment of client money into client bank account	COB	9	3	54	G	
4 - 58 (5)	Payment of client money into client bank account	COB	9	3	55	R	
4 - 58 (6)	Payment of client money into client bank account	COB	9	3	49	R	
4 - 59 (1)	Discharge of fiduciary duty	COB	9	3	133	R	
4 - 59 (2)	Discharge of fiduciary duty	COB	9	3	135	R	
4 - 59 (3)	Discharge of fiduciary duty	COB	9	3	136	R	
4 - 60 (1)	Use of an approved bank outside the United Kingdom - notification to customers	COB	9	3	90	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
4 - 60 (3)	Use of an approved bank outside the United Kingdom - notification to customers - guidance	COB	9	3	91	G	
4 - 60 (3)	Use of an approved bank outside the United Kingdom - notification to customers - guidance	COB	9	3	96	G	
4 - 60 (3)	Use of an approved bank outside the United Kingdom - notification to customers	COB	9	3	93	R	
4 - 61 (1)	Use of an intermediate broker, settlement agent or OTC counterparty outside the UK - notification of customers	COB	9	3	95	R	
4 - 61 (3)	Use of an intermediate broker, settlement agent or OTC counterparty outside the UK - notification of customers	COB	9	3	97	R	
4 - 62	Notification to an exchange, clearing house, intermediate broker or OTC counterparty - approved collateral	COB	9	3	89	R	
4 - 62 (1)	Notification to an exchange, clearing house, intermediate broker or OTC counterparty - client money	COB	9	3	86	R	
4 - 62 (2)	Notification to an exchange, clearing house, intermediate broker or OTC counterparty - client money	COB	9	3	87	R	
4 - 64	Notification on default of an approved bank, intermediate broker, settlement agent or OTC counterparty	COB	9	3	98	R	
4 - 65	Interest	COB	9	3	60	R	
4 - 65	Interest -guidance	COB	9	3	61	G	
4 - 65	Interest -guidance	COB	9	3	62	G	

Source reference	Subject	Module	Ch/App	S/Ann	P		
4 - 66	Records and auditor's report	COB	9	3	145	R	
4 - 67 (1A)	Appropriate amounts to be held in client money bank accounts	COB	9	3	99	G	
4 - 67 (1B)	Appropriate amounts to be held in client money bank accounts	COB	9	3	99	G	
4 - 67 (1) (1)	Appropriate amounts to be held in client money bank accounts	COB	9	3	104	G	
4 - 67 (1) (2)	Securities and other non-margined transactions	COB	9	3	116	G	
4 - 67 (1) (3)	Appropriate amounts to be held in client money bank accounts	COB	9	3	66	G	
4 - 67 (1) (4)	Appropriate amounts to be held in client money bank accounts	COB	9	3	103	G	
4 - 67 (1) (5)	Securities and other non-margined transactions	COB	9	3	112	G	
4 - 67 (1) (6)	Securities and other non-margined transactions	COB	9	3	112	G	
4 - 67 (2)	Appropriate amounts to be held in client money bank accounts	COB	9	3	100	R	
4 - 67 (3)	Client Money Requirement	COB	9	3	105	R	
4 - 67 (4)	Securities and other non-margined transactions	COB	9	3	106	R	
4 - 67 (4) (a)	Securities and other non-margined transactions	COB	9	3	107	R	
4 - 67 (4) (b)	Securities and other non-margined transactions	COB	9	3	107	R	
4 - 67 (4) (c)	Securities and other non-margined transactions	COB	9	3	107	R	
4 - 67 (4) (d)	Securities and other non-margined transactions	COB	9	3	107	R	
4 - 67 (4) (e)	Securities and other non-margined transactions	COB	9	3	107	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
4 - 67 (4) (f)	Securities and other non-margined transactions	COB	9	3	107	R	
4 - 67 (4) (g)	Securities and other non-margined transactions	COB	9	3	107	R	
4 - 67 (4) (1a)	Securities and other non-margined transactions	COB	9	3	112	G	
4 - 67 (4) (1b)	Securities and other non-margined transactions	COB	9	3	112	G	
4 - 67 (4) (1c)	Securities and other non-margined transactions	COB	9	3	112	G	
4 - 67 (4) (2)	Securities and other non-margined transactions	COB	9	3	109	R	
4 - 67 (4) (2)	Securities and other non-margined transactions	COB	9	3	110	G	
4 - 67 (4) (4)	Securities and other non-margined transactions	COB	9	3	108	R	
4 - 67 (5)	Margined transactions	COB	9	3	115	R	
4 - 67 (5) (1)	Margined transactions	COB	9	3	117	G	
4 - 67 (5) (2)	Margined transactions	COB	9	3	118	G	
4 - 67 (6)	Reduced client money requirement option	COB	9	3	120	G	
4 - 67 (6)	Reduced client money requirement option	COB	9	3	119	R	
4 - 67 (1) (a)	Appropriate amounts to be held in client money bank accounts	COB	9	3	100	R	
4 - 67 (1) (b)	Appropriate amounts to be held in client money bank accounts	COB	9	3	101	R	
4 - 68	Failure to perform calculations	COB	9	3	121	R	
4 - 69 (1)	Reconciliations	COB	9	3	123	R	
4 - 69 (1) (a)	Reconciliations	COB	9	3	126	R	
4 - 69 (1) (b)	Reconciliations	COB	9	3	126	R	
4 - 69 (1) (c)	Reconciliations	COB	9	3	127	G	

Source reference	Subject	Module	Ch/App	S/Ann	P	
4 - 69 (2)	Reconciliations	COB	9	3	125	R
4 - 69 (3)	Reconciliations	COB	9	3	128	R
4 - 70 (1)	Failure to perform reconciliations	COB	9	3	131	R
4 - 70 (2)	Failure to perform reconciliations	COB	9	3	129	R
4 - 72 (1)	Part 30 Exemption Order	COB	9	3	141	R
4 - 72 (2)	Part 30 Exemption Order	COB	9	3	142	R
4 - 72 (3)	Part 30 Exemption Order	COB	9	3	143	R
4 - 72 (4)	Part 30 Exemption Order	COB	9	3	144	R
4 - 73	Mandates over a bank or building society account in the customer's own name	COB	9	2	1	R
4 - 73 (1)	Mandates over a bank or building society account in the customer's own name	COB	9	2	5	R
4 - 100	Application of the rules	COB	9	1	1	R
4 - 100	Application (guidance)	COB	9	1	3	R
4 - 100 (2) (c)	Application	COB	9	1	9	R 1
4 - 101	DvP Transactions (guidance)	COB	9	1	14	R
4 - 101 (1)	DvP Transactions	COB	9	1	13	R
4 - 102 (1)	Customer investments	COB	9	1	72	R
4 - 102 (2)	Customer investments	COB	9	1	73	R
4 - 103 (1)	Holding	COB	9	1	40	R
4 - 103 (2)	Holding	COB	9	1	42	R
4 - 104 (a)	Registration & Recording	COB	9	1	35	R 1
4 - 104 (b)	Registration & Recording	COB	9	1	35	R 2
4 - 104 (c)	Registration & Recording	COB	9	1	35	R 3
4 - 104 (d)	Registration & Recording	COB	9	1	35	R 4
4 - 104 (e)	Registration & Recording	COB	9	1	35	R 5

Source reference	Subject	Module	Ch/App	S/Ann	P		
4 - 105 (1)	Segregation	COB	9	1	30	R	
4 - 105 (2)	Segregation	COB	9	1	32	R	
4 - 105 (3)	Segregation	COB	9	1	38	R	
4 - 105 (4)	Segregation	COB	9	1	33	R	
4 - 106 (1) (a)	Lending of customer investments	COB	9	1	74	R	
4 - 106 (1) (b)	Lending of customer investments	COB	9	1	74	R	
4 - 106 (1) (c)	Lending of customer investments	COB	9	1	78	R	
4 - 106 (2)	Lending of customer investments	COB	9	1	79	R	
4 - 106 (3)	Lending of customer investments	COB	9	1	80	R	
4 - 107 (1)	Assessment of custodian	COB	9	1	43	R	
4 - 107 (2)	Assessment of custodian	COB	9	1	44	R	
4 - 108	Group custodian	COB	9	1	48	R	
4 - 109 (1)	Client agreement	COB	9	1	49	R	
4 - 109 (3)	Client agreement	COB	9	1	51	R	1
4 - 109 (4)	Client agreement	COB	9	1	51	R	2
4 - 109 (5)	Client agreement	COB	9	1	53	R	
4 - 110 (1)	Risk disclosures	COB	9	1	54	R	
4 - 110 (2)	Risk disclosures	COB	9	1	58	R	
4 - 111	Custodian agreement	COB	9	1	69	R	
4 - 112 (1)	Reconciliations	COB	9	1	85	R	
4 - 112 (2)	Reconciliations	COB	9	1	89	R	
4 - 112 (3)	Reconciliations	COB	9	1	93	R	
4 - 112 (5)	Reconciliations	COB	9	1	91	R	
4 - 112 (6)	Reconciliations	COB	9	1	94	R	
4 - 113 (1)	Content of customer statements	COB	9	1	64	R	
4 - 113 (2)	Content of customer statements	COB	9	1	66	R	
4 - 113 (3)	Content of customer statements	COB	9	1	68	R	
4 - 114 (1)	Despatch of statements	COB	9	1	59	R	
4 - 114 (2)	Despatch of statements	COB	9	1	59	R	

Source reference	Subject	Module	Ch/App	S/Ann	P	
4 - 114 (3)	Despatch of statements	COB	9	1	61	R
4 - 114 (4)	Despatch of statements	COB	9	1	63	R
4 - 116	Mandates	COB	9	2	1	R
4 - 116	Mandates	COB	9	2	5	R
5 - 1 (1)	Application of conduct of business rules	COB	10	1	1	R
5 - 1 (1)	Application of conduct of business rules	COB	10	1	2	R
5 - 1 (4) (a)	Advertisements	COB	3	1	1	R
5 - 1 (4) (b) (i)	Advertisements (disapplications)	COB	3	2	5	R
5 - 1 (4) (b) (ii)	Advertisements (disapplications)	COB	3	2	5	R
5 - 1 (5)	Corporate finance	COB	1	6	3	R
5 - 1 (7)	COB Rules: Inducements	COB	10	2	5	R
5 - 1 (8)	COB Rules: Soft Commission	COB	10	2	5	R
Table 5 - 1 (5)	Application of COB rules for corporate finance business	COB	1	6	4	R
Table 5 - 1 (7)	Management of collective investment schemes - Regulated schemes	COB	10	2	1	R
Table 5 - 1 (7)	Management of collective investment schemes - Regulated schemes	COB	10	3	3	E
Table 5 - 1 (7)	Management of collective investment schemes - Regulated schemes	COB	10	3	5	R
Table 5 - 1 (8)	Management of collective investment schemes - Unregulated schemes	COB	10	2	1	R
Table 5 - 1 (8)	Management of collective investment schemes - Unregulated schemes	COB	10	3	3	E
Table 5 - 1 (8)	Management of collective investment schemes - Unregulated schemes	COB	10	3	5	R

Source reference	Subject	Module	Ch/App	S/Ann	P		
Table 5 – 1 (8)	Management of collective investment schemes - Unregulated schemes	COB	10	4	3	R	
Table 5 – 1 (8)	Management of collective investment schemes - Unregulated schemes	COB	10	7	2	R	
Table 5 – 1 (8)	Management of collective investment schemes - Unregulated schemes	COB	10	7	3	E	
5 – 1 (9)	Stock lending	COB	1	6	1	R	
Table 5 - 1 (9)	Application of COB rules for stock lending	COB	1	6	2	R	
5 - 2 (1)	Reliance on others	COB	2	3	3	R	
5 - 2 (1)	Reliance on others	COB	2	3	4	E	
5 - 2 (3)	Reliance on others	COB	2	3	6	R	
5 - 3 (1)	Chinese Walls	COB	2	4	4	R	
5 - 3 (2)	Chinese Walls	COB	2	4	4	R	
5 - 3 (3)	Chinese Walls	COB	2	4	6	R	
5 - 3 (4)	Chinese Walls	COB	2	4	6	R	
5 - 4 (1)	Market Counterparties	COB	4	1	7	R	
5 - 5	Classes of Customer	COB	4	1	9	R	
5 - 6	Indirect Customers and Agents (rule reversed)	COB	4	1	5	R	
5 - 7	Inducements	COB	2	2	3	R	
5 - 8 (1)	Soft Commission	COB	2	2	8	R	
5 - 8 (2)	Soft Commission	COB	2	2	12	R	
5 - 8 (3)	Soft Commission	COB	2	2	16	R	
5 - 8 (4)	Soft Commission	COB	2	2	18	R	
5 - 8 (5)	Soft Commission	COB	2	2	16	R	
5 - 8 (6)	Soft Commission	COB	2	2	19	R	
5 - 9 (1) (a)	Approval of advertisements, Apply Appropriate expertise	COB	3	6	1	R	(2)
5 - 9 (2)	Approval etc, fair and not misleading	COB	3	8	3	G	(3)

Source reference	Subject	Module	Ch/App	S/Ann	P		
5 - 9 (6)	Issue and approval of advertisements	COB	3	2	5	R	
Table 5 - 9 (7) (1)	Investment advertisements general contents requirements - clarity of purpose	COB	3	8	5	E	(1) (a)
Table 5 - 9 (7) (3)	Investment advertisements general contents requirements - Statements, promises on forecasts	COB	3	8	5	E	(1) (b)
Table 5 - 9 (7) (4)	Investment advertisements general contents requirements - No false indications	COB	3	8	5	E	(1) (e)
Table 5 - 9 (7) (5)	Investment advertisements general contents requirements - Prescribed statements to be clearly visible	COB	3	8	5	E	(1) (f)
Table 5 - 9 (8) (3)	Comparisons	COB	3	8	4	R	(2)
Table 5 - 9 (8) (4)	Material interest	COB	3	8	10	R	
Table 5 - 9 (8) (5)	Past performance	COB	3	8	11	R	(1) (a) (2)
Table 5 - 9 (8) (6)	Past performance for regulated CIS	COB	3	8	11	R	(2)
Table 5 - 9 (8) (7)	Taxation	COB	3	9	19	R	
Table 5 - 9 (8) (7)	Taxation	COB	3	9	20	R	
Table 5 - 9 (8) (8)	A reference to a cancellation	COB	3	9	21	R	
Table 5 - 9 (9) (1)	Fluctuations in value	COB	3	9	15	R	(1)
Table 5 - 9 (9) (2)	Higher volatility investments	COB	3	9	17	G	(5)
Table 5 - 9 (9) (3)	Investment income	COB	3	9	17	G	(3)
Table 5 - 9 (9) (4)	Foreign currency denominated investments	COB	3	9	17	G	(13)
Table 5 - 9 (9) (5)	Past performance	COB	3	8	15	R	
Table 5 - 9 (9) (6)	Taxation	COB	3	9	20	R	(1)
Table 5 - 9 (9) (7)	Investments which are not readily realisable investments	COB	3	9	17	G	(9)

Source reference	Subject	Module	Ch/App	S/Ann	P		
Table 5 - 9 (9) (8)	Investments for which the market is restricted	COB	3	9	17	G	(14)
Table 5 - 9 (9) (9)	Investment carrying contingent liability	COB	3	9	17	G	(4)
Table 5 - 9 (9) (10)	With-profits life policies	COB	3	9	17	G	(11)
Table 5 - 9 (9) (11)	Front-end loading	COB	3	9	17	G	(10)
Table 5 - 9 (9) (12)	Cancellation	COB	3	9	21	R	
Table 5 - 9 (9) (13)	Property Funds	COB	3	9	17	G	(6)
5 - 10 (1)	Approval of direct offer advertisements, adequate & fair	COB	3	8	4	R	
5 - 10 (2)	Issue and approval of direct offer advertisements, (prohibition on derivatives & warrants)	COB	3	9	5	R	(2) (b) & (c)
5 - 10 (3)	Issue and approval of direct offer advertisements	COB	3	9	6	R	
5 - 10 (3)	Direct offer advertisements for an execution-only dealing service	COB	3	9	12	R	
5 - 12	Issue or approval of advertisements for an overseas person	COB	3	4	2	G	
5 - 12	Issue or approval of advertisements for an overseas person	COB	3	6	1	R	(1)
5 - 12	Issue or approval of advertisements for an overseas person	COB	3	12	6	R	
5 - 12	Issue or approval of advertisements for an overseas person	COB	3	12	6	R	
5 - 13	Overseas business for UK private customers	COB	3	4	2	G	
5 - 13	Overseas business for UK private customers	COB	3	12	6	R	
5 - 13	Overseas Business for UK Private Customers	COB	5	5	7	R	
5 - 14	Business Conducted from an Overseas Place of Business With Overseas Customers	COB	5	5	8	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
5 - 14	Business conducted from an overseas place of business with overseas customers	COB	3	3	1	R	
5 - 14	Business conducted from an overseas place of business with overseas customers	COB	3	4	2	G	
5 - 16	Information About the Firm	COB	5	5	3	R	
5 - 18	Standards of conduct for unsolicited calls	COB	3	8	23	G	
5 - 19 (1)	Polarisation	COB	5	1	16	R	
5 - 19 (2)	Polarisation	COB	5	1	7	R	(1)
5 - 19 (3)	Polarisation	COB	5	1	16	R	
5 - 19 (4)	Polarisation	COB	5	1	7	R	(2)
5 - 21	Information about the firm – packaged products	COB	5	1	17	R	
5 - 21	Information about the firm – packaged products	COB	5	1	19	R	
5 - 22	Cancellation	COB	6	7	7	R	
5 - 22	Cancellation	COB	6	7	15	R	(1 (column))
5 - 22	Cancellation	COB	6	7	30	R	
5 - 22	Cancellation	COB	6	7	57	R	
5 - 22	Cancellation	COB	6	7	58	R	
5 - 22	Requirement for a suitability letter	COB	5	3	14	R	
5 - 22 (2)	Information about packaged products	COB	6	2	7	R	
5 - 22 (2)	Information about packaged products	COB	6	2	22	R	
5 - 22 (2)	Exceptions to issue of key features - schemes	COB	6	2	24	R	
5 - 22 (2A)	Oral disclosure, if key features delayed	COB	6	2	22	R	(2)
5 - 22 (3)	Information about packaged products - including SFA appendix 11	COB	6	5	2	R	
5 - 22 (3A)	Variations - life policies	COB	6	2	12	R	
5 - 22 (3A)	Variations - life policies	COB	6	2	14	R	
5 - 22 (3A)	Variations - life policies	COB	6	2	16	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
5 - 22 (3B)	Annual key features for income withdrawals	COB	6	4	12	R	
5 - 23	Customer Agreement	COB	4	2	7	G	
Table 5 - 23 (4) (a)	Two way customer agreements required contents	COB	4	2	15	R	
Table 5 - 23 (4) (b)	Two way customer agreements required contents if applicable	COB	4	2	15	R	
5 - 24	Customers' Rights	COB	2	5	3	R	
5 - 24	Customers' Rights	COB	2	5	4	R	
5 - 25	Underwriting	COB	4	2	15	E	
5 - 26	Default Remedies	COB	7	8	1	R	
5 - 26	Default Remedies	COB	7	8	3	R	
5 - 27 (1)	Customer borrowing	COB	7	9	3	R	
5 - 27 (2)	Customer borrowing	COB	7	9	5	R	
5 - 28 (1)	Margin requirements	COB	7	10	3	R	
5 - 28 (2)	Margin requirements	COB	7	10	4	G	
5 - 28 (5)	Margin requirements	COB	7	10	5	R	
5 - 29	Material Interest	COB	7	1	3	R	
5 - 30 (1)	Customers' Understanding	COB	5	4	3	R	
5 - 30 (2)	Customers' Understanding	COB	5	4	6	E	
5 - 30 (3)	Customers' Understanding	COB	5	4	6	E	
5 - 30 (4)	Customers' Understanding	COB	5	4	6	E	
5 - 30 (5)	Customers' Understanding	COB	5	4	7	E	
5 - 30 (6)	Customers' Understanding	COB	5	4	10	E	
5 - 31 (1)	Suitability	COB	5	3	5	R	
5 - 31 (2)	Suitability	COB	5	3	5	R	
5 - 31 (3)	Suitability	COB	5	3	5	R	
5 - 33 (1)	Charges and Other Remuneration	COB	5	6	3	R	
5 - 33 (2)	Charges and Other Commission	COB	5	7	3	R	
5 - 33 (4)	Charges and Other Commission	COB	5	7	5	R	(b)

Source reference	Subject	Module	Ch/App	S/Ann	P		
5 - 33 (5)	Charges and Other Commission	COB	5	7	14	G	
5 - 34 (1)	Contract notes and confirmations	COB	8	1	3	R	
5 - 34 (2)	Contract notes (securities)	COB	8	1	5	E	
Table 5 - 34 (2)	Contents of contract notes	COB	8	1	15	E	
5 - 34 (3)	Confirmation notes (derivatives)	COB	8	1	5	E	
Table 5 - 34 (3)	Contents of confirmation notes	COB	8	1	18	E	
5 - 34 (4)	Difference accounts	COB	8	1	18	E	
5 - 34 (5)	Exercise of options	COB	8	1	5	E	
5 - 34 (11)	General provisions and exceptions	COB	8	1	6	R	
5 - 34 (11)	General provisions and exceptions	COB	8	1	11	R	
5 - 34 (12)	General provisions and exceptions	COB	8	1	6	R	
5 - 34 (12)	General provisions and exceptions	COB	8	1	11	R	
5 - 35 (4)	Periodic information	COB	8	2	4	R	
5 - 35 (4)	Periodic information	COB	8	2	1	R	
5 - 35 (5)	Periodic information	COB	8	2	4	R	
5 - 35 (5A)	Periodic information	COB	8	2	4	R	
5 - 35 (6)	Periodic information	COB	8	2	6	R	
5 - 35 (7)	Periodic information	COB	8	2	4	R	
5 - 35 (7)	Periodic information	COB	8	2	7	E	
5 - 35 (7)	Periodic information	COB	8	2	10	E	
Table 5 - 35 (8) (1)	Contents of portfolio valuations: contents and value	COB	8	2	11	E	()
Table 5 - 35 (8) (2)	Contents of portfolio valuations: basis of valuation	COB	8	2	11	E	()
Table 5 - 35 (8) (3)	Contents of portfolio valuations: transactions and changes in composition	COB	8	2	12	E	
Table 5 - 35 (8) (4)	Contents of portfolio valuations: charges and remuneration	COB	8	2	12	E	
Table 5 - 35 (8) (5)	Contents of portfolio valuations: securities pledged or charged	COB	8	2	12	E	

Source reference	Subject	Module	Ch/App	S/Ann	P	
5 - 35 (9)	Account valuations (derivatives)	COB	8	2	13	E
Table 5 - 35 (9) (a)	Contents of account valuations	COB	8	2	13	E
Table 5 - 35 (9) (b)	Additional contents of options account valuations	COB	8	2	13	E
5 - 35 (10)	Periodic information for broker funds	COB	8	2	14	E
Table 5 - 35 (10)	Contents of periodic statements for broker funds	COB	8	2	14	E
5 - 35 (11)	Periodic information for broker funds	COB	8	2	7	E
5 - 35 (12)	Periodic information for broker funds	COB	8	2	6	R
5 - 36 (1)	Dealing ahead of publications	COB	7	3	3	R
5 - 36 (2)	Dealing ahead of publications	COB	7	3	4	R
5 - 37	Customer order priority	COB	7	4	3	R
5 - 38	Timely Execution	COB	7	6	4	R
5 - 38 (1)	Timely Execution	COB	7	6	3	G
5 - 38 (2)	Timely Execution	COB	7	6	5	R
5 - 39	Best Execution	COB	7	5	3	R
5 - 39 (2)	Best Execution	COB	7	5	4	R
5 - 39 (3)	Best Execution	COB	7	5	4	R
5 - 39 (4)	Best Execution	COB	7	5	5	R
5 - 39 (4)	Best Execution	COB	7	5	6	E
5 - 39 (4)	Best Execution	COB	7	5	7	G
5 - 39 (5)	Best Execution	COB	7	5	4	R
5 - 41	Aggregating orders	COB	7	7	4	R
5 - 42	Fair allocation	COB	7	7	9	R
5 - 43 (1)	Churning and switching	COB	7	2	3	R
5 - 43 (2)	Churning and switching	COB	7	2	3	R
5 - 45	Off-exchange market makers	COB	7	11	3	R
5 - 48	Application rule for oil market participants	COB	1	6	5	G

Source reference	Subject	Module	Ch/App	S/Ann	P		
5 - 51 (1)	Responsible behaviour in personal and other dealings	COB	7	13	4	R	
5 - 51 (2)	Responsible behaviour in personal and other dealings	COB	7	13	7	E	
5 - 51 (6)	Responsible behaviour in personal and other dealings	COB	7	13	6	G	
5 - 51 (7)	Personal Account Notice	COB	7	13	7	R	
5 - 54 (1)	Record keeping	COB	7	12	3	R	
5 - 54 (3)	Record keeping	COB	7	7	14	R	
5 - 54 (3)	Record keeping	COB	7	12	11	R	
5 - 54 (3)	Record keeping	COB	7	7	16	R	
5 - 54 (3)	Record keeping	COB	7	7	17	R	
5 - 54 (3)	Record keeping	COB	7	7	18	R	
App 12	Cancellation	COB	6	7	30	R	
App 14	Warrants Risk Warning Notice and Generic Risk Disclosure Statement	COB	5	4	6	E	
App 15	Derivatives Risk Warning Notice and Generic Risk Disclosure	COB	5	4	6	E	
App 18 - Part II	Customers: contract note, confirmation note	COB	8	1	14	R	
App 18 - Part IV	Execution of any transaction	COB	7	7	14	R	
App 18 - Part IV	Transactions	COB	7	12	6	E	
App 18 - Part IV	Record keeping schedule: Transactions	COB	7	7	16	R	
App 18 - Part IV	Record keeping schedule: Transactions	COB	7	7	17	R	
App 18 - Part IV	Record keeping schedule: Transactions	COB	7	7	18	R	
App 40 - Sched (1)	Guidance Notes on Model Customer Documentation	COB	4	2	15	R	
App 41	Guidance Notes on Introducing Brokers and Clearing Firms	COB	5	8	3	G	

Source reference	Subject	Module	Ch/App	S/Ann	P		
App 41	Guidance Notes on Introducing Brokers and Clearing Firms	COB	5	8	4	G	
App 41	Guidance Notes on Introducing Brokers and Clearing Firms	COB	5	8	5	G	
App 41	Guidance Notes on Introducing Brokers and Clearing Firms	COB	5	8	6	G	
App 41	Guidance Notes on Introducing Brokers and Clearing Firms	COB	5	8	7	G	
App 45	Requirement for a suitability letter	COB	5	3	14	R	
BN - 500	Programme Trading and Other Securities Trading Practices	COB	7	14	3	G	
BN - 500		COB	7	14	4	G	
BN - 500		COB	7	14	5	G	

G (2) Destinations: IMRO

Source reference	Subject	Module	Ch/App	S/Ann	P		
I - 4.1 (1) (b)	Conformity with the rules: reliance on others	COB	2	3	3	R	
I - 4.1 (1) (b)	Conformity with the rules: reliance on others	COB	2	3	4	E	
I - 4.1 (1) (c)	Conformity with the rules: reliance on others	COB	2	3	6	R	
I - 4.2 (1) (a)	Chinese Walls	COB	2	4	4	R	
I - 4.2 (1) (b)	Chinese Walls	COB	2	4	4	R	
I - 4.2 (1) (c)	Chinese Walls	COB	2	4	6	R	
I - 4.2 (1) (d)	Chinese Walls	COB	2	4	6	R	
II - 1	Issue and approval of Published Recommendations	COB	3	1	2	G	
II - 1.1 (1) (a)	Issue and approval of Investment Advertisements	COB	3	6	1	R	
II - 1.1 (1) (a)	Issue and Approval of Investment Advertisements	COB	3	8	4	R	(1)
II - 1.1 (1) (c)	Firm must not approve a specific advertisement for Unregulated CIS	COB	3	9	5	R	
II - 1.1 (1) (d)	Territorial Scope	COB	3	3	1	R	
II - 1.1 (2)	Approval of Published Recommendations	COB	3	3	1	R	
II - 1.1 (4)	Approval procedure and records	COB	3	6	1	R	(1)
II - 1.1 (4) (a)	Approval procedure and records	COB	3	6	1	R	(1)
II - 1.1 (4) (b)	Approval procedure and records	COB	3	7	1	R	
II - 1.1 (6) (1)	Prohibition on Inducements	COB	2	2	3	R	
II - 1.2	Issue or approval of advertisements for an overseas person	COB	3	4	2	G	
II - 1.2 (1)	Issue or approval of Advertisements for an overseas person	COB	3	12	6	R	
II - 1.3 (1) (a)	Direct offer advertisements, restrictions and content	COB	3	9	6	R	(1)

Source reference	Subject	Module	Ch/App	S/Ann	P		
II - 1.3 (1) (a)	Direct offer advertisements: adequate and fair information about risks involved	COB	3	9	6	R	(1)
II - 1.3 (1) (b) (c)	Direct offer advertisements	COB	3	9	10	R	
II - 1.3 (1) (c)	Direct offer advertisements, includes KFDs	COB	3	9	6	R	
II - 1.3 (1) (c)	Direct offer advertisements, includes KFDs	COB	3	9	10	R	
II - 1.3 (1) (d)	Direct offer advertisements, Restrictions & Content (derivatives/warrants only to private investors for whom suitable)	COB	3	9	5	R	(2) (b) & (c)
II - 1.4 (1) (a) (i)	Disapplication of certain advertising rules (type of advertisement)	COB	3	2	5	R	(2)
II - 1.4 (1) (a) (ii)	Disapplication of certain advertising rules (type of advertisement)	COB	3	2	5	R	(7)
II - 1.4 (2)	Disapplication of certain advertising rules (type of recipient)	COB	3	2	5	R	(1)
II - 1.5 (2)	Cold Calling	COB	6	7	30	R	
II - 1.7 (1)	Use of Soft Commission	COB	2	2	8	R	
II - 1.7 (2)	Benefits to be Provided Under a Soft Commission Agreement	COB	2	2	12	R	
II - 1.7 (3)	Prior Disclosure	COB	2	2	16	R	
II - 1.7 (4)	Periodic Disclosure	COB	2	2	18	R	
II - 1.7 (6)	Exceptions From Periodic Disclosure Requirements	COB	2	2	19	R	
II - 1.7 (6)	Records	COB	2	2	20	R	
II - 1.8	Overseas Business for UK Private Customers	COB	5	5	7	R	
II - 1.9	Business Conducted from an Overseas Place of Business With Overseas Customers	COB	5	5	8	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
II – App. 1.1 (1)	The Advertising Code - General requirements: clarity of subject	COB	3	8	5	E	(1) (b)
II - App 1.1 (1)	Risk Warnings	COB	5	4	3	R	
II - App 1.1 (1)	The Advertising Code - General requirements: clarity of purpose	COB	3	8	5	E	(1) (a)
II – App 1.1 (1) (5)	The Advertising Code - General requirements: statements of opinion	COB	3	8	5	E	(1) (c)
II - App 1.1 (1) (8)	The Advertising Code - General Prohibitions: promotions not to be disguised	COB	3	8	5	E	(1) (a)
II - App 1.1 (1) (9)	The Advertising Code - General Prohibitions: no false claims of independence	COB	3	8	5	E	(1) (e) (i)
II - App 1.1 (1) (10)	The Advertising Code - General Prohibitions: adverts not to claim government approval	COB	3	8	5	E	(1) (g)
II - App 1.1 (1) (11)	The Advertising Code - General Prohibitions: no suppression of required statements	COB	3	8	5	E	(1) (f)
II - App 1.1 (1) (11)	The Advertising Code - General Prohibitions: no suppression of required statements	COB	3	9	15	R	(2)
II - App 1.1 (1) (12)	The Advertising Code - General Prohibitions: no false indications about scale	COB	3	8	5	E	(1) (e) (ii)
II - App 1.1 (1) (13)	The Advertising Code - General Prohibitions: not to include inappropriate ref to IMRO	COB	3	8	3	G	(3)
II - App 1.1 (1) (14)	The Advertising Code - Specific Requirements: synopsis or selection	COB	3	8	8	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
II - App 1.1 (1) (15)	The Advertising Code - Specific Requirements: information re past performance	COB	3	8	10	R	
II - App 1.1 (1) (1) (15)	Specific Requirements: information re past performance	COB	3	8	11	G	
II - App 1.1 (1) (16)	The Advertising Code - Specific Requirements: invitation etc, with a named person	COB	3	8	8	R	(2)
II - App 1.1 (1) (17)	Specific Requirements: information about taxation	COB	3	9	19	R	
II - App 1.1 (1) (17)	The Advertising Code - Specific Requirements: information about taxation	COB	3	9	20	R	
II - App 1.1 (1) (18)	The Advertising Code - Specific Prohibitions: material stating or implying limited availability	COB	3	8	5	E	(1) (e) (iii)
II - App 1.1 (1) (19)	The Advertising Code - Specific Prohibitions: testimonials	COB	3	8	5	E	(1) (c)
II - App 1.1 (1) (19)	The Advertising Code - Specific Prohibitions: testimonials	COB	3	8	7	G	(4)
II - App 1.1 (1) (20)	The Advertising Code - Specific Prohibitions: comparisons or contrasts	COB	3	8	5	E	(1) (d)
II - App 1.1 (1) (22)	The Advertising Code - Specific Prohibitions: guarantees	COB	3	8	7	G	(2)
II - App 1.1 (1) (23-35)	The Advertising Code - Risk Warnings	COB	3	9	15	R	(1)
II - App 1.1 (1) (23-35)	The Advertising Code: Risk Warnings	COB	3	9	17	G	

Source reference	Subject	Module	Ch/App	S/Ann	P		
II - App 1.1 (1) (25)	The Advertising Code: Risk Warnings, Investments involving exposure to a foreign currency	COB	3	9	17	G	(13)
II - App 1.1 (1) (26)	The Advertising Code: Risk Warnings, Investments which are not readily realisable	COB	3	9	17	G	(9)
II - App 1.1 (1) (27)	The Advertising Code: Risk Warnings, Investments for which the market is restricted	COB	3	9	17	G	(14)
II - App 1.1 (1) (28)	The Advertising Code: Risk Warnings, Investments which are front-end-loaded or risk significant loss on realisation	COB	3	9	17	G	(10)
II - App 1.1 (1) (29)	The Advertising Code: Risk Warnings, Investments carrying contingent liability	COB	3	9	17	G	(4)
II - App 1.1 (1) (32)	Cancellation Rights (for higher volatility funds)	COB	3	9	22	G	
II - App 1.1 (1) (32)	The Advertising Code: Risk Warnings, Higher Volatility Funds	COB	3	9	17	G	(5)
II - App 1.1 (1) (33)	The Advertising Code - Risk Warnings, Real Property	COB	3	9	17	G	(6)
II - App 1.1 (1) (35)	Risk warnings: charges deducted from capital	COB	3	9	23	R	
II - App 1.1 (1) (36)	Other provisions relating to packaged prods, forecasts or illustrations	COB	3	8	17	R	
II - App 1.1 (1) (37)	The Advertising Code - Other provisions etc: comparisons with unregulated CIS	COB	3	8	7	G	(3) (f)
II - App 1.1 (1) (37)	The Advertising Code - Other provisions etc: comparisons with unregulated CIS	COB	3	8	7	G	(1) (f)

Source reference	Subject	Module	Ch/App	S/Ann	P		
II - App 1.1 (1) (38)	The Advertising Code - Other provisions relating to packaged products, past performance	COB	3	8	13	R	
II - App 1.1 (1) (38)	The Advertising Code - Other provisions etc: past performance	COB	3	8	11	R	
II - App 1.1 (1) (39)	The Advertising Code - Other provisions etc: cancellation	COB	3	9	21	R	
II - 2.1 (1)	Establishing the Status of Your Customer	COB	4	1	4	R	
II - 2.1 (2)	Waiver of Protection by Private Customers	COB	4	1	9	R	
II - 2.1 (3)	Voluntary Offering Private Customer Status to Others	COB	4	1	14	R	
II - 2.1 (4)	Dealing with an Agent	COB	4	1	5	R	
II - 2.2 (1)	Scope of This Rule	COB	4	2	1	R	
II - 2.2 (2)	Type of Document to be Sent to Private Customers	COB	4	2	7	G	
II - 2.2 (3)	Documents Involving Contingent Liability Transactions and/or Discretionary Management	COB	4	2	7	G	
II - 2.2 (4)	Signature of Documents by Private Customers	COB	4	2	7	G	
II - 2.2 (5)	Acceptance of Terms by Private Customers Overseas Without Signature of Documents	COB	4	2	7	G	
II - 2.2 (6)	Signature of Documents by Trustees	COB	4	2	7	G	
II - 2.3 (1)	Scope of This Rule	COB	4	2	1	R	
II - 2.3 (2)	Types of Customer Documents to be Sent to Non-Private Customers	COB	4	2	5	G	
II - 2.3 (3)	Acceptance of Terms by Non-Private Customers	COB	4	2	5	G	
II - 2.4 (1)	Private Customers	COB	4	2	10	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
II - 2.4 (2)	Non-private Customers	COB	4	2	10	R	
II - 2.4 (3)	Format and Presentation of Customer Documents	COB	4	2	11	E	
II - 2.4 (7)	Records to be Kept	COB	4	2	14	R	
II - 2.5 (1) (a)	Exclusion of Liability Under the Act or the Rules	COB	2	5	3	R	
II - 2.5 (1) (b)	Exclusion of Liability Under the Act or the Rules	COB	2	5	4	R	
II - 2.5 (1) (c)	Exclusion of Liability Under the Act or the Rules	COB	2	5	4	R	
II - Table 2.2 (1)	Investment Services to which the Customer Agreement Rules do not apply	COB	4	2	8	G	
II - App 2.4 (1) (5)	Content of customer documents	COB	9	1	51	R	1
II - App 2.4 (1) (13)	Content of customer documents	COB	9	1	49	R	
II - 2.4 (4)	Amendment to Customer Documents	COB	4	2	12	R	
II - 2.4 (6)	Exceptions for PEPs (Cooling Off)	COB	6	7	17	R	(2 column)
II - App 2.4 (1) (a)	Contents of a Full Customer Agreement	COB	4	2	15	R	
II - App 2.4 (1) (b)	Additional Contents of Discretionary Agreements	COB	4	2	16	E	
II - App 2.4 (2) (a)	Contents of Terms of Business Letter	COB	4	2	15	R	
II - App 2.4 (2) (b)	Form of Statement of Protection	COB	4	2	15	R	
II - App 2.4 (1) (13) (b) (iv)	Content of customer documents	COB	9	1	51	R	2
II - 3.1	Suitability	COB	5	2	5	R	
II - 3.1 (1)	Steps to Ensure Suitability of Personal Recommendations and Discretionary Transactions	COB	5	3	5	R	
II - 3.1 (2)	Steps to Ensure Suitability When Customers' Funds are Pooled with Others	COB	5	3	5	R	
II - 3.1 (4)	Records to be kept	COB	5	3	30	G	

Source reference	Subject	Module	Ch/App	S/Ann	P		
II – 3.1.4	Records to be kept	COB	5	2	9	R	
II - 3.2 (1)	Steps to Ensure Understanding of Risk	COB	5	4	3	R	
II - 3.2 (2)	Securities Which May be Subject to Stabilisation	COB	5	4	9	E	
II - 3.3 (1)	Fair treatment	COB	7	1	3	R	
II - 3.3 (1)	Fair treatment	COB	7	1	4	E	
II - 3.3 (1)	Fair treatment	COB	7	1	10	R	
II - 3.4 (1)	Firm's Charges to Private Customers	COB	5	6	3	R	
II - 3.4 (2)	Remuneration Respect of Investments Which are Not Readily Realisable Investments	COB	5	6	5	R	
II - 3.5 (1)	Disclosure Requirements	COB	5	7	3	R	
II - 3.6 (1)	Dealing fairly and in due turn	COB	7	4	3	R	
II - 3.7 (1)	Requirements for Timely Execution	COB	7	6	3	G	
II - 3.7 (1)	Requirements for Timely Execution	COB	7	6	4	R	
II - 3.7 (1) (b)	Timely Execution	COB	7	6	5	R	
II - 3.8 (1)	When and how to provide Best Execution	COB	7	5	3	R	
II - 3.8 (1) (c)	When and how to provide Best Execution	COB	7	5	4	R	
II - 3.8 (1) (d)	When and how to provide Best Execution	COB	7	5	5	R	
II - 3.8 (1) (d)	When and how to provide Best Execution	COB	7	5	6	E	
II - 3.8 (1) (d)	When and how to provide Best Execution	COB	7	5	7	G	
II - 3.8 (1) (e)	When and how to provide Best Execution	COB	7	5	4	R	
II - 3.8 (2)	Contracting out of Best Execution	COB	7	5	4	R	
II - 3.9 (2)	Recording allocation	COB	7	7	14	R	
II - 3.9 (3)	Re-allocation	COB	7	7	11	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
II - 3.9 (4)	Time for allocation when there is a series of transactions	COB	7	7	6	E	
II - 3.9 (5)	Time for allocation when there is a series of transactions for a PEP	COB	7	7	6	E	
II - 3.10 (1)	Allocation of aggregated orders	COB	7	7	9	R	
II - 3.10 (1) (Guidance)	Allocation of aggregated orders	COB	7	7	10	R	
II - 3.10 (2)	Price at which allocations are to be effected	COB	7	7	12	R	
II - 3.10 (3)	application of uniform standards	COB	7	7	3	R	
II - 3.11 (1) (a)	Fair dealing	COB	7	2	3	R	
II - 3.11 (1) (b)	Fair dealing	COB	7	2	3	R	
II - 3.12 (1)	Restriction on dealing	COB	7	3	3	R	
II - 3.12 (3)	Exceptions	COB	7	3	4	R	
II - 3.16 (1)	Requirements for selling unquoted securities to private customers	COB	7	11	3	R	
II - 3.16 (2)	Requirements for selling unquoted securities to private customers	COB	7	11	3	R	
II - 4.2 (1)	Adequacy of Information	COB	5	5	3	R	
II - 4.4 (1)	Providing essential details of transactions	COB	8	1	3	R	
II - 4.4 (2)	Cases where contract notes are not required	COB	8	1	6	R	
II - 4.4 (3)	Cases where contract notes may omit certain information	COB	8	1	11	R	
II - 4.5	PEPs & BES Cooling Off	COB	6	7	17	R	(1 column)
II - 4.5 (1)	Frequency and content of periodic statement	COB	8	2	4	R	
II – 4.5 (1)	Periodic Information: Frequency and content of periodic statements	COB	8	2	1	R	
II - 4.5 (2)	Cases where periodic statements are not required	COB	8	2	6	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
II - 4.5 (3)	Periodic statements: managed portfolios and other accounts	COB	8	2	10	E	
II - 4.5 (4)	Discretionary managed portfolios: loaned or charged assets	COB	8	2	10	E	
II - 4.5 (5)	Required contents	COB	8	2	10	E	
II - 4.5 (6)	Open positions	COB	8	2	10	E	
II - Table 4.5 (5) (1)	Periodic statements: contents and value of portfolio	COB	8	2	11	E	
II - Table 4.5 (5) (2)	Periodic statements: basis of valuation	COB	8	2	11	E	
II - Table 4.5 (5) (3)	Periodic statements: details of any assets and loans charged	COB	8	2	12	E	
II - Table 4.5 (5) (4)	Periodic statements: income received	COB	8	2	12	E	
II - Table 4.5 (5)	Open positions	COB	8	2	13	E	
II - Table 4.5 (5) (5)	Periodic statements: transaction details	COB	8	2	12	E	
II - Table 4.5 (5) (6)	Periodic statements: charges and remuneration	COB	8	2	12	E	
II - Table 4.5 (5) (7)	Periodic statements: movement in value of portfolio	COB	8	2	12	E	
II - Table 4.5 (5) (8)	Periodic statements: change in composition of discretionary managed portfolio	COB	8	2	12	E	
II - Table 4.5 (7)	Periodic reports issued by broker fund advisers	COB	8	2	14	E	
II - App 4.4 (1)	Content of contract notes for investments other than life policies or units	COB	8	1	15	E	
II - App 4.4 (1)	Content of contract notes for units in regulated collective investment schemes	COB	8	1	17	E	
II - 5.1 (1) (a) (i)	application of the rules	COB	9	1	1	R	
II - 5.1 (1) (b)	application of the rules	COB	9	1	9	R	2
II - 5.1 (10) (a)	Loans of customer investments	COB	9	1	74	R	
II - 5.1 (2) (a)	Title to customer investments	COB	9	1	40	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
II - 5.1 (2) (b)	Title to customer investments	COB	9	1	35	R	1
II - 5.1 (2) (b)	Title to customer investments	COB	9	1	35	R	3
II - 5.1 (2) (b)	Title to customer investments	COB	9	1	35	R	2
II - 5.1 (4)	Responsibility for a firm's own nominee	COB	9	1	11	R	
II - 5.1 (5)	Employment of third parties (guidance b)	COB	9	1	32	R	
II - 5.1 (5) (a) (ii)	Employment of third parties	COB	9	1	43	R	
II - 5.1 (5) (a) (ii)	Employment of third parties	COB	9	1	44	R	
II - 5.1 (5) (a) (iii)	Employment of third parties	COB	9	1	69	R	
II - 5.1 (7) (a)	Reconciliation	COB	9	1	89	R	
II - 5.1 (7) (b)	Reconciliation	COB	9	1	91	R	
II - 5.1 (7) (c)	Reconciliation	COB	9	1	94	R	
II - 5.1 (7) (d)	Reconciliation	COB	9	1	97	R	
II - 5.1 (8) (b)	Loans of customer investments	COB	9	1	78	R	
II - 5.1 (8) (c)	Loans of customer investments	COB	9	1	80	R	
II - 5.1 (9)	Reporting to customers	COB	9	1	59	R	
II - 5.1 (9)	Reporting to customers	COB	9	1	60	R	
II - 5.1 (9)	Reporting to customers	COB	9	1	64	R	
II - 5.2	Application to ISD firms	COB	9	3	3	G	
II - 5.2 (1)	Application	COB	9	3	1	R	
II - 5.2 (2) (b)	Notes	COB	9	3	3	G	
II - 5.2 (2) (a) (ii)	Disapplication	COB	9	3	2	R	
II - 5.2 (2) (a) (iii)	Disapplication	COB	9	3	2	R	
II - 5.2 (4)	Money belonging to non private customers	COB	9	3	9	R	
II - 6	Cooling off provisions	COB	6	7	14	R	(1)
II - 6.1(1)	Polarisation status	COB	5	1	7	R	
II - 6.1(1)	Polarisation status	COB	5	1	16	R	
II - 6.2 (2)	Provision of product particulars	COB	3	9	10	R	
II - 6.2 (2)	Provision of key features	COB	6	2	7	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
II - 6.2 (2) (b)	Exceptions to issue of key features - schemes	COB	6	2	24	R	
II - 6.2 (2) (c)	Variations after provision of key features	COB	6	2	9	R	
II - 6.2 (3)	Key features - contents requirements	COB	6	5	2	R	
II - 6.2 (4)	Projections	COB	6	6	4	R	
II - 6.2 (4) (c)	Projections	COB	6	6	5	R	
II - 6.2 (7)	Territoriality - key features for life policies	COB	6	2	21	R	
II - 6.4 (1)	Remuneration Receivable by Firms	COB	5	7	5	R	(b)
II - 6.4 (1) (b)	Remuneration Receivable by Firms	COB	5	7	12	G	
II - 6.4 (1) (c)	Remuneration Receivable by Firms	COB	5	7	4	G	
II - 6.4 (2)	Written Statement of Commission	COB	5	7	5	R	
II - 6.5 (2)	Cold Calling (advice given)	COB	6	7	7	R	
II - 6.6	Cancellation	COB	6	7	7	R	
II - 6.6	Cancellation	COB	6	7	15	R	(1 column)
II - 6.6	Cancellation	COB	6	7	30	R	
II - 6.6	Cancellation	COB	6	7	57	R	
II - 6.6	Cancellation	COB	6	7	58	R	
II - 6.6 (2)	Cancellation (records to be kept)	COB	6	7	47	R	
II - 6.6 (3)	Cancellation Substitute (Pension Annuity with open market option)	COB	6	7	14	R	(2)
II - 6.6 (3)	Cancellation Substitute (Pension Annuity with open market option)	COB	6	7	19	R	
II - 6.3 (1)	Duty of a Tied Firm	COB	5	3	6	R	
II - 6.3 (3)	Records to be Kept	COB	5	3	16	R	
II - 6.3 (6)	Requirement for a suitability letter	COB	5	3	14	R	
II - 6.3 (6) (a)	Reasons for Recommendations	COB	5	3	18	R	
II - 6.3 (6) (b)	Reasons for Recommendations	COB	5	3	25	R	
II - App 6.1(1) (b)	Information on polarisation status	COB	5	1	17	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
II - App 6.3 (6) (Part 1)	Confirming Recommendations in Relation to Pension Transfers	COB	5	3	24	R	
II - App 6.3 (6) (Part 2)	Confirming Recommendations in Relation to Pension Transfers	COB	5	3	25	R	
II - 7.1 (1)	Scope of the rules in this section	COB	10	1	1	R	
II - 7.1 (1)	Scope of the rules in this section	COB	10	1	2	R	
II - 7.1 (3)	Operators of unregulated collective investment schemes	COB	10	2	1	R	
II - 7.1 (3)	Operators of unregulated collective investment schemes.	COB	10	2	5	R	
II - 7.1 (4)	Operators of regulated collective investment schemes.	COB	10	2	5	R	
II - 7.1 (3) (a)	Operators of unregulated collective investment schemes	COB	10	3	3	E	
II - 7.1 (4)	Operators of unregulated collective investment schemes	COB	10	3	5	R	
II - 7.1 (3) (a)	Operators of unregulated collective investment schemes	COB	10	4	3	R	
II - 7.1 (4)	Operators of regulated Collective Investment Schemes	COB	10	2	1	R	
II - 7.1 (4)	Operators of regulated collective investment schemes	COB	10	3	3	E	
II - 7.1 (5)	Special meaning of "Customer" and "Customer Agreement"	COB	10	2	3	R	
II - 7.2 (1)	Contents of scheme documents	COB	10	6	2	R	
II - 7.2 (1)	Contents of scheme documents	COB	10	6	8	E	
II - 7.3 (1)	Contracting out of the duty to secure best execution: Non-private customer's scheme	COB	10	5	3	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
II - 7.4 (1)	Material Interests and conflicts of interest	COB	7	1	3	R	
II - 7.4 (2)	Fair treatment	COB	7	1	4	E	
II - 7.5 (1)	Periodic statements of scheme portfolio	COB	8	2	4	R	
II - 7.5 (1)	Periodic statements of scheme portfolio	COB	10	7	2	R	
II - 7.5 (1)	Periodic statements of scheme portfolio	COB	10	7	3	E	
II - 7.5 (2)	application of rule 7.5(1)	COB	8	2	4	R	
II - 7.5 (3)	Exceptions to rule 7.5(1)	COB	8	2	6	R	
II - 7.5 (3)	Exceptions to rule 7.5(1)	COB	10	7	5	R	
II - 7.5 (4)	Required contents	COB	8	2	7	E	
II - 7.8 (1)	Periodic statements of scheme portfolio	COB	10	7	6	R	
II - 8.1 (1)	Specific Investment advertisements for BES Schemes	COB	3	9	26	R	
II - 8.1 (1)	Specific Investment Advertisements for BES Schemes	COB	3	9	28	R	
II - 8.2 (1)	Contents Requirements in relation to BES Schemes	COB	3	9	26	R	
II - 8.2 (1)	Contents Requirements in relation to BES Schemes	COB	3	9	28	R	
II - 8.2 (2)	Contents Requirements in relation to BES Shares	COB	3	9	26	R	
II - 8.2 (2)	Contents Requirements in relation to BES Shares	COB	3	9	28	R	
II - 8.5	Forecasts of realisable value for BES	COB	3	8	17	R	
II - 9.1 (1)	Corporate finance business	COB	1	6	3	R	
II - 9.1 (1)	Corporate finance business	COB	1	6	4	R	
II – 10.1 (2)	Application of Rules to OPS firms	COB	1	5	1	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
II - 10.2 (3)	Conduct of Business: Replacement of Suitability Rule	COB	5	3	12	R	
II – 11.1 (1) (5) (e)	General: Interpretation of rules	COB	11	2	2	R	
II - 11.1 (2)	Application of Rules	COB	11	1			
II - 11.1 (3)		COB	11	6			
II – 11.1 (3)	General: Use of Permitted third party	COB	11	6	1	R	
II – 11.1 (3)	General: Use of Permitted third party	COB	11	6	4	R	
II – 11.1 (3)	General: Use of Permitted third party	COB	11	6	6	R	
II - 11.2	Conduct of Business	COB	11	5			
II – 11.2	COB	COB	11	5	1	R	
II – 11.2	COB	COB	11	5	2	R	
II – 11.2	COB	COB	11	5	3	R	
II - 11.2 (4)	Standards of Advice on Packaged Products: Replacement of Rules 6.3 (1) and (2)	COB	5	3	6	R	
II - 11.2 (4)	Standards of Advice on Packaged Products: Replacement of Rules 6.3 (1) and (2)	COB	5	3	9	R	
II – 11.2 (4)	Standards of advice on Packaged Products	COB	5	3	7	R	
II – 11.2 (4)	Standards of advice on Packaged Products	COB	5	3	10	R	
II - 11.2 (4)	Standards of advice on Packaged Products	COB	11	3			
II – 11.2 (4)	Standards of advice on Packaged Products	COB	11	3	1	R	
II – 11.3	General: Use of Permitted third party	COB	11	7	1	R	
II - 11.5 (1)	Disapplication of certain Rules	COB	9	3	28	R	
II - 11.5 (10)	Reconciliation of Trustee Firm's record with approved Bank's record	COB	9	3	28	R	
II - 11.5 (11)	Failure to perform reconciliations	COB	9	3	28	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
II - 11.5 (2)	Trust Money to be held with an Approved bank	COB	9	3	27	R	
II - 11.5 (2)	Trust Money to be held with an Approved bank	COB	9	3	28	R	
II - 11.5 (3)	Segregation	COB	9	3	28	R	
II - 11.5 (4)	Payment of Trust Money into Trust Money Bank Account	COB	9	3	28	R	
II - 11.5 (5)	Payment of Trust Money into Trust Money Bank Account on instruction of IMRO	COB	9	3	28	R	
II - 11.5 (6)	Accounting Records	COB	9	3	28	R	
II - 11.5 (7)	Nature of Accounting Records	COB	9	3	28	R	
II - 11.5 (8)	Audit Trail	COB	9	3	28	R	
II - 11.5 (9)	Retention of Records	COB	9	3	28	R	
II - 15.1	Application of Rules	COB	11	1			
II - 15.2	Application of Conduct of Business Rules	COB	11	4			
II – 15.2	Depositaries: COB	COB	11	4	1	R	
II – 15.2	Depositaries: COB	COB	11	4	3	R	
IV - 1.5 (1)	Compliance by officers and employees with personal dealing arrangements	COB	7	13	7	R	
IV - 1.5 (2)	Prohibited dealings	COB	7	13	4	R	
IV - 1.5 (3)	Notification of dealings	COB	7	13	4	R	
IV - 1.5 (4)	Records	COB	7	13	11	G	
IV - 1.6 (1)	Recording Requirements	COB	7	12	3	R	
IV - 1.6 (2)	Recording Requirements	COB	7	12	4	E	
IV – 1.6 (2)	Records to be kept	COB	7	7	16	R	
IV – 1.6 (2)	Records to be kept	COB	7	7	17	R	
IV – 1.6 (2)	Records to be kept	COB	7	7	18	R	
IV – Part 1 of Table 1.6.(2)	Compliance and Records: Transactions	COB	7	12	6	E	
IV – Part 1 of Table 1.6 (2)	Compliance and Records: Transactions	COB	7	7	16	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
IV – Part 1 of Table 1.6 (2)	Compliance and Records: Transactions	COB	7	7	17	R	
IV – Part 1 of Table 1.6 (2)	Compliance and Records: Transactions	COB	7	7	18	R	
IV - 1.7 (2)	Responsibility of firms for the acts of Appointed Representatives	COB	1	7	1	G	
Glossary	Formerly the definition of "Specified Trustee Business"	COB	11	3	1	R	

G (3) Destinations: PIA

Source reference	Subject	Module	Ch/App	S/Ann	P		
4. 2. 1	Disclosure of polarisation status	COB	5	1	17	R	
4. 2. 1	Disclosure of polarisation status	COB	5	1	8	R	
4. 2. 1 (1)	Disclosure of polarisation status	COB	5	1	16	R	
4. 2. 1 (2)	Disclosure of polarisation status	COB	5	1	7	R	(1)
4. 2. 4 (1)	Oral disclosure	COB	5	1	9	R	
4. 2. 4 (1)	Oral disclosure	COB	5	1	8	R	
4. 2. 4 (2)	Oral disclosure	COB	5	1	20	R	
4. 2. 4 (2)	Oral disclosure	COB	5	1	16	R	(3)
4. 4.	Stationary	COB	5	5	5	E	
4. 4. 1	Members' Obligations	COB	5	5	5	E	
4. 4. 2	Advertisements on Stationary	COB	5	5	5	E	
4. 4. 3	Business Cards for Investment Staff	COB	5	5	5	E	
4. 4. 4	General Stationary Requirements	COB	5	5	5	E	
4. 4. 5	Marketing Associates	COB	5	5	5	E	
4. 4. 6	Stationary of appointed Firms	COB	5	5	5	E	
4. 5. 1	Terms of Business - Contents	COB	4	2	10	R	
4. 5. 1 (2) (b)	Terms of Business - Contents	COB	2	5	3	R	
4. 5. 2	Terms of Business - Issue	COB	4	2	4	G	
4. 5. 3	Dealing as Principal	COB	4	2	14	R	
4. 5. 3	Dealing as Principal	COB	5	7	15	G	
4. 5. 4	Customer's Consent to Special Terms	COB	4	2	7	G	
4. 5. 4 (1) (L)	Customers' consent to special terms	COB	9	1	51	R	2
4. 5. 5	Compliance with Terms	COB	4	2	7	G	
4. 5. 6	Keeping a Record	COB	4	2	14	R	
Table 4	Terms of business - Sections I - III	COB	4	2	16	R	
Table 4	Terms of business - Sections IV	COB	4	2	15	E	
5. Table 5	Records to be kept	COB	5	2	9	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
5. 1	Record keeping requirements	COB	7	12	3	R	
5. 1 Table 5	Essential records	COB	7	12	4	E	
5. 1 Table 5	Essential records	COB	7	12	6	E	
5.1 Table 5	Record keeping	COB	5	3	19	R	
5.1 Table 5	Record keeping	COB	5	3	26	R	
5. 1.7	Retention of records	COB	7	12	11	R	
Table 5	Record keeping requirements	COB	5	2	10	R	
Table 5.1 II (f)	Essential records: customers	COB	8	1	14	R	
Table 5.1 II (g)	Essential records: customers	COB	8	1	14	R	
Table 5.1 III (6)	Record of notice of cancellation	COB	6	7	47	R	
6. 24. 4 (b)	approval etc. Member is prepared to disclose direct offer documents	COB	3	7	1	R	
App 2. 1. CA1 (4 note)	97& 89 NLR: Right to cancel (at outset/variations)	COB	6	7	18	R	(4 note)
App 2. 1. CA1 (4 note)	97& 89 NLR: Variations (Personal Pension Contract)	COB	6	7	23	R	
App 2. 1. CA2 (6 note)	97& 89 NLR: No right to cancel (2nd or subsequent ISA/PEP)	COB	6	7	18	R	(3 note)
App 2. 1. Part 1: 1.02	97 & 89 NLR: Interpretation	COB	6	7	1	R	
App 2. 1. Part 1: 1.02	97 & 89 NLR: Interpretation	COB	6	7	5	G	
App 2. 1. Part 1: 1.02A	97& 89 NLR: Right to cancel (within a Maxi ISA)	COB	6	7	20	R	
App 2. 1. Part 1: 1.02.3	97 & 89 NLR: Interpretation (Maxi ISA/Cluster Products)	COB	6	7	18	R	(2 note)
App 2. 1. Part 1: 1.02.4	97 & 89 NLR: Interpretation (Unit Savings Plan)	COB	6	7	18	R	(1 note)
App 2. 1. Part 2: 2.01	97 & 89 NLR: Cancellation Rights	COB	6	7	7	R	
App 2. 1. Part 2: 2.01	97 & 89 NLR: Cancellation Rights	COB	6	7	17	R	(2 column)
App 2. 1. Part 2: 2.01.1	97& 89 NLR: Cancellation Rights (General)	COB	6	7	17	R	(1 column)

Source reference	Subject	Module	Ch/App	S/Ann	P		
App 2. 1. Part 2: 2.01.2	97& 89 NLR: Cancellation (Imported & Exported Products)	COB	6	7	17	R	(2 column)
App 2. 1. Part 2: 2.02	97& 89 NLR: Giving the investor notification of the right to cancel	COB	6	7	30	R	
App 2. 1. Part 2: 2.02	97& 89 NLR: Pre & Post-sale Notifications	COB	6	7	32	R	
App 2. 1. Part 2: 2.02	97& 89 NLR: Pre & Post-sale Notifications	COB	6	7	34	R	
App 2. 1. Part 2: 2.02.2	97& 89 NLR: "Voluntary" notification	COB	6	7	21	R	
App 2. 1. Part 2: 2.02.4	97 & 89 NLR: Form and content of a post-sale notification	COB	6	7	36	R	
App 2. 1. Part 2: 2.02.6	97 & 89 NLR: Prominence of post-sale notification	COB	6	7	39	R	
App 2. 1. Part 2: 2.02.9	97 & 89 NLR: para 9 Sending notification out of time / para 10 Failure to mention shortfall / para 11 Failure to send a post-sale notification	COB	6	7	56	R	
App 2. 1. Part 2: 2.02.11	97& 89 NLR: Failure to send post-sale notification	COB	6	7	41	R	
App 2. 1. Part 2: 2.03	97 & 89 NLR: Exercising the right to cancel	COB	6	7	42	R	
App 2. 1. Part 2: 2.03.3	97 & 89 NLR: Time for giving the notice	COB	6	7	10	R	
App 2. 1. Part 2: 2.03.3	97 & 89 NLR: Time for giving the notice (explanation to para 3)	COB	6	7	11	R	
App 2. 1. Part 2: 2.03.3	97 & 89 NLR: Time for giving the notice	COB	6	7	48	R	
App 2. 1. Part 2: 2.03.4	97 & 89 NLR: Delivery and deemed delivery of notice of cancellation	COB	6	7	44	R	
App 2. 1. Part 2: 2.04.1	97 & 89 NLR: Effect of cancellation	COB	6	7	51	R	
App 2. 1. Part 2: 2.04.2	97 & 89 NLR: Effect of cancellation	COB	6	7	52	R	
App 2. 1. Part 2: 2.04.3	97 & 89 NLR: Effect of cancellation	COB	6	7	53	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
App 2. 1. Part 2: 2.04.4	97 & 89 NLR: Effect of Cancellation (ISAs & PEPs)	COB	6	7	37	R	
App 2. 1. Part 2: 2.05	97& 89 NLR: Shortfall	COB	6	7	54	R	
App 2. 1. Part 2: 2.05.1	97& 89 NLR: Shortfall: application	COB	6	7	57	R	
App 2. 1. Part 2: 2.05.4	97& 89 NLR: Shortfall	COB	6	7	58	R	
App 2. 1A. Part 2: Table 1 (J case)	97, 94 & 89 LR: No right to cancel (effected via use of Cancellation Substitute)	COB	6	7	14	R	
App 2. 1A. Part 2: Table 1 (J case)	97, 94 & 89 LR: No right to cancel (effected via use of Cancellation Substitute)	COB	6	7	19	R	(2)
App 2. 1A. Part 1: 1.03	97, 94 & 89 LR: Interpretation	COB	6	7	1	R	
App 2. 1A. Part 1: 1.03	97, 94 & 89 LR: Interpretation	COB	6	7	5	G	
App 2. 1A. Part 1: 1.03.2B	97, 94 & 89 LR: Types of Agreement	COB	6	7	16	R	(1 note)
App 2. 1A. Part 1: 1.03 .4	97, 94 & 89 LR: Types of Agreement	COB	6	7	16	R	(2 note)
App 2. 1A. Part 1: 1.03.4A	97, 94 & 89 LR: Right to cancel (within a maxi ISA)	COB	6	7	20	R	
App 2. 1A. Part 2: 2.01	97, 94 & 89 LR: Cancellation Rights	COB	6	7	7	R	
App 2. 1A. Part 2: 2.01	97, 94 & 89 LR: Cancellation Rights	COB	6	7	15	R	(1 column)
App 2. 1A. Part 2: 2.02	97, 94 & 89 LR: application of these rules: policyholder's habitual residence in the EC	COB	6	7	16	R	(4 note)
App 2. 1A. Part 2: 2.03.1	97, 94 & 89 LR: Shortfall: application	COB	6	7	57	R	
App 2. 1A. Part 2: 2.04	97, 94 & 89 LR: Cancellation Rights	COB	6	7	15	R	(2 column)
App 2. 1A. Part 2: 2.04 (Table 1)	97, 94 & 89 LR: Loss of right to cancel under Case B	COB	6	7	16	R	(3 note)
App 2. 1A. Part 2: 2.05	97, 94 & 89 LR: Variations	COB	6	7	23	R	
App 2. 1A. Part 2: 2.06	97, 94 & 89 LR: Giving the investor notification of the right to cancel	COB	6	7	30	R	
App 2. 1A. Part 2: 2.06	Right to cancel	COB	6	7	8	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
App 2. 1A. Part 2: 2.06.2	97, 94 & 89 LR: Giving the investor notification of the right to cancel	COB	6	7	31	R	
App 2. 1A. Part 2: 2.06.3	97, 94 & 89 LR: "Voluntary" notification	COB	6	7	21	R	
App 2. 1A. Part 2: 2.06.3	97, 94 & 89 LR: Pre & Post-sale notifications	COB	6	7	32	R	
App 2. 1A. Part 2: 2.06.3	97, 94 & 89 LR: Pre & Post-sale notifications	COB	6	7	34	R	
App 2. 1A. Part 2: 2.06.5	97, 94 & 89 LR: Form and content of a post-sale notification	COB	6	7	36	R	
App 2. 1A. Part 2: 2.06.7	97, 94 & 89 LR: Post-sale notifications (industrial business)	COB	6	7	35	R	
App 2. 1A. Part 2: 2.06.8	97, 94 & 89 LR: Prominence of post- sale notification	COB	6	7	39	R	
App 2. 1A. Part 2: 2.06.10	97, 94 & 89 LR: para 10 Sending notifications out of time / para 11 Failure to mention shortfall / para 12 Failure to send a post-sale notification	COB	6	7	56	R	
App 2. 1A. Part 2: 2.06.12	97, 94 & 89 LR: Failure to send post- sale notification	COB	6	7	41	R	
App 2. 1A. Part 3: 3. 01	9, 94 & 89 LR: Exercising the right to cancel	COB	6	7	42	R	
App 2. 1A. Part 3: 3.01	97, 94 & 89 LR: Time for giving the notification	COB	6	7	10	R	
App 2. 1A. Part 3: 3.01	97, 94 & 89 LR: Time for giving the notification (explanation to para 3)	COB	6	7	11	R	
App 2. 1A. Part 3: 3.01	97, 94 & 89 LR: Delivery and deemed delivery of notice of cancellation	COB	6	7	44	R	
App 2. 1A. Part 3: 3.01.3	97, 94 & 89 LR: Time for giving the notification	COB	6	7	48	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
App 2. 1A. Part 3: 3.01.6	97, 94 & 89 LR: Cancellation of annuity after the death of the "life assured"	COB	6	7	49	R	
App 2. 1A. Part 3: 3.01.7	97, 94 & 89 LR: Cancellation where joint policyholders	COB	6	7	50	R	
App 2. 1A. Part 3: 3.02.1	97, 94 & 89 LR: Effect of cancellation	COB	6	7	51	R	
App 2. 1A. Part 3: 3.02.2	97, 94 & 89 LR: Effect of cancellation	COB	6	7	52	R	
App 2. 1A. Part 3: 3.02.3	97, 94 & 89 LR: Effect of cancellation	COB	6	7	53	R	
App 2. 1A. Part 3: 3.02.5	97, 94 & 89 LR: Effect of Cancellation (ISAs & PEPs)	COB	6	7	37	R	
App 2. 1A. Part 3: 3.03	97, 94 & 89 LR: Shortfall	COB	6	7	54	R	
App 2. 1A. Part 3.03.3	97, 94 & 89 LR: Shortfall	COB	6	7	58	R	
Regulatory update 14		COB	6	7	8	R	
Regulatory update 18		COB	6	6	10	G	
Regulatory update 29		COB	6	6	17	G	
Regulatory update 29		COB	6	6	9	G	
Regulatory update 43	Guidance on the Contents of Suitability letters	COB	5	3	30	G	
Guidance to accompany new non-life disclosure rules – Annex A		COB	5	7	16	E	
Guidance to accompany new non-life disclosure rules – Annex A		COB	5	7	17	G	
Guidance to accompany new non-life disclosure rules – Annex B		COB	6	6	63	G	
Guidance to accompany new non-life disclosure rules – Annex B		COB	6	6	64	G	
Guidance to accompany new non-life disclosure rules - Annex B		COB	6	6	65	G	
Rule to accompany new non-life disclosure rules – Annex B - Unit Trust		COB	6	6	66	G	
Guidance to accompany new non-life disclosure rules – Annex B - Unit Trust		COB	6	6	67	G	

Source reference	Subject	Module	Ch/App	S/Ann	P		
Rule to accompany new non-life disclosure rules – Annex B		COB	6	6	68	G	
Rule to accompany new non-life disclosure rules – Annex B		COB	6	6	69	R	
Guidance to accompany new non-life disclosure rules – Annex B		COB	6	6	70	G	
Rule to accompany new non-life disclosure rules – Annex B		COB	6	6	71	G	
Guidance to accompany new non-life disclosure rules – Annex B		COB	6	6	72	G	
Rule to accompany new non-life disclosure rules – Annex B		COB	6	6	73	G	
Rule to accompany new non-life disclosure rules – Annex B		COB	6	6	74	R	
Guidance to accompany new non-life disclosure rules – Annex B		COB	6	6	75	G	
Guidance to accompany new non-life disclosure rules – Annex B		COB	6	6	76	G	
Guidance to accompany new non-life disclosure rules – Annex B		COB	6	6	77	G	
Guidance to accompany new non-life disclosure rules – Annex B		COB	6	6	78	G	
Guidance to accompany new non-life disclosure rules - Annex B		COB	6	6	79	G	

G (4) Destinations: PIA (Lautro)

Source reference	Subject	Module	Ch/App	S/Ann	P		
L3. 2 (1)	Product bias and polarisation	COB	5	1	12	R	(1)
L3. 2 (2)	Product bias and polarisation	COB	5	1	13	R	(2)
L3. 2 (4)	Product bias and polarisation	COB	5	1	7	R	
L3. 2 (4)	Product bias and polarisation	COB	5	1	8	R	
L3. 2 (5) + (7)	Product bias and polarisation	COB	5	1	13	R	(1)
L3. 3	Business relationships	COB	5	1	7	R	
L3. 3	Business relationships	COB	5	1	8	R	
L3. 3 (1)	Business relationships	COB	5	1	11	R	
L3. 7A. (3) (a)	ISAs & PEPs (7 days delayed entry)	COB	6	7	39	R	
L3. 7A. (4)	ISAs & PEPs (7 days delayed entry)	COB	6	7	36	R	
L3. 7A. (5)	ISAs & PEPs (7 days delayed entry)	COB	6	7	37	R	
L3. 7A. (6)	ISAs & PEPs (7 days delayed entry)	COB	6	7	44	R	
L3. 10	Payment by or to Representatives	COB	9	3	49	R	
L3. 11. (2) (c)	General provision relating to the giving of projections	COB	6	6	19	R	(2)
L3. 13.	Execution of business without undue delay	COB	7	6	3	G	
L3. 14	Requirement for a suitability letter	COB	5	3	14	R	
L3. 15A.	Pension Fund Withdrawals - review key features	COB	6	4	12	R	
L4. 3.	Certain Commission Prohibited	COB	2	2	3	R	
L4. 4.	Permitted Commission for Independent Intermediaries	COB	2	2	12	R	
L4. 5.	Permitted Commission for Independent Intermediaries	COB	2	2	12	R	
L4. 5	Permitted Commission for Independent Intermediaries	COB	2	2	6	G	
L4. 5	Permitted Commission for Independent Intermediaries	COB	2	2	7	G	

Source reference	Subject	Module	Ch/App	S/Ann	P		
L4. 6	Permitted Commission for Independent Intermediaries	COB	2	2	7	G	
L4. 6.	Permitted Commission for Independent Intermediaries	COB	2	2	12	R	
L4B	Transfer Value Analysis	COB	5	3	21	R	
L5. 3. (1)	Restrictions on issuing projections	COB	6	6	4	R	
L5. 3. (2)	Restrictions on issuing projections	COB	6	6	6	R	
L5. 3. (3)	Restrictions on issuing projections	COB	6	6	5	R	
L5. 4. (1)	General provision relating to the giving of projections	COB	6	6	19	R	(1)
L5. 4. (2)	General provision relating to the giving of projections	COB	6	6	9	R	
L5. 4. (3)	General provision relating to the giving of projections	COB	6	6	11	R	
L5. 4. (4)	General provision relating to the giving of projections	COB	6	6	11	R	
L5. 4. (6)	General provision relating to the giving of projections	COB	6	6	8	R	
L5. 5. (1)	General provision relating to the giving of projections	COB	6	6	8	R	
L5. 5. (2)	General provision relating to the giving of projections	COB	6	6	8	R	
L5. 5. (3)	General provision relating to the giving of projections	COB	6	6	8	R	
L5. 6.	Wording to accompany projections	COB	6	6	14	R	
L5. 6.	Wording to accompany projections	COB	6	6	15	R	
L5. 7. (1A)	Exemptions to product disclosure - habitual residence	COB	6	2	21	R	
L5. 7A.	KFDs for cash deposit ISAs - life policies	COB	6	4	13	R	
L5. 7A.	Delivery of key features - cash deposit component of an ISA	COB	6	5	42	R	
L5. 8. (1)	Produce key features - life policies	COB	6	1	4	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
L5. 8. (1)	General - hard copy	COB	6	2	2	R	
L5. 8. (1)	Key features for pension fund withdrawals	COB	6	4	9	R	
L5. 8. (2)	Key features & Important info - life policies	COB	6	1	5	R	(1&2)
L5. 8. (3)	Requirement to give life policy key features pre-sale	COB	6	2	7	R	
L5. 8. (3)	Dis-application of 6 2 7 where life policy sold by indep. Intermediary.	COB	6	2	9	R	
L5. 8. (3)	Key Features & Important Info.	COB	6	2	19	R	
L5. 8. (3)	Key features & important information	COB	6	4	8	R	
L5. 8. (3) (b)	Pension fund withdrawals - key features before election	COB	6	4	10	R	
L5. 8 (3) (b)	Pension fund withdrawals - key features before election	COB	6	4	8	R	
L5. 8. (3A)	Combined KFD for multiple pension fund withdrawals	COB	6	4	11	R	
L5. 8. (3B)	Delayed delivery if no written application	COB	6	2	9	R	
L5. 8. (3B)	Key Features & Important Info.	COB	6	2	19	R	
L5. 8. (3C) (b)	Key features and important information	COB	6	5	43	R	
L5. 8. (5)	Variations before application form completed	COB	6	2	12	R	
L5. 8. (6)	Variations after application but before completion of contract	COB	6	2	14	R	
L5. 8. (7)	Variations to existing policies	COB	6	2	16	R	
L5. 8. (7)	Variations to existing policies	COB	6	2	18	R	
L5. 8. (8)	Exemptions to issue of key features - life policies- habitual residence	COB	6	2	21	R	
L5. 8. (8) (d)	Key features exemption for defined benefit occupational pensions	COB	6	4	4	R	
L5. 9. (1)	Post sale information - life	COB	6	3	3	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
L5. 9. (2)	Post sale information - life	COB	6	3	3	R	
L5. 9. (2)	Post sale information - life	COB	6	3	6	R	
L5. 9. (2)	Post sale information – Life	COB	6	3	5	R	
L5. 10. (1)	Key features for life policies and schemes sold to trustees of occupational pension schemes	COB	6	4	4	R	
L5. 10. (2)	Key features for life policies and schemes sold to trustees of occupational pension schemes	COB	6	4	4	R	
L5. 10. (3)	Key features on first purchase by trustees	COB	6	4	4	R	
L5. 10. (4)	Key features for members of pension schemes	COB	6	4	4	R	
L5. 10. (4)	Key features for members of pension schemes	COB	6	4	4	R	
L5. 10. (4)	Key features for members of pension schemes	COB	6	4	6	R	
L5. 12.	Directions of PIA	COB	6	6	4	R	
L5. 13. (1)	Contents of with-profits guides	COB	6	9	3	R	
L5. 15. (2)		COB	6	9	4	R	
L5. 15. (2)		COB	6	9	6	R	
L5. 15. (2) (c)		COB	6	9	6	R	
L5. 15. (2) (c)		COB	6	9	6	R	
L5. 15. (2) (d)		COB	6	9	6	R	
L5. 15. (3)		COB	6	9	6	R	
L5. 16. (1)		COB	6	9	3	R	
L5. 18. (1)		COB	6	9	5	R	
L5. 18. (2)		COB	6	9	4	R	
L5. 18. (2)		COB	6	9	5	R	
L5. 18. (3)		COB	6	9	4	R	
L5. 22	Transfer value analysis	COB	5	3	14	R	
L5. 23	Execution-only businesses	COB	5	3	14	R	
L5. 24	Notification to PIA	COB	5	3	26	R	
L5A. 1. (1)	Restrictions on issuing projections	COB	6	6	4	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
L5A. 1. (2)	Restrictions on issuing projections	COB	6	6	6	R	
L5A. 1. (3)	Restrictions on issuing projections	COB	6	6	5	R	
L5A. 11. (1)	Disclosure of Commission or Remuneration	COB	5	7	5	R	
L5A. 3. (1)	Produce key features - schemes	COB	6	1	4	R	
L5A. 3. (1)	Key features for pension fund withdrawals	COB	6	4	9	R	
L5A. 3. (2)	Key features & Important info - schemes	COB	6	1	5	R	(1&2)
L5A. 3A.	KFDs for cash deposit ISAs - schemes	COB	6	4	13	R	
L5A. 4. (1) (a)	Requirement to give key features - schemes	COB	6	2	22	R	
L5A. 4. (1) (b) (1)	Delayed delivery if sold at a distance	COB	6	2	22	R	(2)
L5A. 4. (2) (c)	Combined KFD for multiple pension fund withdrawals - schemes	COB	6	4	11	R	
L5A. 6.	Exceptions to issue of key features - schemes	COB	6	2	24	R	
L5A. 6. (1) (b)	Exceptions to issue of key features - schemes	COB	6	2	25	R	
L5A. 7.	Disclosure of Remuneration and Commission	COB	5	7	5	R	
L5A. 8. (1)	General provision relating to the giving of projections	COB	6	6	19	R	(3)
L5A. 8. (2)	General provision relating to the giving of projections	COB	6	6	9	R	
L5A. 8. (3)	General provision relating to the giving of projections	COB	6	6	11	R	
L5A. 8. (4)	General provision relating to the giving of projections	COB	6	6	11	R	
L5A. 9. (1)	General provision relating to the giving of projections	COB	6	6	8	R	
L5A. 9. (2)	General provision relating to the giving of projections	COB	6	6	8	R	
L5A. 9. (3)	General provision relating to the giving of projections	COB	6	6	8	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
L6. 3. (2)	General provisions	COB	3	9	1	R	
L6. 4. (1)	Obligations of Members	COB	3	6	1	R	(1)
L6. 5.	Advertisements to be clear and not misleading	COB	3	8	1	R	
L6. 6. (1)	Advertisements to be clear and not misleading	COB	3	8	4	R	(1)
L6. 6. (1)	Advertisements to be clear and not misleading	COB	3	8	5	E	(1)
L6. 6. (1)	Advertisements to be clear and not misleading	COB	3	8	7	G	(4)
L6. 6. (2)	Advertisements to be clear and not misleading	COB	3	8	10	R	
L6. 6. (3)	Advertisements to be clear and not misleading	COB	3	8	4	R	
L6. 6. (3)	Advertisements to be clear and not misleading	COB	3	8	5	E	(1) (b)
L6. 6. (4)	Advertisements to be clear and not misleading	COB	3	8	5	E	(1) (f)
L6. 6. (5)	Advertisements to be clear and not misleading	COB	3	8	5	E	(1) (i) (b) & (c)
L6. 6. (6)	Advertisements to be clear and not misleading	COB	3	8	5	E	(1) (a)
L6. 9. (1) (a)	Advertisements to be clear and not misleading	COB	3	8	7	G	(4) (b)
L6. 9. (1) (b)	Advertisements to be clear and not misleading	COB	3	8	5	E	(1) (c)
L6. 9. (1) (d)	Advertisements to be clear and not misleading	COB	3	8	5	E	(1) (c)
L6. 9. (1) (d)	Advertisements to be clear and not misleading	COB	3	8	7	G	(4) (a)
L6. 10. (2)	Rules applying to specific advertisements, exclusion of name	COB	3	2	4	R	
L6. 11. (2)	Rules applying to advertisements which identify and promote specific investments	COB	3	8	8	R	(2)

Source reference	Subject	Module	Ch/App	S/Ann	P		
L6. 12. (1) (a)	Specific advertisements rules, if specify some but not all terms etc	COB	3	8	8	R	
L6. 12. (1) (b)	Rules applying to advertisements which identify and promote specific investments	COB	3	8	9	G	(3) (a) + (b)
L6. 12. (2)	Rules applying to specific advertisements etc., cf of investments	COB	3	8	5	E	(1) (d)
L6. 12. (2)	Rules applying to specific advertisements etc., cf of investments	COB	3	8	12	G	(2) (a)
L6. 12. (3)	Rules applying to specific advertisements etc., past performance	COB	3	8	5	E	
L6. 12. (3)	Rules applying to specific advertisements etc., past performance	COB	3	8	11	R	
L6. 12. (3) (a)	Rules applying to advertisements which identify and promote specific investments	COB	3	8	11	R	(1) (b)
L6. 12. (3) (a)	Rules applying to advertisements which identify and promote specific investments	COB	3	8	16	R	(1) (b)
L6. 12. (3) (f)	Rules applying to specific advertisements etc., past performance	COB	3	8	13	R	
L6. 12. (3) (f)	Rules applying to advertisements which identify and promote specific investments	COB	3	8	14	G	
L6. 12. (4)	Rules applying to specific advertisements etc., limited quantities/ periods	COB	3	8	5	E	(1) (e)(iii)
L6. 12. (6)	Specific advertising rules, projected statements required	COB	3	8	15	R	
L6. 14. (1)	Rules applying to specific advertisements, benefits under a policy	COB	3	9	18	R	
L6. 14. (2)	Rules applying to specific advs., guaranteed amounts and surety	COB	3	8	7	G	(2)
L6. 14. (3)	Rules applying to specific advs., right to cancel	COB	3	9	21	R	
L6. 15. (1)	Rules applying to specific advs., value may fluctuate	COB	3	9	15	R	(1)

Source reference	Subject	Module	Ch/App	S/Ann	P		
L6. 15. (2)	Direct offer advertisements	COB	6	7	54	R	
L6. 15. (2) (a)	Rules applying to specific advertisements etc., cancellation rights	COB	3	9	21	R	
L6. 15. (2) (b)	Rules applying to specific advertisements etc., shortfall on cancellation	COB	3	9	17	G	
L6. 15A.	Special requirement for overseas insurance advertisements	COB	3	12	1	G	
L6. 15A.	Special requirements for overseas insurance advertisements	COB	3	13	1	R	
L6. 15B.	Special requirements for overseas insurance advertisements	COB	3	13	1	R	
L6. 15C.	Special requirements for overseas insurance advertisements	COB	3	13	1	R	
L6. 15C.	Special requirements for overseas insurance advertisements	COB	3	13	4	R	
L6. 15D.	Special requirements for overseas insurance advertisements	COB	3	13	1	R	
L6. 18A.	Direct offer rules etc., if in doubt customer should seek advice	COB	3	9	7	R	(2)
L6. 19 & 19A.	Direct offer advertisement & KFD	COB	3	9	10	R	
L6. 19.	Direct offer rules etc., include KFD info	COB	3	9	10	R	
L6. 19A.	Direct offer rules etc., include KFD info with adaptations	COB	3	9	8	R	
L6. 19A.	Rules which apply to advertisements making or inviting offers (info required)	COB	3	9	10	G	
L6. 20.	Approval of advertisements before issue	COB	3	6	1	R	(1)&(2)
L6. 20A.	Approval of advertisements before issue (reference to regulator)	COB	3	8	3	G	(3)
L6. 22A.	Exemptions	COB	3	2	4	R	
L6. 22B.	Broker funds	COB	3	9	5	R	
L6. 23.	Advertisements issued by appointed representatives	COB	3	1	3	G	

Source reference	Subject	Module	Ch/App	S/Ann	P		
L6. 23.	Advertisements issued by appointed representatives	COB	3	1	1	R	
L6. 24.	Approval etc. limited to type similar to firm's investment business	COB	3	6	1	R	(1)
L6. 24.	Approval of advertisements for purposes of s57 (ad. for unauth. person)	COB	3	12	1	G	(3)
L6. 24. (1)	Approval of advertisements for purposes of section 57	COB	3	1	1	R	
L6. 24. (3)	Approval etc. prohibited if contents contravene other sections	COB	3	12	6	R	
L6. 24. (5) (b)	Approval etc. unregulated CIS	COB	3	9	5	R	
L6. 24. (6)	Approval etc. regulated status of approving member	COB	3	12	6	R	
Sch 2. 6. (C)	Code of Conduct for Members, Company Representatives and Introducers	COB	5	7	5	R	
Sch 2. 6A. (1A) (2)	Pension fund withdrawals - key features before election	COB	6	4	10	R	
Sch 2. 6A. (1A) (a) (1)	Code of Conduct for members, company reps and introducers	COB	6	2	7	R	
Sch 2. 6A. (3) (A)	Best advice to be given	COB	6	7	30	R	
Sch 2. 6A. (3) (c)	Best advice to be given	COB	6	7	54	R	
Sch 2. 6B. (a)	Variations to existing policies	COB	6	2	16	R	
Sch 2. 6D.	Exemptions to issue of key features - life policies- habitual residence	COB	6	2	21	R	
Sch 2. 8.	Best Advice to be Given	COB	5	3	9	R	
Sch 2. 12.	General Duty to Make all Relevant Enquiries	COB	5	2	5	R	
Sch 2.13 (4)	Code of Conduct for members, company references and introducers: Restriction on taking part in certain business	COB	5	1	13	R	(2)
Sch 4. Part I. (1) (1)	General provisions	COB	6	6	34	R	
Sch 4. Part I. (1) (2)	General provisions	COB	6	6	37	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
Sch 4. Part I. (1) (2)	Principles applicable for the calculation of projections	COB	6	6	39	R	
Sch 4. Part I. (1) (3)	General provisions	COB	6	6	37	R	
Sch 4. Part I. (1) (3)	Principles applicable for the calculation of projections	COB	6	6	43	R	
Sch 4. Part I. (1) (5)	General provisions	COB	6	6	48	R	
Sch 4. Part I. (1) (8)	Principles applicable to the calculation of projections	COB	6	6	48	R	
Sch 4. Part I. (2) (1)	The relevant premium	COB	6	6	34	R	
Sch 4. Part I. (2) (2)	The relevant premium	COB	6	6	31	R	
Sch 4. Part I. (2) (2)	The relevant premium	COB	6	6	32	G	
Sch 4. Part I. (2) (3)	The relevant premium	COB	6	6	30	R	
Sch 4. Part I. (2) (4)	The relevant premium	COB	6	6	30	R	
Sch 4. Part I. (2) (5)	The relevant premium	COB	6	6	37	R	
Sch 4. Part I. (3) (a)	Surrender values in key features	COB	6	6	38	R	
Sch 4. Part I. (3) (b)	Surrender values in key features	COB	6	6	38	R	
Sch 4. Part I. (4) (2)	Projections of existing contracts	COB	6	6	5	R	
Sch 4. Part I. (4) (4)	Projections of existing contracts	COB	6	6	37	R	
Sch 4. Part I. (4) (7)	Principles applicable for the calculation of projections	COB	6	6	42	R	
Sch 4. Part I. (4) (7)	Principles applicable for the calculation of projections	COB	6	6	38	R	(2)
Sch 4. Part II. (1) (1)	Principles applicable to the calculation of projections	COB	6	6	53	G	
Sch 4. Part II. (1) (1)	Principles applicable for the calculation of projections	COB	6	6	28	R	
Sch 4. Part II. (1) (1)	Principles applicable for the calculation of projections	COB	6	6	34	R	
Sch 4. Part II. (1) (1)	Principles applicable to the calculation of projections	COB	6	6	46	R	
Sch 4. Part II. (1) (1)	Principles applicable to the calculation of projections	COB	6	6	47	R	
Sch 4. Part II. (1) (2)	Principles applicable for the calculation of projections	COB	6	6	34	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
Sch 4. Part II. (1) (2)	Principles applicable for the calculation of projections	COB	6	6	39	R	
Sch 4. Part II. (1) (3) (a)	Principles applicable for the calculation of projections	COB	6	6	40	R	
Sch 4. Part II. (1) (3) (b)	Principles applicable for the calculation of projections	COB	6	6	41	R	
Sch 4. Part II. (1) (4)	Principles applicable for the calculation of projections	COB	6	6	34	R	
Sch 4. Part II. (1) (5)	Principles applicable for the calculation of projections	COB	6	6	37	R	
Sch 4. Part II. (1) (5)	Principles applicable for the calculation of projections	COB	6	6	41	R	
Sch 4. Part II. (1) (5A)	Principles applicable for the calculation of projections	COB	6	6	9	R	
Sch 4. Part II. (1) (6)	Principles applicable for the calculation of projections	COB	6	6	35	R	
Sch 4. Part II. (1) (7)	Principles applicable to the calculation of projections	COB	6	6	48	R	
Sch 4. Part II. (1) (9)	Principles applicable for the calculation of projections	COB	6	6	36	R	
Sch 4. Part II. (2) (3) (a)	Principles applicable for the calculation of projections	COB	6	6	44	R	
Sch 4. Part II. (2) (3) (b)	Principles applicable for the calculation of projections	COB	6	6	45	R	
Sch 4. Part II. (3) (1)	Principles applicable for the calculation of projections	COB	6	6	38	R	
Sch 4. Part II. (3) (2)	Principles applicable for the calculation of projections	COB	6	6	38	R	
Sch 4. Part III.	Rate of return assumptions	COB	6	6	49	R	
Sch 4. Part III. (2)	Rate of return assumptions	COB	6	6	50	R	
Sch 4. Part III. (2)	Rate of return assumptions	COB	6	6	51	R	
Sch 4. Part III. (3)	Rate of return assumptions	COB	6	6	52	R	
Sch 4. Part IV. (1)	Assumptions for pension assumptions	COB	6	6	80	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
Sch 4. Part IV. (1)	Assumptions for pension assumptions	COB	6	6	81	R	
Sch 4. Part IV. (1)	Assumptions for pension assumptions	COB	6	6	82	R	
Sch 4. Part IV. (2)	Assumptions for pension assumptions	COB	6	6	83	R	
Sch 4. Part IV. (3)	Assumptions for pension assumptions	COB	6	6	84	R	
Sch 4. Part IV. (4)	Assumptions for pension assumptions	COB	6	6	85	R	
Sch 4A. 1. (2)	Definitions	COB	6	6	22	R	
Sch 4A. 1. (3)	Definitions	COB	6	6	23	R	
Sch 4A. 1. (4)	Definitions	COB	6	6	33	R	
Sch 4A. 1. (6)	Definitions	COB	6	6	25	R	
Sch 4A. 1. (7)	Definitions	COB	6	6	26	R	
Sch 4A. 1. (8)	Definitions	COB	6	6	27	R	
Sch 4A. 2.	Basic calculation method for the effect of charges and expenses	COB	6	6	55	R	
Sch 4A. 3.	Basic calculation method for the effect of charges and expenses	COB	6	6	56	R	
Sch 4A. 4.	Alternative calculation method for the effect of charges and expenses	COB	6	6	57	R	
Sch 4A. 5.	Other provisions	COB	6	6	58	R	
Sch 4A. 6.	Other provisions	COB	6	6	59	R	
Sch 4A. 7.	Unit linked contracts: more than one fund	COB	6	6	60	R	
Sch 4A. 8.	Regular and single premium contracts	COB	6	6	61	R	
Sch 4A. 9.	Table of specimen values of the reduction in yield	COB	6	6	62	R	
Sch 4B. 1.	Purpose / Guidance	COB	6	6	86	G	
Sch 4B. 2.	Basis	COB	6	6	87	R	
Sch 4B. 3. (1)	Required comparisons	COB	6	6	88	R	
Sch 4B. 3. (2)	Required comparisons	COB	6	6	89	R	
Sch 4B. 4.	Required assumptions	COB	6	6	90	R	
Sch 4B. 4.		COB	6	6	91	R	
Sch 4B. 5.	Method of calculation	COB	6	6	92	R	
Sch 4B. 6.	Required disclosures	COB	6	6	93	R	
Sch 5. .	Statements to accompany projections	COB	6	6	16	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
Sch 5. 1.	Statements to accompany projections	COB	6	6	18	R	
Sch 6. 2.	Key features and important information	COB	6	5	2	R	
Sch 6. 2. (1)	Key features and important information - heading	COB	6	5	12	R	
Sch 6. 2. (2)	Key features and important information - nature of contract	COB	6	5	13	R	
Sch 6. 2. (3) (a)	Key features and important information - an example (note that the statements are in 6.6 projections)	COB	6	5	15	R	
Sch 6. 2. (3) (a)	Key features and important information - an example	COB	6	5	18	R	
Sch 6. 2. (3) (a)	Key features and important information - an example	COB	6	5	19	R	
Sch 6. 2. (3) (b)	An example	COB	6	6	11	R	
Sch 6. 2. (3) (c)	Key features and important information - an example	COB	6	5	19	R	
Sch 6. 2. (3) (d)	An example	COB	6	6	12	G	
Sch 6. 2. (3) (d)	Wording to accompany projections	COB	6	6	13	R	
Sch 6. 2. (4)	Key features and important information - description of the policy	COB	6	5	20	R	
Sch 6. 2. (5) (a)	Key features and important information - tables	COB	6	5	24	R	
Sch 6. 2. (5) (b)	Key features and important information - tables	COB	6	5	24	R	
Sch 6. 2. (5) (Note 1)	Key features and important information - tables	COB	6	5	25	R	
Sch 6. 2. (5) (Note 1)	Key features and important information - tables	COB	6	5	25	R	
Sch 6. 2. (5) (Note 2)	Key features and important information - tables	COB	6	5	25	R	
Sch 6. 2. (5) (Note 3)	Key features and important information - tables	COB	6	5	25	R	
Sch 6. 2. (5) (Note 4)	Key features and important information - tables	COB	6	5	25	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
Sch 6. 2. (5) (Note 5)	Key features and important information - tables	COB	6	5	25	R	
Sch 6. 2. (5) (Note 6)	Key features and important information - tables	COB	6	5	25	R	
Sch 6. 2. (5) (Note 8)	Key features and important information - tables	COB	6	5	25	R	
Sch 6. 2. (6)	Key features and important information - deductions summary	COB	6	5	27	R	
Sch 6. 2. (7) (a)	Key features and important information - tables	COB	6	5	26	R	
Sch 6. 2. (7) (b)	Key features and important information - deductions summary	COB	6	5	28	R	
Sch 6. 2. (8)	Key features and important information - commission/remuneration	COB	6	5	38	R	
Sch 6. 2. (9)	Key features and important information - further information	COB	6	5	40	R	
Sch 6. 2. (6)	Calculation method for 'deductions to date'	COB	6	5	29	R	
Sch 6. 3. (3)	Additional warnings	COB	6	7	36	R	
Sch 6. Part II.	Post sale information	COB	6	5	46	R	
Sch 6. Part III. (6)	Additional warnings	COB	6	5	40	R	
Sch 6. Part IV. (1)	Commission and remuneration	COB	6	5	38	R	
Sch 6. Part V.	Third Life Directive	COB	6	5	47	R	
Sch 6. Part V	Third Life Directive	COB	6	5	49	R	
Sch 6A. (3)	Additional warnings	COB	6	7	36	R	
Sch 6A. intro.	Key features and important information	COB	6	5	2	R	
Sch 6A. intro.	Key features and important information	COB	6	5	3	R	
Sch 6A. Part I. (1)	Key features and important information - Heading	COB	6	5	12	R	
Sch 6A. Part I. (2)	Key features and important information - nature of contract	COB	6	5	13	R	
Sch 6A. Part I. (3)	Key features and important information - an example (note that the statements are in 6.6 projections)	COB	6	5	15	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
Sch 6A. Part I. (3) (a)	Key features and important information - an example	COB	6	5	18	R	
Sch 6A. Part I. (3) (b)	An example	COB	6	6	11	R	
Sch 6A. Part I. (3) (c)	An example	COB	6	6	12	G	
Sch 6A. Part I. (3) (Note 1)	Key features and important information - an example	COB	6	5	15	R	
Sch 6A. Part I. (3) (Note 4)	Key features and important information - an example	COB	6	5	19	R	
Sch 6A. Part I. (4)	Key features and important information - description of the scheme	COB	6	5	20	R	
Sch 6A. Part I. (5)	Key features and important information - table	COB	6	5	30	R	
Sch 6A. Part I. (5)	Key features and important information - table	COB	6	5	31	R	
Sch 6A. Part I. (5) (Note 1)	Key features and important information - table	COB	6	5	32	R	
Sch 6A. Part I. (5) (Note 2)	Key features and important information - table	COB	6	5	32	R	
Sch 6A. Part I. (5) (Note 3)	Key features and important information - table	COB	6	5	32	R	
Sch 6A. Part I. (5) (Note 4)	Key features and important information - table	COB	6	5	32	R	
Sch 6A. Part I. (5) (Note 5)	Key features and important information - table	COB	6	5	32	R	
Sch 6A. Part I. (5) (Note 6)	Key features and important information - table	COB	6	5	32	R	
Sch 6A. Part I. (5) (Note 7)	Key features and important information - table	COB	6	5	32	R	
Sch 6A. Part I. (5) (Note 8)	Key features and important information - table	COB	6	5	32	R	
Sch 6A. Part I. (5) (Note 8A)	Key features and important information - table	COB	6	5	32	R	
Sch 6A. Part I. (5) (Note 9)	Key features and important information - table	COB	6	5	33	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
Sch 6A. Part I. (5) (Note 9)	Key features and important information - table	COB	6	5	34	R	
Sch 6A. Part I. (6)	Key features and important information – commission / remuneration	COB	6	5	38	R	
Sch 6A. Part I. (7)	Key features and important information - further information	COB	6	5	40	R	
Sch 6A. Part I. (7)	Key features and important information - further information	COB	6	5	40	R	
Sch 6A. Part I. (7)	Key features and important information - further information	COB	6	5	40	R	
Sch 6A. Part I. (8)	Key features and important information - other information	COB	6	5	40	R	
Sch 6A. Part IA.	Calculation method for 'effect of deductions to date'	COB	6	5	35	R	
Sch 6A. Part III. (5)	Additional warnings	COB	6	5	40	R	
Sch 6A. Part IV. (1)	Commission and remuneration	COB	6	5	38	R	
Sch 7. Part 1. (1) (2)	Principles applicable for the calculation of projections	COB	6	6	39	R	
Sch 7. Part I. (1) (1)	General provisions	COB	6	6	36	R	
Sch 7. Part I. (1) (2)	General provisions	COB	6	6	37	R	
Sch 7. Part I. (1) (3)	General provisions	COB	6	6	37	R	
Sch 7. Part I. (2) (1)	The relevant contribution	COB	6	6	36	R	
Sch 7. Part I. (2) (2)	The relevant contribution	COB	6	6	29	R	
Sch 7. Part I. (2) (3)	The relevant contribution	COB	6	6	32	G	
Sch 7. Part I. (2) (4)	The relevant contribution	COB	6	6	37	R	
Sch 7. Part I. (3) (2)	Projections of existing contracts	COB	6	6	5	R	
Sch 7. Part II. (1) (1)	Principles applicable for the calculation of projections	COB	6	6	24	G	
Sch 7. Part II. (1) (1)	Principles applicable for the calculation of projections	COB	6	6	36	R	
Sch 7. Part II. (1) (2)	Principles applicable for the calculation of projections	COB	6	6	36	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
Sch 7. Part II. (1) (2)	Principles applicable for the calculation of projections	COB	6	6	40	R	
Sch 7. Part II. (1) (3)	Principles applicable for the calculation of projections	COB	6	6	36	R	
Sch 7. Part II. (1) (3)	Principles applicable for the calculation of projections	COB	6	6	36	R	
Sch 7. Part II. (1) (4)	Principles applicable for the calculation of projections	COB	6	6	37	R	
Sch 7. Part II. (1) (5)	Principles applicable for the calculation of projections	COB	6	6	9	R	
Sch 7. Part II. (2) (3)	The relevant contribution	COB	6	6	31	R	
Sch 7. Part III.	Rate of return assumptions	COB	6	6	49	R	
Sch 8. .	Contents of with-profits guides	COB	6	9	7	R	
Sch 9.	Statements to accompany projections	COB	6	6	16	R	

G (5) Destinations: PIA (Fimbra)

Source reference	Subject	Module	Ch/App	S/Ann	P		
F12. 5. 4	Staff dealings	COB	7	13	7	E	
F18. 1.	Issuing and approving advertisements	COB	3	1	1	R	
F18. 1. 1	Comply with relevant codes	COB	3	3	5	R	
F18. 1. 1	Comply with relevant codes	COB	3	5	3	G	(1)
F18. 2.	Investment advertising	COB	3	1	1	R	
F18. 2. 1	Advertisement not to contain reference to PIA	COB	3	8	3	G	(3)
F18. 3. 1	Appoint a fully qualified financial adviser	COB	3	6	1	R	(2)
F18. 5. 2 (1)	Warning "PIA does not regulate this product/service"	COB	3	8	3	G	(3)
F18. 6. 1 (2) (1)	Life policy or pension contracts - Direct offer advertisements	COB	3	9	5	R	
F18. 6. 2	Market maker risk warning	COB	3	8	8	R	
F18. 7. 1 (a)	General rules for investment advertisements: likely to be understood	COB	3	8	7	G	(1)
F18. 7. 1 (b)	General rules: describe clearly the investment to which it relates	COB	3	8	4	R	(1)
F18. 7. 1 (c)	General rules: disclose fairly the risks involved	COB	3	8	4	R	(1)
F18. 7. 1 (c)	General rules: disclose fairly the risks involved	COB	3	8	5	E	(f)
F18. 7. 1 (d)	General rules: clearly be an advertisement	COB	3	8	5	E	(1) (a)
F18. 7. 2	Contain only information that is accurate and up-to-date	COB	3	8	5	E	(1) (b) & (c)
F18. 7. 3	must not state or imply that it has government or regulator approval	COB	3	8	5	E	(1) (g)

Source reference	Subject	Module	Ch/App	S/Ann	P		
F18. 8. 1	Advertisement to comply with any prohibition or requirement	COB	3	8	11	R	(2)
F18. 8. 1	Advertisement to comply with any prohibition or requirement	COB	3	8	14	G	
F18. 8. 1	Advertisement to comply with any prohibition or requirement	COB	3	8	17	R	
F18. 8. 1	Advertisement to comply with any prohibition or requirement	COB	3	8	19	R	
F18. 9. 1	Risk warnings	COB	3	9	15	R	(1)
F18. 10.	Disclosures	COB	3	9	1	R	
F18. 10. 1	Advertisement includes all appropriate disclosures	COB	3	8	14	G	
F18. 10. 1	Advertisement includes all appropriate disclosures	COB	3	8	17	R	
F18. 10. 1	Advertisement includes all appropriate disclosures	COB	3	8	19	R	
F18. 11. 1	Advertisement includes all appropriate disclosures	COB	3	8	11	R	
F18. 11. 2 (1)	Direct offer advertisements etc., only to clients for whom believe it's suitable	COB	3	9	5	R	(2)
F18. 11. 3	Direct offer advertisements etc., must be adequate & fair	COB	3	8	4	R	(1)
F18. 11. 3 (2) (c)	Direct offer advertisements etc., must include following information	COB	3	9	8	R	
F18. 11. 3 (2-4)	Direct offer advertisements must include certain information	COB	3	9	7	R	(4)
F18. 11. 4 (1)	DOFP requirements	COB	3	9	7	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
F18. 13.	Advertisement relates to overseas business	COB	3	4	2	G	
F18. 13. 1	Comply with appropriate requirements relating to overseas business	COB	3	13	2	R	
F18. 13. 1	Comply with appropriate requirements relating to overseas business	COB	3	13	4	R	
F18. 13. 1	Comply with appropriate requirements relating to overseas business	COB	3	13	5	G	
F18. Table. A	Warning: no intention to give advice	COB	3	9	7	R	(2)
F18. Table. A	Warnings	COB	3	9	15	R	(1)
F18. Table. A	Warning: investment carrying a contingent liability	COB	3	9	17	G	(4)
F18. Table. A	Warning: Investment which is not readily realisable	COB	3	9	17	G	(9)
F18. Table. A	Warning: investment denominated in a foreign currency	COB	3	9	17	G	(13)
F18. Table. A	Warning: where the advertisement refers to cancellation rights	COB	3	9	21	R	(1)
F18. Table. A	Warnings	COB	5	4	3	R	
F18. Table. A + B	Market maker risk warning	COB	3	8	8	R	
F18. Table. A + B	Disclosure requirements: a guarantee	COB	3	8	8	R	(1)
F18. Table. B	Disclosure Requirements; past performance	COB	3	8	4	R	(1)
F18. Table. B	Table 18B disclosure: guarantee (fixed benefits)	COB	3	9	18	R	
F18. Table. B	Table 18B disclosure: taxation	COB	3	9	19	R	
F18. Table. B	Table 18B disclosure: taxation	COB	3	9	20	R	
F18. Table. B + A	Disclosure requirements: past performance	COB	3	8	9	G	(3)

Source reference	Subject	Module	Ch/App	S/Ann	P		
F18. Table. B	Disclosure requirements: past performance	COB	3	8	11	R	
F18. Table. B	Disclosure requirements: past performance	COB	3	8	11	R	
F18. Table. B	Disclosure requirements: past performance	COB	3	8	11	R	
F18. Table. B	Disclosure requirements: past performance	COB	3	8	14	G	
F18. Table. B	Disclosure requirements: information about past performance	COB	3	8	15	R	
F18 Table B	Disclosure requirements: information about past performance	COB	3	8	7	G	(4)
F18. Table. B (c)	Disclosure Requirements: quotation	COB	3	8	5	E	(1) (b) & (c)
F18. Table. C	Requirements relating to Overseas Business and Overseas Clients	COB	3	12	6	R	(1) (a)
F18. Table. C	Requirements relating to Overseas Business and Overseas Clients	COB	3	12	6	R	(1) (b)
F18. Table C (2) (b)	Certification that overseas advertising complies	COB	3	12	6	R	(2)
F22. 1. 1	Client Money Regulations: application	COB	9	3	1	R	
F23. 2.	Temporary safekeeping	COB	9	1	9	R	3
F23. 3. 1 (2)	Permitted custodians	COB	9	1	43	R	
F23. 3. 1 (2)	Permitted custodians	COB	9	1	44	R	
F23. 3. 2	Safekeeping obligations	COB	9	1	40	R	
F23. 3. 2 (3)	Safekeeping obligations	COB	9	1	72	R	
F23. 3. 2 (4) (c)	Safekeeping obligations	COB	9	1	74	R	
F23. 3. 4 (1)	Agreements with eligible custodian other than your own custodian	COB	9	1	69	R	
F23. 3. 8	Statement of assets held	COB	9	1	59	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
F23. 3. 8 (2)	Statement of assets held	COB	9	1	64	R	
F23. 3. 8 (3)	Statement of assets held	COB	9	1	64	R	
F23. 4. 1	Times of reconciliation	COB	9	1	89	R	
F23. 4. 2 (2) (a)	Conduct of reconciliations	COB	9	1	91	R	
F23. 4. 3 (2)	Inspection and reconciliation with records	COB	9	1	94	R	
F23. 4. 4	Notification	COB	9	1	97	R	
F23. 5. 1	Registrable investments	COB	9	1	35	R	2
F23. 5. 2 (2) (a)	Registration	COB	9	1	35	R	1
F23. 5. 2 (3)	Registrable investments	COB	9	1	32	R	
F24. 1.	Content of contract notes and transaction reports: all transactions	COB	8	1	15	E	
F24. 2.	Transactions in collective investment schemes	COB	8	1	17	E	
F24. 3. 1	Contents of contract notes and transaction reports: other transactions	COB	8	1	16	E	
F27. 2. 1 (3)	Non-Private Clients (rule reversed)	COB	4	1	5	R	
F27. 2. 2	You May Treat a Client as a Non-Private Client	COB	4	1	9	R	
F28. 2	Independent advice on packaged products	COB	5	1	16	R	
F28. 4.	Issuing Terms of Business	COB	4	2	4	G	
F28. 9.	Inducements	COB	2	2	3	R	
F28. 9. 2	Acceptable Incentives	COB	2	2	12	R	
F28. 9. 3	Category 1 Members - Soft Commission	COB	2	2	12	R	
F28. 10. 1 (1)	Conflicts of interest	COB	7	1	3	R	
F28. 10. 1 (2)	Conflicts of interest	COB	7	1	4	E	
F28. 10 (3)	Conflicts of interest	COB	6	1	16	R	
F28. 11.	Exclusions and Contradictions	COB	2	5	3	R	
F28. 11.	Exclusions and Contradictions	COB	2	5	4	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
F28. 12.	Unjustifiable transactions	COB	7	2	3	R	
F28. 12.	Unjustifiable Transactions	COB	5	3	5	R	
F28. 13. 2	Dealing ahead of publication	COB	7	3	3	R	
F28. 13. 1	Dealing ahead of publication	COB	7	3	4	R	
F28. 15.	Over-charging	COB	5	6	3	R	
F28.16	Indefinite Retention of Pension Transfer records	COB	5	3	27	R	
F29. 1. 2	Standards of Conduct for Unsolicited Calls	COB	3	10	3	G	(1)
F29. 4.	Know Your Client	COB	5	2	5	R	
F29. 4. 1	Fact Finds	COB	5	2	5	R	
F29. 4. 2	Exceptions	COB	5	2	5	R	
F29. 5. 1	Suitable Recommendations	COB	5	3	9	R	
F29. 5. 3	Client's Understanding of Risk	COB	5	4	3	R	
F29.7	Standards of advice on packaged products	COB	5	3	7	R	
F29.7	Standards of advice on packaged products	COB	5	3	10	R	
F29. 8. 2	Key features and minimum features	COB	6	4	8	R	
F29. 8. 2 (1) (a) (1)	Key features and minimum features	COB	6	2	7	R	
F29. 8. 2 (1) (a) (ii)	Second hand policies - pre sale information	COB	6	4	14	R	
F29. 8. 2 (1) (a) (ii)	Second hand policies - pre sale information	COB	6	4	14	R	
F29. 8. 2 (1) (a) (ii)	Sub-section B re key features and minimum information	COB	6	5	44	R	
F29. 8. 2 (1) (b) (1)	Variations to existing policies	COB	6	2	16	R	
F29. 8. 2 (1) (b) (2)	Modified recommendation for life policy	COB	6	2	12	R	
F29. 8. 2 (1) (b) (3)	Variation to life policy proposal	COB	6	2	14	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
F29. 8. 2 (1) (b) (4)	Pension fund withdrawals - key features before election	COB	6	4	10	R	
F29. 8. 2 (2) (a)	Key features for schemes	COB	6	2	22	R	
F29. 8. 2 (2) (a)	Pension fund withdrawals - key features before election	COB	6	4	10	R	
F29. 8. 2 (2) (a) (1)	Delayed delivery if sold at a distance	COB	6	2	22	R	(2)
F29. 8. 2 (2) (c)	Follow up to oral disclosure	COB	6	2	22	R	(2)
F29.8.2 (2) (c)	Key features and minimum features	COB	5	7	10	R	
F29. 8. 3	Projections	COB	6	6	7	R	
F29. 8. 4	Cancellation rights	COB	6	7	30	R	
F29. 9.	Material Interests and Conflicts of Interest	COB	4	2	7	G	
F29. 9.	Material Interests and conflicts of interest	COB	7	1	4	E	
F29. 10. 1 (1)	Disclosing Commission	COB	5	7	5	R	
F29.10.1 (e) (ii)	Disclosing Commission	COB	5	7	15	R	
F29. 10. 1 (2) (a)	Disclosing Commission	COB	5	7	5	R	
F29. 10. 1 (2) (b)	Disclosing Commission	COB	5	7	6	R	
F29. 10. 1 (2) (c)	Disclosing Commission	COB	5	7	5	R	
F29. 10. 1 (2) (f)	Disclosing Commission	COB	5	7	9	E	
F29. 14.	Material Interests and conflicts of interest	COB	7	1	4	E	
F29. 15. 1	Providing Details on Request	COB	5	7	5	R	
F29. 15. 2	Category 1 Members - Dealing as Principal	COB	5	7	5	R	
F29. 16 (1)	Best Execution	COB	7	5	3	R	
F29. 16 (2)	Best Execution	COB	7	5	5	R	
F29. 16. 2	Best Execution	COB	7	5	6	E	
F29. 16. 2	Best Execution	COB	7	5	7	G	
F29. 16 (4)	Best Execution	COB	7	5	4	R	
F29. 17. 1	Timely Execution	COB	7	6	3	G	

Source reference	Subject	Module	Ch/App	S/Ann	P		
F29. 17. 2	Timely Execution	COB	7	6	4	R	
F29. 17. 2	Timely Execution	COB	7	6	5	R	
F29. 18 (1)	Client Order Priority	COB	7	4	3	R	
F29. 19. 1	Timely allocation	COB	7	7	5	R	
F29. 21. 1	Contract or confirmation notes and periodic reports	COB	8	1	6	R	
F29. 21. 2	Contract or confirmation notes and periodic reports	COB	8	1	3	R	
F29. 21. 2	Contract or confirmation notes and periodic reports	COB	8	1	6	R	
F29. 21. 4	Contract or confirmation notes and periodic reports	COB	8	1	6	R	
F29. 19 (2)	Fair allocation	COB	7	7	9	R	
F30. 2.	Overseas Advertisements	COB	3	1	1	R	
F30. 2. 1	Prescribed disclosure	COB	3	12	6	R	
F30. 3. 4	Overseas Advertisements	COB	5	5	8	R	
F30. 3. 2	Business which is not regulated	COB	5	5	7	R	
F30. Table	The Prescribed Disclosure	COB	5	5	7	R	
F30. Table	The Prescribed Disclosure	COB	5	5	8	R	
App F2B. 1. B	Life Policy or Pension Contracts	COB	3	9	18	R	
App F2B. 1. B	Life policy or pension contracts - Direct offer advertisements	COB	3	9	5	R	
App F2B. 2. B	Regulated Collective Investment Schemes	COB	3	9	10	R	
App F2B. 2. B	Regulated CIS - Direct offer advertisements	COB	3	9	5	R	
App F2B. 3. A	Higher Volatility Funds	COB	3	9	15	R	(1)
App F2B. 4. A	Property Funds	COB	3	9	15	R	(1)
App F2B. 5. A	BES & EIS	COB	3	9	26	R	
App F2B. 5. A	BES & EIS	COB	3	9	28	R	
App F2B. 5. B	BES & EIS	COB	3	9	26	R	
App F2B. 5. B	BES & EIS	COB	3	9	28	R	
App F2B. 6. B	Investment Trust Saving Schemes	COB	3	9	10	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
App F2B. 7. B	Personal Equity Plans	COB	3	9	10	R	
App F2B. 8. A	Prop Enterprise Trusts & Enterprise Zone Prop Units	COB	3	9	15	R	(1)
App F2B. 9. A	Options and Other Derivatives etc	COB	3	9	15	R	(1)
App F2B. 10. A	Investments which are not readily realisable, warning statement	COB	3	9	15	R	(1)
App F2B. 10. B	Investments which are not readily realisable - Direct offer advertisements	COB	3	9	5	R	
App F2B. 11. A	Penny Shares	COB	3	9	24	R	
App F2B. 12. A	Branded Funds	COB	3	9	25	R	
App F5. B.	Risk Warning Required under Rule F27.2.2(2)(c)(i)	COB	9	3	9	R	
App F6. 1.	Higher volatility funds	COB	6	6	6	R	
App F6. 3. 1 (2)	Forecast for BES and EIS	COB	3	8	17	R	
SP1. 1. 2. 2	Discretionary Management Client Agreement	COB	4	2	7	G	
SP1. 1. 2. 3	Suitability	COB	5	3	5	R	
SP1. 1. 2. 4 (1)	Packaged Products for Private Clients	COB	5	3	9	R	
SP1. 1. 2. 4 (2)	Packaged Products for Private Clients	COB	5	3	9	R	
SP1. 2. 1	Client's Understanding of Risk	COB	5	4	3	R	
SP1. 2. 5	Timely Execution	COB	7	6	3	G	
SP1. 2. 5	Timely Execution	COB	7	6	4	R	
SP1. 2. 6	Unjustifiable transactions	COB	7	2	3	R	
SP1. 2. 8 (4)	Contract or confirmation notes and periodic reports	COB	8	1	6	R	
SP1. 2. 13 (1)	Staff dealings in securities	COB	7	13	4	R	
SP1. 2. 13 (2)	Staff dealings in securities	COB	7	13	7	R	
SP1. Table. CA	Content of Client Agreement	COB	4	2	15	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
SP2. 1&2. F	Investment objectives, benchmarks and nomination of advisers	COB	6	5	45	R	
SP2. 2. 2 (A)	Disclosure of Conflict of Interest	COB	4	2	10	R	
SP2. 2. A	Disclosure of conflict of interest	COB	7	1	10	R	
SP2. 2. G	Periodic statements - broker funds	COB	8	2	14	E	
SP2. 2. H	Additional periodic statements: broker funds held by life offices	COB	8	2	14	E	
SP3. 2. 4	Commission Disclosure	COB	5	7	5	R	
SP3. 2. 4A	Applicable Disclosure Rules	COB	5	7	5	R	
SP3. 2. 5 (3)	PEP's investing in schemes	COB	8	1	6	R	
SP3. 2. 5 (3)	PEP's investing in schemes	COB	8	2	6	R	
SP3. 2. 6 (1)	Staff dealings	COB	7	13	4	R	
SP3. 2. 6 (2)	Staff dealings	COB	7	13	7	R	
SP3. 2. 7	Records	COB	8	2	9	R	
SP3. 3. 2 (2)	Standard Terms and Conditions	COB	4	2	15	R	
SP3. 3. 2 (3)	Exceptions as to Terms of Business	COB	4	2	1	R	
SP4. 2. 7	Acting as BES manager - standard terms and conditions	COB	7	1	3	R	
SP4. 2. 8 (1)	Standard terms and conditions	COB	7	13	4	R	
SP4. 2. 8 (2)	Standard terms and conditions	COB	7	13	7	R	
SP6. 2. 2 (1)	Staff dealings in securities	COB	7	13	4	R	
SP6. 2. 2 (2)	Staff dealings in securities	COB	7	13	7	E	
SP8. 2. 2	Risk Warning Notice	COB	5	4	6	E	
SP8. 2. 6	Unjustifiable transactions	COB	7	2	3	R	
SP8. 2. 7	Confirmations and periodic reports	COB	8	2	4	R	
SP8. 2. 7 (1)	Confirmation and periodic statements	COB	8	1	3	R	
SP8. 2. 9 (1)	Staff dealings	COB	7	13	4	R	

Source reference	Subject	Module	Ch/App	S/Ann	P	
SP8. 2. 9 (2)	Staff dealings	COB	7	13	7	E
SP8. 8. 2 (3)	Client Agreement	COB	4	2	7	G
SP8. T. RW	Risk Warning Notice	COB	7	10	5	R
SP8. Table. RW	Risk Warning Notice	COB	5	4	6	E
SP12.3.3	Advising on or arranging pension transfers or opt-outs	COB	5	3	23	R

G (6) Destinations: PIA (IMRO)

Source reference	Subject	Module	Ch/App	S/Ann	P		
I-I: 4.2 (1) (a)	Chinese Walls	COB	2	4	4	R	
I-I: 4.2 (1) (b)	Chinese Walls	COB	2	4	4	R	
I-I: 4.2 (1) (c)	Chinese Walls	COB	2	4	6	R	
I-I: 4.2 (1) (d)	Chinese Walls	COB	2	4	6	R	
II-I: 1	Issue and approval of Published Recommendations	COB	3	1	2	G	
II-I: 1.1 (1) (a)	Issue and approval of Investment Advertisements	COB	3	8	4	R	
II-I: 1.1 (1) (d)	Territorial Scope	COB	3	3	1	R	
II-I: 1.1 (2)	Approval of Published Recommendations	COB	3	3	1	R	
II-I: 1.1 (2)	Approval of Published Recommendations	COB	3	3	1	R	
II-I: 1.2	Issue or approval of advertisements for an overseas person	COB	3	4	2	G	
II-I: 1.2 (1)	Issue or approval of Advertisements for an overseas person	COB	3	12	6	R	
II-I: 1.3 (1) (a)	Restrictions and content, doubt about suitability	COB	3	9	7	R	
II-I: 1.5 (2)	Cold Calling (advice given)	COB	6	7	7	R	
II-I: 1.6 (1)	Prohibition on Inducements	COB	2	2	3	R	
II-I: 1.7	Soft Commission	COB	2	2	8	R	
II-I: 1.7 (2)	Benefits to be Provided Under a Soft Commission Agreement	COB	2	2	12	R	
II-I: 1.7 (3)	Prior Disclosure	COB	2	2	16	R	
II-I: 1.7 (4)	Periodic Disclosure	COB	2	2	18	R	
II-I: 1.7 (5)	Exceptions From Periodic Disclosure Requirements	COB	2	2	19	R	
II-I: 1.8	Overseas Business for UK Private Customers	COB	5	5	7	R	
II-I: 1.9	Business Conducted from an Overseas Place of Business With Overseas Customers	COB	5	5	8	R	
II-I: 1. App 1.1 (1)	Risk Warnings	COB	5	4	3	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
II-I: 1. App 1.1 (1)	General Prohibitions	COB	3	8	5	E	(1) (a) & (h)
II-I: 1. App 1.1 (1) (c)	Specific Advert ban for unregulated schemes	COB	3	9	5	R	
II-I: 1. App 1.1 (1) (3)	The Advertising Code - General Requirements; avoidance of misleading statements etc	COB	3	8	4	R	(1)
II-I: 1. App 1.1 (1) (18)	The Advertising Code - Specific Prohibitions: material stating limited availability	COB	3	8	5	E	(1) (e)
II-I: 1. App 1.1 (1) (19)	The Advertising Code - Specific Prohibitions: testimonials	COB	3	8	5	E	(1) (c) & (b)
II-I: 1. App 1.1 (1) (20)	The Advertising Code - Specific Prohibitions: comparisons or contrasts	COB	3	8	5	E	(1) (d)
II-I: 1. App 1.1 (1) (23-35)	The Advertising Code: Risk Warnings	COB	3	9	17	G	
II-I: 2.1 (1)	Establishing the Status of Your Customer	COB	4	1	4	R	
II-I: 2.1 (2)	Waiver of Protection by Private Customers	COB	4	1	9	R	
II-I: 2.1 (3)	Voluntary Offering Private Customer Status to Others	COB	4	1	14	R	
II-I: 2.1 (4)	Dealing with an Agent	COB	4	1	5	R	
II-I: 2.1 (5)	Non-Private Customer Acting as Agent for Private Customer	COB	4	1	5	R	
II-I: 2.2 (1)	Scope of This Rule	COB	4	2	1	R	
II-I: 2.2 (2)	Type of Document to be Sent to Private Customers	COB	4	2	7	G	
II-I: 2.2 (3)	Documents involving Contingent Liability Transactions and/or Discretionary Management	COB	4	2	7	G	
II-I: 2.2 (4)	Signature of Documents by Private Customers	COB	4	2	7	G	

Source reference	Subject	Module	Ch/App	S/Ann	P		
II-I: 2.2 (5)	Acceptance of Terms by Private Customers Overseas Without Signature of Documents	COB	4	2	7	G	
II-I: 2.2 (6)	Signature of Documents by Trustees	COB	4	2	7	G	
II-I: 2.3 (1)	Scope of This Rule	COB	4	2	1	R	
II-I: 2.3 (2)	Type of Document to be Sent to Private Customers	COB	4	2	4	G	
II-I: 2.3 (3)	Acceptance of Terms by Non-Private Customers	COB	4	2	4	G	
II-I: 2.4 (1)	Private Customers	COB	4	2	10	R	
II-I: 2.4 (2)	Non-private Customers	COB	4	2	10	R	
II-I: 2.4 (3)	Format and Presentation of Customer Documents	COB	4	2	11	E	
II-I: 2.4 (5)	Cooling off provisions	COB	6	7	14	R	(1)
II-I: 2.4 (5)	PEPs & BES Cooling Off	COB	6	7	17	R	1 (column)
II-I: 2.4 (6)	Exceptions for PEPs (Cooling Off)	COB	6	7	17	R	2 (column)
II-I: 2.5 (1)	Exclusion of Liability Under the Act or the Rules	COB	2	5	3	R	
II-I: 2.5 (1)	Exclusion of Liability Under the Act or the Rules	COB	2	5	4	R	
II-I: 2.6 (2)	Information about packaged products	COB	6	4	8	R	
II-I: Table 2 (2) (1)	Investment Services to which the Customer Agreement Rules do not apply	COB	4	2	8	G	
II-I: 2. App 2.4 (1) (a)	Contents of a Full Customer Agreement	COB	4	2	15	R	
II-I: 2. App 2.4 (1) (b)	Additional Contents of Discretionary Agreements	COB	4	2	16	E	
II-I: 3.1 (4)	Records to be Kept	COB	5	3	30	G	
II-I: 3.2 (1)	Steps to Ensure Understanding of Risk	COB	5	4	3	R	
II-I: 3.2 (2)	Securities Which May be Subject to Stabilisation	COB	5	4	9	E	

Source reference	Subject	Module	Ch/App	S/Ann	P	
II-I: 3.2 (3)	Penny Shares	COB	5	4	8	E
II-I: 3.2 (4)	Risk Warnings	COB	5	4	8	E
II-I: 3.3	Fair treatment	COB	7	1	3	R
II-I: 3.3	Fair treatment	COB	7	1	4	E
II-I: 3.5 (1)	Disclosure Requirements	COB	5	7	3	R
II-I: 3.6	Dealing fairly and in due turn	COB	7	4	3	R
II-I: 3.7 (1)	Requirements for Timely Execution	COB	7	6	4	R
II-I: 3.7 (1) (a)	Requirements for Timely Execution	COB	7	6	3	G
II-I: 3.7 (1) (b)	Timely Execution	COB	7	6	5	R
II-I: 3.8 (1)	When and how to provide Best Execution	COB	7	5	3	R
II-I: 3.8 (1) (c)	When and how to provide Best Execution	COB	7	5	4	R
II-I: 3.8 (1) (d)	When and how to provide Best Execution	COB	7	5	5	R
II-I: 3.8 (1) (d)	When and how to provide Best Execution	COB	7	5	6	E
II-I: 3.8 (1) (d)	When and how to provide Best Execution	COB	7	5	7	G
II-I: 3.8 (1) (e)	When and how to provide Best Execution	COB	7	5	4	R
II-I: 3.8 (2)	Contracting out of Best Execution	COB	7	5	4	R
II-I: 3.9 (2)	Recording allocation	COB	7	7	14	R
II-I: 3.9 (3)	Re-allocation	COB	7	7	11	R
II-I: 3.9 (4)	Time for allocation when there is a series of transactions	COB	7	7	6	E
II-I: 3.9 (5)	Time for allocation when there is a series of transactions for a PEP	COB	7	7	6	E
II-I: 3.10 (1)	Allocation of aggregated orders	COB	7	7	9	R
II-I: 3.10 (2)	Price at which allocations are to be effected	COB	7	7	12	R
II-I: 3.10 (3)	Application of uniform standards	COB	7	7	3	R
II-I: 3.11 (1) (a)	Fair dealing	COB	7	2	3	R

Source reference	Subject	Module	Ch/App	S/Ann	P		
II-I: 3.11 (1) (b)	Fair dealing	COB	7	2	3	R	
II-I: 3.12 (1)	Restriction on dealing	COB	7	3	3	R	
II-I: 3.12 (3)	Exceptions	COB	7	3	4	R	
II-I: 3.16 (1)	Requirements for selling unquoted securities to private customers	COB	7	11	3	R	
II-I: 4.4 (1)	Providing essential details of transactions	COB	8	1	3	R	
II-I: 4.4 (2)	Cases where contract notes are not required	COB	8	1	6	R	
II-I: 4.4 (3)	Cases where contract notes may omit certain information	COB	8	1	11	R	
II-I: 4.4 (3)	Cases where contract notes may omit certain information	COB	8	1	11	R	
II-I: 4.5	Cooling Off provisions	COB	6	7	14	R	
II-I: 4.5	PEPs & BES Cooling Off	COB	6	7	17	R	(1 column)
II-I: 4.5 (1)	Frequency and content of periodic statement	COB	8	2	4	R	
II-I: 4.5 (2)	Cases where periodic statements are not required	COB	8	2	6	R	
II-I: 4.5 (3)	Periodic statements: managed portfolios and other accounts	COB	8	2	10	E	
II-I: 4.5 (4)	Discretionary managed portfolios: loaned or charged assets	COB	8	2	10	E	
II-I: 4.5 (5)	Required contents	COB	8	2	10	E	
II-I: 4.5 (6)	Open positions	COB	8	2	10	E	
II-I: 4.6	Exceptions for PEPs (Cooling Off)	COB	6	7	17	R	(2 column)
II-I: 5.1 (1)	Application	COB	9	1	1	R	
II-I: 5.1 (1) (a)	Safeguarding obligations	COB	9	1	1	R	
II-I: 5.1 (1) (b) (ii)	Safeguarding Obligations	COB	9	1	35	R	1
II-I: 5.1 (1) (b) (ii)	Safeguarding obligations	COB	9	1	35	R	2
II-I: 5.1 (2) (a) (i)	Safeguarding obligations	COB	9	1	38	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
II-I: 5.1 (2) (a) (ii)	Safeguarding obligations	COB	9	1	35	R	
II-I: 5.1 (2) (a) (ii)	Registration & Recording	COB	9	1	35	R	3
II-I: 5.1 (5) (ii)	Safekeeping of customer's assets by the member	COB	9	1	40	R	
II-I: 5.1 (6) (b)	Safekeeping of customer title documents by eligible custodians	COB	9	1	43	R	
II-I: 5.1 (6) (b)	Safekeeping of customer title documents by eligible custodians	COB	9	1	44	R	
II-I: 5.1 (8) (a)	Safekeeping of customer title documents held by an eligible custodian other than the member's own custodian	COB	9	1	69	R	
II-I: 5.1 (10) (a & c)	Accounting to customers for investments held in custody	COB	9	1	64	R	
II-I: 5.1 (10) (a)	Accounting to customers for investments held in custody	COB	9	1	59	R	
II-I: 5.1 (10) (a)	Accounting to customers for investments held in custody	COB	9	1	60	R	
II-I: 5.1 (11) (a)	Loan of investments and pooling	COB	9	1	72	R	
II-I: 5.1 (11) (b) (i)	Loans of investments and pooling	COB	9	1	80	R	
II-I: 5.1 (11) (b) (iii)	Loans of investments and pooling	COB	9	1	74	R	
II-I: 5.1 (13)	Reconciliation of customers' investments	COB	9	1	89	R	
II-I: 5.1 (14) (v)	Requirements for reconciliation	COB	9	1	94	R	
II-I: 5.1 (15) (a)	Conditions to be satisfied in carrying out a rolling reconciliation	COB	9	1	93	R	(c)
II-I: 5.1 (17)	Notification to PIA of failure to reconcile	COB	9	1	97	R	
II-I: 6.2 (2) (a)	Provision of key features	COB	6	2	22	R	

Source reference	Subject	Module	Ch/App	S/Ann	P	R	
II-I: 6.2 (2) (a) (i)	Provision of product particulars	COB	6	2	7	R	
II-I: 6.2 (2) (a) (ii)	Provision of product particulars	COB	6	2	7	R	
II-I: 6.2 (2) (a) (ii)	Pension fund withdrawals - key features before election	COB	6	4	10	R	
II-I: 6.2 (2) (a) (iii)	Exceptions to issue of key features - schemes	COB	6	2	24	R	
II-I: 6.2 (2) (a) (iii)	Schemes	COB	6	2	22	R	(1)
II-I: 6.2 (2) (a) (iii)	Schemes	COB	6	2	22	R	(2)
II-I: 6.2 (2) (c)	Schemes	COB	6	2	22	R	(2)
II-I: 6.2 (2) (c)	Delayed delivery if sold at a distance	COB	6	2	22	R	(2)
II-I: 6.2 (3)	Product particulars - contents requirements	COB	6	5	2	R	
II-I: 6.2 (3) (b)	Variations after provision of key features	COB	6	2	14	R	
II-I: 6.2 (4)	Forecasts and illustrations	COB	6	6	4	R	
II-I: 6.2 (4)	Forecasts and illustrations	COB	6	6	7	R	
II-I: 6.2 (7)	Territoriality – key features for life policies	COB	6	2	21	R	
II-I: 6.3 (3)	Standards of advice on packaged products	COB	5	3	27	R	
II-I: 6.3 (6) (a)	Reasons for Recommendations: Broker Funds	COB	5	3	20	R	
II-I: 6.3 (6) (b)	Reasons for Recommendations	COB	5	3	25	R	
II-I: 6.3 (7)	Cancellation: Pension Annuity	COB	6	7	14	R	(2)
II-I: 6.3 (7)	Cancellation: Pension Annuity	COB	6	7	19	R	
II-I: 6.4 (1)	Remuneration Receivable by Firms	COB	5	7	3	R	
II-I: 6.4 (2)	Written Statement of Commission	COB	5	7	5	R	
II-I: 6.5 (2)	Explaining cancellation rights	COB	6	7	15	R	
II-I: 6.7 (3)	Advising on pension transfers and opt-outs: projections	COB	5	3	23	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
II-I: 8.1 (1)	Specific Investment Advertisements for BES Schemes	COB	3	9	26	R	
II-I: 8.1 (1)	Specific Investment Advertisements for BES Schemes	COB	3	9	28	R	
II-I: 8.2	Direct offer advertisements for BES Schemes and BES Shares	COB	3	9	26	R	
II-I: 8.2	Direct offer advertisements for BES Schemes and BES Shares	COB	3	9	28	R	
II-I: 8.2 (1)	Contents Requirements in relation to BES Schemes	COB	3	9	26	R	
II-I: 8.2 (1)	Contents Requirements in relation to BES Schemes	COB	3	9	28	R	
II-I: 8.2 (2)	Contents Requirements in relation to BES Shares	COB	3	9	26	R	
II-I: 8.2 (2)	Contents Requirements in relation to BES Shares	COB	3	9	28	R	
II-I: 8.5	Forecasts of realisable value for BES	COB	3	8	17	R	
IV-I: 1.5 (1)	Compliance by officers and employees with personal dealing arrangements	COB	7	13	7	R	
IV-I: 1.5 (4)	Records	COB	7	13	11	G	
IV-I: 1.6 (2)	Records to be kept	COB	5	3	27	R	
IV-I: 5.2	Prohibited dealings	COB	7	13	4	R	
IV-I: 5.3	Notification of dealings	COB	7	13	4	R	
IV-I: 6 (2)	Compliance, reporting, records and complaints: Records to be kept	COB	7	7	16	R	
IV-I: 6 (2)	Compliance, reporting, records and complaints: Records to be kept	COB	7	7	17	R	
IV-I: 6 (2)	Compliance, reporting, records and complaints: Records to be kept	COB	7	7	18	R	

G (7) Destinations: PIA(SIB)

Source reference	Subject	Module	Ch/App	S/Ann	P		
S2.03	Independence	COB	5	1	16	R	
S2.03 A	Exclusion of Liability	COB	2	5	4	R	
S2.04	Ban on "Volume Overriders", Benefits in Kind and Reciprocal Arrangements	COB	2	2	3	R	
S2.05	Broker Fund Advisers: Volume of Business Requirements Forbidden	COB	2	2	3	R	
S2.0 6	Product Bias	COB	2	2	3	R	
S2.06	Broker fund Advisers: Volume of Business Requirements Forbidden	COB	2	2	3	R	
S2.07	Agent of life policyholder not to act for life office in connection with claims etc	COB	5	1	16	R	
S2.08	Excessive charging, 'churning' and 'twisting'	COB	7	2	3	R	
S2.15. (5) (b)	Personal visits etc., nothing likely to diminish sign	COB	3	8	5	E	
S2.17	Business conducted from an overseas place of business	COB	3	12	6	R	
S2.17 □	Business Conducted from an Overseas Place of Business With Overseas Customers	COB	5	5	8	R	
S2.18	Introductions to Unauthorised Persons or Overseas Branches	COB	5	5	7	R	
S2.22	Member to execute customer's instructions with due dispatch	COB	7	6	4	R	
S3.01	General	COB	5	2	5	R	
S3.02	Business and Experienced Investors	COB	5	2	5	R	
S3.02	Pension Annuity (IFAs)	COB	6	7	14	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
S3.02	Pension Annuity (IFAs)	COB	6	7	19	R	
S3.03	Customer's Understanding of Risk	COB	5	4	3	R	
S4.01	Application	COB	4	2	1	R	
S4.02	Business Investors	COB	4	1	4	R	
S4.02	General	COB	4	2	7	G	
S4.03	Matters to be Contained in Every Customer Agreement	COB	4	2	15	R	
S4.03	Voluntary Cancellation	COB	6	7	21	R	
S4.05	Contents of Full Customer Agreement	COB	4	2	15	R	
S4.08	Contents of Customer Agreements: Futures and Options	COB	4	2	15	R	
S4.09	Contents of Customer Agreements: Managed Portfolio	COB	4	2	16	E	
S4.10	Notification Requirements	COB	4	2	7	G	
S4.12	Personal Equity Plans	COB	4	2	5	G	
S4.12	ISAs & PEPs (7 days delayed entry)	COB	6	7	36	R	
S4.12	ISAs & PEPs (7 days delayed entry)	COB	6	7	37	R	
S4.13	Customer Agreement Ceasing to be Effective	COB	4	2	15	R	
S4.15	Transactions in Futures, Contracts for Differences and Options Thereon: Risk Warnings	COB	4	2	10	R	
S4.15	Transactions in Futures, Contracts for Differences and Options There on: Risk Warnings	COB	5	4	6	E	
S4.16	Transactions in Options Relating to Investments Other than Futures and Contracts for Difference: Risk Warnings	COB	5	4	6	E	

Source reference	Subject	Module	Ch/App	S/Ann	P		
S4.16	Transactions in Options Relating to Investments Other Than Futures and Contracts for Differences: Risk Warnings	COB	4	2	10	R	
S4.19	Penny Shares	COB	4	2	10	R	
S4.19	Transactions in Penny Shares	COB	5	4	8	E	
S4. App. A	General Risk Disclosure	COB	5	4	6	E	
S4. App. B	Additional Risk Disclosure Statement	COB	5	4	6	E	
S4. App. C	Risk Disclosure Statement	COB	5	4	6	E	
S4. App. D	Risk Disclosure Statement	COB	5	4	6	E	
S4. App. E	Stabilisation	COB	5	4	9	E	
S4. App. F	Penny Shares	COB	5	4	8	E	
S5.01	Suitability of Transactions and Investments in Them	COB	5	3	5	R	
S5. 04.	Best Execution	COB	7	5	3	R	
S5. 04. (1)	Best Execution	COB	7	5	1	R	
S5. 04. (1) (a)	Best Execution	COB	7	5	4	R	
S5. 04. (3)	Best Execution	COB	7	5	5	R	
S5.04. (4)	Best Execution	COB	7	5	6	E	
S5.04. (4)	Best Execution	COB	7	5	7	G	
S5.06	Investments Which are Not Readily Realisable	COB	5	4	7	E	
S8.08	Disclosure of material interests	COB	7	1	3	R	
S5.08	Disclosure of Member's material interest in transactions	COB	7	1	3	R	
S5.09	Arrangements for Indirect Payment for Services	COB	2	2	8	R	
S5.09	Arrangements for Indirect Payment for Services	COB	2	2	8	R	
S5.09 (3) (b)	Arrangements for Indirect Payment for Services	COB	2	2	16	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
S5.09.(4)	Arrangements for Indirect Payment for Services	COB	2	2	18	R	
S5.09.(5)	Arrangements for Indirect Payment for Services	COB	2	2	18	R	
S5.11	Life policies and schemes: illustrations of future benefits	COB	6	6	4	R	
S5.13. (A)	Cases Where No Written application is Made	COB	5	7	5	R	
S5.14	Schemes: Post-Sale notice	COB	6	7	34	R	
S5.14	Schemes: Post-Sale notice	COB	6	7	41	R	
S5.17.	Allocation of bargains between customers	COB	7	7	9	R	
S5.18.	Allocation of bargains between customers and the firm	COB	7	7	9	R	
S5.19.	Firm's duty to customers generally when it has dealt on its own account	COB	7	7	9	R	
S5.20. (1)	Recommendations based on research and analysis	COB	7	3	1	R	
S5.20. (1)	Recommendations based on research and analysis	COB	7	3	3	R	
S7.03	Issue of advertisements by a firm	COB	3	6	1	R	
S7.04 (2)	Approval by a firm of adverts issued by unauthorised persons	COB	3	12	6	R	
S7.04 (4)	Approval of fin proms of an overseas etc. for life policies	COB	3	13	1	R	
S7.04 (6)	Approval of advertisement of an overseas person for other advertisements	COB	3	12	6	R	
S7.04 A	Overseas insurers	COB	3	13	1	R	
S7.04 A	Overseas insurers	COB	3	13	1	R	
S7.06	Approval	COB	3	6	1	R	
S7.07 (1)	Advertisements to be clear and not misleading	COB	3	8	7	G	

Source reference	Subject	Module	Ch/App	S/Ann	P		
S7.07 (2)	Advertisements to be clear and not misleading	COB	3	8	4	R	
S7.07 (6)	Advertisements to be clear and not misleading	COB	3	8	5	E	(1) (e)
S7.08	Advertisements to be distinguished from other matter	COB	3	8	5	E	(1) (a)
S7.11 a	Disclosure of advertiser's capacity - branded funds	COB	3	9	25	R	
S7.12 (1)	Identity of regulators, "Regulated by PIA"	COB	3	9	6	R	
S7.12 (3)	Identity of regulators, non investment business advertisements	COB	3	8	3	G	
S7.13	Advertisements not to imply government approval	COB	3	8	5	E	(1) (g)
S7.15	Commendations	COB	3	8	5	E	(1) (b)&(c)
S7.15	Commendations	COB	3	8	7	G	(4)
S7.16	Comparison with other investments	COB	3	8	5	E	(1) (d)
S7.17	Life policies	COB	3	9	18	R	
S7.17	Life policies	COB	3	8	17	R	
S7.18	Taxation	COB	3	9	19	R	
S7.18	Taxation	COB	3	9	20	R	
S7.19	Cancellation rights	COB	3	9	21	R	
S7.19	Advertisements	COB	6	7	30	R	
S7.20	Past performance	COB	3	8	11	R	(1) (b)
S7.20	Past performance	COB	3	8	11	R	
S7.21	Indications of the scale of business activities	COB	3	8	5	E	(1) (e) (ii)
S7.23 (2)	Direct offer advertisements etc., limited for broker funds	COB	3	9	5	R	
S7.23 (3)	Direct offer advertisements etc., suitability for customers	COB	3	9	7	R	
S7.26 A	If In Doubt Whether Suitable May Wish to Obtain Advice	COB	5	3	3	G	
S7.26 A.	If in doubt whether suitable may wish to obtain advice	COB	3	9	7	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
S7.28	Advertisements by appointed representatives	COB	3	8	5	E	
S7.29	Advertisements not to disguise lack of independence	COB	3	8	5	E	
S8.04	Know Your Customer	COB	5	2	5	R	
S8.01	Application of published recommendations	COB	3	3	1	R	
S8.05	Published recommendations, research and analysis	COB	3	8	5	E	
S8.10	Published recommendations, prominence of disclosures	COB	3	8	5	E	
S11.10	Initial margins	COB	7	10	3	R	
S11.12	Customer's liabilities	COB	7	10	5	R	
S12.01	General	COB	9	1	1	R	
S12.02	Temporary safekeeping of customer assets	COB	9	1	9	R	3
S12.03 (2)	Registrable investments	COB	9	1	43	R	
S12.04 (1)	Registrable investments	COB	9	1	35	R	5
S12.04 (1) (a)	Registrable investments	COB	9	1	35	R	1
S12.04 (1) (b)	Registrable investments	COB	9	1	35	R	2
S12.04 (3)	Registrable investments	COB	9	1	38	R	
S12.06 (1)	Safekeeping of customer's assets by the member	COB	9	1	40	R	
S12.08 (1) (a)	Safekeeping of documents held by an eligible custodian which is not the member's own custodian	COB	9	1	69	R	
S12.09 (1)	Accounting to customers for investments held in custody	COB	9	1	59	R	
S12.09 (2)	Accounting to customers for investments held in custody	COB	9	1	60	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
S12.09 (2)	Accounting to customers for investments held in custody	COB	9	1	64	R	
S12.09 A	Loans of investments and pooling	COB	9	1	80	R	
S12.09 A	Loan of investments and pooling	COB	9	1	72	R	
S12.09 A c	Loans of investments and pooling	COB	9	1	74	R	
S12.09 C a	Reconciliations	COB	9	1	94	R	
S12.09 C b	Reconciliations	COB	9	1	89	R	
S13.01	Contract Notes	COB	6	7	30	R	
S13.01 (1)	Contract notes: general	COB	8	1	3	R	
S13.02	Contract notes: type B PEPs	COB	8	1	6	R	
S13.03	Contract notes: unit trust switching services, type A PEPs and savings plans relating to regulated collective investment schemes or investment trusts	COB	8	1	6	R	
S13.04 (4)	Contract notes: contents	COB	8	1	11	R	
S13.04 (5)	Contract notes: contents	COB	8	1	11	R	
S13.06	Confirmation notes and difference accounts	COB	8	1	18	E	
S13.08	Valuation of investments which are not marketable	COB	8	1	16	E	
S13.09	Disclosure of Fees	COB	4	2	10	R	
S13.10	Periodic statements: managed portfolios	COB	8	2	4	R	
S13.10 A	Discretionary managed portfolios: supplementary statements in special cases	COB	8	2	12	E	
S13.12	Periodic statements: open positions	COB	8	2	13	E	
S16.04.	Arrangements for Indirect Payment for Services	COB	2	2	20	R	

G (8) Destinations: SIB

Source reference	Subject	Module	Ch/App	S/Ann	P		
1. 2. 17	Business Conducted from an Overseas Place of Business With Overseas Customers	COB	5	5	8	R	
1. 3.1 (1)	Know Your Customer	COB	4	1	4	R	
1. 3. 2	Business and Experienced Investors	COB	4	1	9	R	
1. 3	Customers' Understanding of Risk	COB	5	4	3	R	
1. 4. 15	Transactions in Futures, Contracts for Differences and Options Thereon: Risk Warnings	COB	5	4	6	E	
1. 4. 16	Transactions in Options Relating to Investments Other than Futures and Contracts for Difference: Risk Warnings	COB	5	4	6	E	
1. 4. App (A)	General Risk Disclosure Statement	COB	5	4	6	E	
1. 4. App (B)	Additional Risk Disclosure Statement	COB	5	4	6	E	
1. 4. App (C)	Risk Disclosure Statement	COB	5	4	6	E	
1. 4. App (D)	Risk Disclosure Statement	COB	5	4	6	E	
1. 4. App (E)	Stabilisation	COB	5	4	9	E	
1. 5. 1 (1)	Disclosure of Commission Payable in Relation to Life Policies: General	COB	5	7	5	R	
1. 5. 1 (2)	Disclosure of Commission Payable in Relation to Life Policies: General	COB	5	7	17	E	
1. 5. 1 (3)	Disclosure of Commission Payable in Relation to Life Policies: General	COB	5	7	14	G	
1. 5. 1 (4)	Disclosure of Commission Payable in Relation to Life Policies: General	COB	5	7	14	G	
1. 5. 2	Independent Intermediaries	COB	5	7	5	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
1. 5. 3	Life Offices Where Sale is Effected Through the Office's Own Sales Force etc	COB	5	7	5	R	
1. 5. 4	Life Offices Where Sale is Effected Through an appointed Representative in the Same Group	COB	5	7	5	R	
1. 5. 5	Marketing Group Associates	COB	5	7	5	R	
1. 5. 6	Investments which are not readily realisable	COB	7	11	3	R	
1. 5. 7	Cases Where No Written application is Made	COB	5	7	12	G	
1. 5. 13	Disclosure at Point of Sale by Firms Other than Collective Investment Marketing Firms	COB	5	7	5	R	
1. 5. 13 (A)	Disclosure at Point of Sale by Firms Other than Collective Investment Marketing Firms	COB	5	7	5	R	
1. 5. 14 (C)	Disclosure of Commission by Plan Managers of PEPs	COB	5	7	12	G	
1. 5. 14A	Disclosure by Firms Other Than Collective Investment Marketing Firms of Increases in Commission	COB	5	7	14	G	
1. 5.14B	Particulars of Additional Commission Payable by Life Offices and Operators	COB	5	7	14	G	
1. 5. 15	Limitations on a firms trading because of customers' orders	COB	7	7	4	R	
1. 5. 17	Allocation of bargains between customers	COB	7	7	9	R	
1. 5. 18	Allocation of bargains between customers and the firm	COB	7	7	9	R	
1. 5. 19	Firm's duty to customers generally when it has dealt on its own account	COB	7	7	9	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
1. 9. 3	Market maker's additional obligation to deal when it has sold an investment which is not a marketable investment	COB	7	11	3	R	
1. 13. 09	Disclosure of Fees	COB	5	7	3	R	
1. 20	Dealing for customers: Customer Order Priority	COB	7	4	3	R	
1. 21.	Timely Execution	COB	7	6	1	R	
1. 21. 2	Timely Execution	COB	7	6	5	R	
1. 21. 1	Postponing execution	COB	7	6	4	R	
1. 22. 1	Best execution	COB	7	5	1	R	
1. 22. 4	Best execution	COB	7	5	5	R	
2:VI: 1. 02. (2)	Application	COB	9	3	25	R	
2:VI: 1. 02. (2)	Application	COB	9	3	26	R	
2:VI: 1. 02. (4)	Application	COB	9	3	2	R	
2:VI: 1. 02. (4)	Application	COB	9	3	6	G	
2:VI: 1. 02. (5)	Regulated business	COB	9	3	3	R	
2:VI: 1. 02. (6)	Application	COB	9	3	2	R	
2:VI: 1. 02. (7)	Application	COB	9	3	2	R	
2:VI: 1. 02. (8)	Trustees	COB	9	3	2	R	
2:VI: 1. 02. (8)	Application	COB	9	3	27	R	
2:VI: 1. 04.	General overview	COB	9	3	7	G	
2:VI: 1. 04. (4)	Application	COB	9	3	5	G	
2:VI: 1. 05.	General overview	COB	9	3	7	G	
2:VI: 1. 05.	General overview	COB	9	3	31	R	
2:VI: 1. 2. (1)	Application	COB	9	3	1	R	
2:VI: 1. 2. (5)	Application	COB	9	3	1	R	
2:VI: 2. 0	Money from non- authorised persons who are non-private customers	COB	9	3	8	G	
2:VI: 2. 02.	Investment Business Clients' Money	COB	9	3	20	E	
2:VI: 2.02. (3)	Money from non- authorised persons who are non-private customers	COB	9	3	11	R	
2:VI: 2.02. (8)	Money that need not be treated as client money	COB	9	3	13	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
2:VI: 2. 02. (2)	Money from non- authorised persons who are non-private customers	COB	9	3	9	R	
2:VI: 2. 02. (3)	Money from non- authorised persons who are non-private customers	COB	9	3	9	R	
2:VI: 2. 02. (4)	Money that need not be treated as client money	COB	9	3	9	R	
2:VI: 2. 02. (5)	Money that need not be treated as client money	COB	9	3	9	R	
2:VI: 2. 02. (8)	Money that need not be treated as client money	COB	9	3	14	G	
2:VI: 2. 03.	Instructions to firm to segregate money	COB	9	3	13	R	
2:VI: 2. 03.	Instructions to firm to segregate money	COB	9	3	37	R	
2:VI: 2. 04. (1)	Money payable to the firm	COB	9	3	19	R	
2:VI: 2. 04. (1)	Money payable to the firm (Explanation to rule)	COB	9	3	21	G	
2:VI: 2. 04. (1)	Money payable to the firm (Explanation to rule)	COB	9	3	22	G	
2:VI: 2. 04. (1)	Money payable to the firm (Explanation to rule)	COB	9	3	23	G	
2:VI: 2. 04. (1)	Money payable to the firm (Explanation to rule)	COB	9	3	24	G	
2:VI: 2. 04. (2)	Money payable to the firm	COB	9	3	19	R	
2:VI: 2. 04. (2)	Money payable to the firm	COB	9	3	20	E	
2:VI: 2. 04. (3)	Money in the form of precious coin	COB	9	3	2	R	
2:VI: 2. 04. (3)	Money which is not client money	COB	9	3	4	G	
2:VI: 2. 04. (5a)	Money from group companies	COB	9	3	18	R	
2:VI: 2. 04. (5b)	Money from group companies	COB	9	3	18	R	
2:VI: 2. 04. (5c)	Money from group companies	COB	9	3	18	R	
2:VI: 2. 04. (6a)	Money in connection with cash against delivery	COB	9	3	15	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
2:VI: 2. 04. (1)	Money in connection with cash against delivery	COB	9	3	16	R	
2:VI: 2. 04. (6b)	Money in connection with cash against delivery	COB	9	3	16	R	
2:VI: 2. 05. (1)	Money to be held with an approved bank	COB	9	3	68	R	
2:VI: 2. 05. (2)	Disclosure of group bank	COB	9	3	80	R	
2:VI: 2. 05. (2)	Disclosure of group bank	COB	9	3	81	R	
2:VI: 2. 06. (1)	Notification of an approved bank	COB	9	3	82	R	
2:VI: 2. 06. (2)	Notification to an approved bank	COB	9	3	83	R	
2:VI: 2. 07. (1)	Types of client bank account	COB	9	3	68	R	
2:VI: 2. 07. (2)	Types of client bank account	COB	9	3	68	R	
2:VI: 2. 07. (4)	General client bank accounts	COB	9	3	68	R	
2:VI: 2. 07. (5)	Designated client bank accounts	COB	9	3	69	R	
2:VI: 2. 07. (6)	Designated client funds accounts	COB	9	3	70	R	
2:VI: 2. 07. (6)	Designated client funds accounts (Explanation)	COB	9	3	72	G	
2:VI: 2. 08. (1)	Payment of client money into client bank account	COB	9	3	44	R	
2:VI: 2. 08. (1)	Payment of client money into client bank account	COB	9	3	55	R	
2:VI: 2. 08. (2)	Payment of client money into client bank account	COB	9	3	49	R	
2:VI: 2. 08. (2A)	Payment of client money into client bank account	COB	9	3	49	R	
2:VI: 2. 08. (2A)	Payment of client money into client bank account	COB	9	3	50	G	
2:VI: 2. 08. (3)	Payment of client money into client bank account	COB	9	3	51	R	
2:VI: 2. 08. (4)	Payment of client money into client bank account	COB	9	3	45	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
2:VI: 2. 08. (5)	Payment of client money into a client bank account	COB	9	3	22	G	
2:VI: 2. 08. (5)	Payment of client money into client bank account	COB	9	3	58	R	
2:VI: 2. 08. (5)	Payment of client money into client bank account	COB	9	3	59	G	
2:VI: 2. 08. (6)	Payment of client money into client bank account	COB	9	3	47	R	
2:VI: 2. 08. (6)	Payment of client money into client bank account	COB	9	3	48	G	
2:VI: 2. 08. (7)	Payment of client money into client bank account	COB	9	3	53	R	
2:VI: 2. 08. (7)	Payment of client money into client bank account	COB	9	3	55	R	
2:VI: 2. 09. (1)	Discharge of fiduciary duty	COB	9	3	133	R	
2:VI: 2. 09. (2)	Discharge of fiduciary duty	COB	9	3	135	R	
2:VI: 2. 09. (3)	Discharge of fiduciary duty	COB	9	3	136	R	
2:VI: 2. 2. (1)	Money from authorised persons and from other non-private customers who wish their money to be treated as client money	COB	9	3	1	R	
2:VI: 2. 2. (2)	Money from private customers: general	COB	9	3	1	R	
2:VI: 2. 2. (4)	Money from certain private customers	COB	9	3	1	R	
2:VI: 2. 12.	Explanation	COB	9	3	33	G	
2:VI: 2. 12.	Explanation	COB	9	3	36	G	
2:VI: 2. 12. (1)	Segregation	COB	9	3	37	R	
2:VI: 2. 12. (2)	Segregation	COB	9	3	39	R	
2:VI: 2. 14.	Overseas banks	COB	9	3	84	R	
2:VI: 2. 14. (1a)	Overseas banks	COB	9	3	91	G	
2:VI: 2. 14. (1a+b)	Overseas banks	COB	9	3	90	R	
2:VI: 2. 14. (1c)	Overseas banks	COB	9	3	93	R	
2:VI: 2. 14. (2a)	Overseas banks	COB	9	3	90	R	
2:VI: 2. 14. (2b)	Overseas banks	COB	9	3	93	R	
2:VI: 2. 14. (3)	Overseas banks	COB	9	3	93	R	
2:VI: 3. 01. (1)		COB	9	3	30	G	

Source reference	Subject	Module	Ch/App	S/Ann	P		
2:VI: 3. 02. (1)	Client purpose trust	COB	9	3	31	R	
2:VI: 3. 03. (1)	Client purpose trust	COB	9	3	31	R	
2:VI: 3. 05.	Segregation of appropriate amounts in relation to on-exchange margined transactions	COB	9	3	115	R	
2:VI: 3. 07.	Segregation of appropriate amounts in relation to off-exchange margined transactions	COB	9	3	115	R	
2:VI: 4. 01.	Duty to pay interest	COB	9	3	60	R	
2:VI: 4. 01.	Duty to pay interest	COB	9	3	61	G	
2:VI: 4. 01.	Duty to pay interest	COB	9	3	62	G	
2:VI: 4. 02.	Cases where interest is not payable	COB	9	3	60	R	
2:VI: 4. 02.	Cases where interest is not payable	COB	9	3	61	G	
2:VI: 4. 02.	Cases where interest is not payable	COB	9	3	62	G	
2:VI: 4. 03.	Nature of records	COB	9	3	145	R	
2:VI: 4. 04.	Nature of records	COB	9	3	145	R	
2:VI: 4. 05.	Audit trail	COB	9	3	145	R	
2:VI: 4. 06.	Retention of records	COB	9	3	145	R	
2:VI: 4. 07.	Explanation	COB	9	3	126	R	
2:VI: 4. 07. (1)	Reconciliation of firm's records with approved bank's records	COB	9	3	123	R	
2:VI: 4. 07. (2)	Reconciliation of firm's records with approved bank's records	COB	9	3	125	R	
2:VI: 4. 07. (3)	Reconciliation of firm's records with approved bank's records	COB	9	3	128	R	
2:VI: 4. 08. (1)	Appropriate amounts to be held in free money bank accounts	COB	9	3	100	R	
2:VI: 4. 08. (1)	Appropriate amounts to be held in client money bank accounts	COB	9	3	104	G	
2:VI: 4. 08. (2)	Reconciliation of firm's records with approved bank's records	COB	9	3	125	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
2:VI: 4. 08. (3)	Reconciliation of firm's records with approved bank's records	COB	9	3	128	R	
2:VI: 4. 08. (4)	Appropriate amounts to be held in free money bank accounts	COB	9	3	100	R	
2:VI: 4. 08. (5)	Reconciliation of firm's records with approved bank's records	COB	9	3	125	R	
2:VI: 4. 09.	Failure to perform reconciliations	COB	9	3	122	R	
2:VI: 4. 09. (1)	Failure to perform reconciliations	COB	9	3	131	R	
2:VI: 4. 09. (2)	Failure to perform reconciliations	COB	9	3	129	R	
2:VI: 4. 10.	Notification to regulator on default of an approved bank	COB	9	3	98	R	
2:VI: Part 3	Default Regulations	COB	9	5	1	R	
2:VI: Part 3	Default Regulations	COB	9	5	5	R	
2:VI: Part 3	Default Regulations	COB	9	5	6	R	
2:VI: Part 3	Default Regulations	COB	9	5	7	R	
2:VI: Part 3	Default Regulations	COB	9	5	9	R	
2:VI: Part 3	Default Regulations	COB	9	5	11	R	
2:VI: Part 3	Default Regulations	COB	9	5	13	R	
2:VI: Part 3	Default Regulations	COB	9	5	14	R	
2:VI: Part 3	Default Regulations	COB	9	5	15	R	
2:VI: Part 3	Default Regulations	COB	9	5	20	R	
2:VI: Part 3	Default Regulations	COB	9	5	21	R	
2:VI: Part 3	Default Regulations	COB	9	5	22	R	
2:VI: Part 3	Default Regulations	COB	9	5	24	R	
2:VI: Part 3	Default Regulations	COB	9	5	25	R	
2:VI: Part 3	Default Regulations	COB	9	5	26	R	
2:VI: Part 3	Default Regulations	COB	9	5	27	R	
2:VI: Part 3	Default Regulations	COB	9	5	28	R	
2:VI: Part 3	Default Regulations	COB	9	5	30	R	
2:VI: Part 3	Default Regulations	COB	9	5	31	R	
2:VI: Part 3	Default Regulations	COB	9	5	32	R	
2:VI: Part 3	Default Regulations	COB	9	5	33	R	
2.03	Independence	COB	5	1	16	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
2.07	Agent of life policyholder not to act for life office in connection with claims etc	COB	5	1	16	R	
2. 3A.	Exclusion of Liability	COB	2	5	3	R	
2. 3A.	Exclusion of Liability	COB	2	5	4	R	
2. 4.	Ban on "Volume Overrides", Benefits in Kind and Reciprocal Arrangements	COB	2	2	5	E	
2. 5.	Broker Fund Advisers: Volume of Business Requirements Forbidden	COB	2	2	3	R	
2. 6.	Product Bias	COB	2	2	3	R	
2. 17.	Business conducted from an overseas place of business with overseas customers	COB	3	3	1	R	
2. 17.	Business conducted from an overseas place of business with overseas customers	COB	3	4	2	G	
2. 17.	Business conducted from an overseas place of business	COB	3	12	6	R	
4. 01.	Application	COB	4	2	1	R	
4. 1	Polarisation	COB	5	1	7	R	(1)
4. 1	Polarisation	COB	5	1	16	R	
4. 2.	General	COB	4	2	7	G	
4. 2	Polarisation	COB	5	1	7	R	(1)
4. 3	Polarisation	COB	5	1	16	R	
4. 4	Polarisation	COB	5	1	7	R	(2)
4. 8.	Contents of Customer Agreement: Futures and Options	COB	4	2	15	R	
4. 9.	Contents of Customer Agreement: Discretionary Managed Portfolio	COB	4	2	16	E	
4. 10.	Notification Requirements	COB	4	2	7	G	
4. 12.	Personal Equity Plans	COB	4	2	4	G	
4. 13.	Customer Agreement Ceasing to be Effective	COB	4	2	15	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
4. 15.	Transactions in Futures, Contracts for Differences and Options Thereon: Risk Warnings	COB	4	2	7	G	
4. 16.	Transactions in Options Relating to Investments Other Than Futures and Contracts for Differences: Risk Warnings	COB	4	2	7	G	
5. 1. (CA1)	97& 89 NLR: Right to cancel (at outset/variations)	COB	6	7	18	R	4 (note)
5. 1. (CA1) 4 (note)	97& 89 NLR: Variations (Personal Pension Contract)	COB	6	7	23	R	
5. 1. (CA2)	97& 89 NLR: No right to cancel (2nd or subsequent ISA/PEP)	COB	6	7	18	R	3 (note)
5. 1. (P1) (2)	97 & 89 NLR: Interpretation	COB	6	7	5	G	
5. 1. (P1) (2) (3)	97 & 89 NLR: Interpretation (Maxi ISA/Cluster Products)	COB	6	7	18	R	2 (note)
5. 1. (P1) (2) (4)	97 & 89 NLR: Interpretation (Unit Savings Plan)	COB	6	7	18	R	1 (note)
5. 1. (P2) (1)	97 & 89 NLR: Cancellation Rights	COB	6	7	7	R	
5. 1. (P2) (1)	97 & 89 NLR: Cancellation Rights	COB	6	7	17	R	2 (column)
5. 1. (P2) (1) (1)	97& 89 NLR: Cancellation Rights (General)	COB	6	7	17	R	1 (column)
5. 1. (P2) (1) (2)	97& 89 NLR: Cancellation (Imported & Exported Products)	COB	6	7	17	R	2 (column)
5. 1. (P2) (2)	97& 89 NLR: "Voluntary" notification	COB	6	7	21	R	
5. 1. (P2) (2)	97& 89 NLR: Giving the investor notification of the right to cancel	COB	6	7	30	R	
5. 1. (P2) (2)	97& 89 NLR: Pre & Post-sale Notifications	COB	6	7	32	R	
5. 1. (P2) (2)	97& 89 NLR: Pre & Post-sale Notifications	COB	6	7	34	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
5. 1. (P2) (2) (4)	97 & 89 NLR: Form and content of a post-sale notification	COB	6	7	36	R	
5. 1. (P2) (2) (6)	97 & 89 NLR: Prominence of post-sale notification	COB	6	7	39	R	
5. 1. (P2) (2) (9)	97 & 89 NLR: para 9 Sending notification out of time / para 10 Failure to mention shortfall / para 11 Failure to send a post-sale notification	COB	6	7	56	R	
5. 1. (P2) (2) (11)	97& 89 NLR: Failure to send post-sale notification	COB	6	7	41	R	
5. 1. (P2) (3)	97 & 89 NLR: Exercising the right to cancel	COB	6	7	42	R	
5. 1. (P2) (3) (3)	97 & 89 NLR: Time for giving the notice	COB	6	7	10	R	
5. 1. (P2) (3) (3)	97 & 89 NLR: Time for giving the notice (explanation to para 3)	COB	6	7	11	R	
5. 1. (P2) (3) (3)	97 & 89 NLR: Time for giving the notice	COB	6	7	48	R	
5. 1. (P2) (3) (4)	97 & 89 NLR: Delivery and deemed delivery of notice of cancellation	COB	6	7	44	R	
5. 1. (P2) (4) (1)	97 & 89 NLR: Effect of cancellation	COB	6	7	51	R	
5. 1. (P2) (4) (2)	97 & 89 NLR: Effect of cancellation	COB	6	7	52	R	
5. 1. (P2) (4) (3)	97 & 89 NLR: Effect of cancellation	COB	6	7	53	R	
5. 1. (P2) (4) (4)	97 & 89 NLR: Form and content of a post-sale notification	COB	6	7	37	R	
5. 1. (P2) (5)	97& 89 NLR: Shortfall	COB	6	7	54	R	
5. 1. (P2) (5) (1)	97& 89 NLR: Shortfall: application	COB	6	7	57	R	
5. 1. (P2) (5) (4)	97& 89 NLR: Shortfall	COB	6	7	58	R	
5. 2. 1 (table) (3)	97, 94 & 89 LR: No right to cancel (effected via use of Cancellation Substitute)	COB	6	7	14	R	(2)

Source reference	Subject	Module	Ch/App	S/Ann	P		
5. 2. 1 (table) (3)	97, 94 & 89 LR: No right to cancel (effected via use of Cancellation Substitute)	COB	6	7	19	R	
5. 2. (P1) (3)	97, 94 & 98 LR: Interpretation	COB	6	7	1	R	
5. 2. (P1) (3)	97, 94 & 98 LR: Interpretation	COB	6	7	5	G	
5. 2. (P1) (3) (2B)	97, 94 & 89 LR: Types of Agreement	COB	6	7	16	R	1 (note)
5. 2. (P1) (3) (4)	97, 94 & 89 LR: Types of Agreement	COB	6	7	16	R	2 (note)
5. 2. (P2) (1)	97, 94 & 89 LR: Cancellation Rights	COB	6	7	7	R	
5. 2. (P2) (1)	97, 94 & 89 LR: Cancellation Rights	COB	6	7	15	R	1 (column)
5. 2. (P2) (2)	97, 94 & 89 LR: application of these rules: policyholder's habitual residence in the EC	COB	6	7	16	R	4 (note)
5. 2. (P2) (4)	97, 94 & 89 LR: Cancellation Rights	COB	6	7	15	R	2 (column)
5. 2. (P2) (4) 1 (table)	97, 94 & 89 LR: Loss of right to cancel under Case B	COB	6	7	16	R	3 (note)
5. 2. (P2) (5)	97, 94 & 89 LR: Variations	COB	6	7	23	R	
5. 2. (P2) (6)	97, 94 & 89 LR: "Voluntary" notification	COB	6	7	21	R	
5. 2. (P2) (6)	97, 94 & 89 LR: Giving the investor notification of the right to cancel	COB	6	7	30	R	
5. 2. (P2) (6)	97, 94 & 89 LR: Post-sale notifications (industrial business)	COB	6	7	35	R	
5. 2. (P2) (6) (2)	97, 94 & 89 LR: Giving the investor notification of the right to cancel	COB	6	7	31	R	
5. 2. (P2) (6) (3)	97, 94 & 89 LR: Pre & Post-sale notifications	COB	6	7	32	R	
5. 2. (P2) (6) (3)	97, 94 & 89 LR: Pre & Post-sale notifications	COB	6	7	34	R	
5. 2. (P2) (6) (5)	97, 94 & 89 LR: Form and content of a post-sale notification	COB	6	7	36	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
5. 2. (P2) (6) (5)	97, 94 & 89 LR: Form and content of a post-sale notification	COB	6	7	37	R	
5. 2. (P2) (6) (8)	97, 94 & 89 LR: Prominence of post-sale notification	COB	6	7	39	R	
5. 2. (P2) (6) (10)	97, 94 & 89 LR: para 10 Sending notifications out of time / para 11 Failure to mention shortfall / para 12 Failure to send a post-sale notification	COB	6	7	56	R	
5. 2. (P2) (6) (12)	97, 94 & 89 LR: Failure to send post-sale notification	COB	6	7	41	R	
5. 2. (P3) (1)	9, 94 & 89 LR: Exercising the right to cancel	COB	6	7	42	R	
5. 2. (P3) (1) (3)	97, 94 & 89 LR: Time for giving the notification	COB	6	7	10	R	
5. 2. (P3) (1) (3)	97, 94 & 89 LR: Time for giving the notification (explanation to para 3)	COB	6	7	11	R	
5. 2. (P3) (1) (3)	97, 94 & 89 LR: Time for giving the notification	COB	6	7	48	R	
5. 2. (P3) (1) (4)	97, 94 & 89 LR: Delivery and deemed delivery of notice of cancellation	COB	6	7	44	R	
5. 2. (P3) (1) (6)	97, 94 & 89 LR: Cancellation of annuity after the death of the "life assured"	COB	6	7	49	R	
5. 2. (P3) (1) (7)	97, 94 & 89 LR: Cancellation where joint policyholders	COB	6	7	50	R	
5. 2. (P3) (2) (1)	97, 94 & 89 LR: Effect of cancellation	COB	6	7	51	R	
5. 2. (P3) (2) (2)	97, 94 & 89 LR: Effect of cancellation	COB	6	7	52	R	
5. 2. (P3) (2) (3)	97, 94 & 89 LR: Effect of cancellation	COB	6	7	53	R	
5. 2. (P3) (3)	97, 94 & 89 LR: Shortfall	COB	6	7	54	R	
5. 2. (P3) (3) (1)	97, 94 & 89 LR: Shortfall: application	COB	6	7	57	R	
5. 2. (P3) (3) (3)	97, 94 & 89 LR: Shortfall	COB	6	7	58	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
5. 9. (1)	Arrangements for Indirect Payment for Services	COB	2	2	12	R	
5. 9. (2)	Arrangements for Indirect Payment for Services	COB	2	2	12	R	
7. 1.	Application	COB	3	2	5	R	
7. 2	Approval	COB	3	4	1	G	(b)
7. 4.	Approval by a firm of advertisements issued by unauthorised persons	COB	3	12	1	G	
7. 4A.	Overseas insurers	COB	3	12	6	R	
7. 4A.	Overseas insurers	COB	3	13	1	R	
7. 4A.	Overseas insurers	COB	3	13	1	R	
7. 4A.	Overseas insurers	COB	3	13	4	R	
7. 4. (2)	Approval by a firm of advertisements issued by unauthorised persons	COB	3	12	1	G	
7. 4. (3)	Approval etc, Collective investment scheme	COB	3	12	1	G	
7. 4. (4)	Approval by a firm of advertisements issued by unauthorised persons, life policies	COB	3	13	1	R	(1)
7. 4. (4)	Approval etc., life policies	COB	3	13	4	R	
7. 4. (6)	Approval etc, other investments	COB	3	12	1	G	
7. 5.	Prominence of required statements	COB	3	8	4	R	
7. 5.	Approval etc., image/short form advertisements	COB	3	1	1	R	
7. 5.	Prominence of required statements	COB	3	8	5	E	
7. 5.	Prominence of required statements	COB	3	13	2	R	
7. 6.	Approval	COB	3	2	1	G	(2)
7. 6.	Approval	COB	3	6	2	G	
7. 7.	Advertisements to be clear and not misleading	COB	3	8	5	E	
7. 7. (1)	Advertisements to be clear and not misleading	COB	3	8	4	R	(1)
7. 7. (2)	Advertisements to be clear and not misleading	COB	3	8	4	R	(1)

Source reference	Subject	Module	Ch/App	S/Ann	P		
7. 7. (6)	Advertisements to be clear and not misleading	COB	3	8	4	R	(2) (9)
7. 8.	Advertisements to be distinguished from other matter	COB	3	8	4	R	
7. 8.	Advertisements to be distinguished from other matter	COB	3	8	5	E	
7. 9.	Advertisements to identify the investments to which they relate	COB	3	8	4	R	(1)
7. 9.	Advertisements to identify the investments to which they relate	COB	3	8	5	E	
7. 10.	Promotions to be genuine	COB	3	8	4	R	(1)
7. 10.	Promotions to be genuine	COB	3	8	5	E	(1) (b)
7. 11.	Disclosure of advertiser's capacity	COB	3	8	3	G	(1)
7. 11.	Disclosure of advertiser's capacity	COB	3	8	3	G	(2)
7. 11.	Disclosure of advertiser's capacity	COB	3	8	4	R	
7. 11.	Disclosure of advertiser's capacity	COB	3	8	5	E	
7. 11. (b)	Disclosure of advertiser's capacity	COB	3	8	8	R	(2)
7. 12.	Identity of regulators	COB	3	8	3	G	
7. 12.	Identity of regulators	COB	3	9	6	R	
7. 13.	Advertisements not to imply Government approval	COB	3	8	5	E	
7. 14.	Synopses to be fair	COB	3	8	4	R	
7. 14. a	Synopses to be fair	COB	3	8	5	E	(1) (b)
7. 14. b	Synopses to be fair	COB	3	8	5	E	(1) (d)
7. 15.	Commendations	COB	3	8	4	R	(1)
7. 15.	Commendations	COB	3	8	5	E	(1) (b)&(c)
7. 16.	Comparison with other investments	COB	3	8	4	R	
7. 16.	Comparison with other investments	COB	3	8	5	E	(1) (d)
7. 17.	Life policies	COB	3	9	18	R	
7. 17.	Life policies	COB	3	8	17	R	
7. 18.	Taxation	COB	3	9	19	R	
7. 18.	Taxation	COB	3	9	20	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
7. 19.	Cancellation rights	COB	3	9	21	R	
7. 20.	Past performance	COB	3	8	11	R	(1) (b)
7. 20 (f)	Past performance	COB	3	8	11	R	
7. 21.	Indications of the scale of business activities	COB	3	8	4	R	(1)
7. 21.	Indications of the scale of business activities	COB	3	8	5	E	
7. 22.	Risk warnings	COB	3	8	4	R	(1)
7. 22.	Risk warnings	COB	3	9	5	R	
7. 22.	The Advertising Code - Risk Warnings	COB	3	9	15	R	(1)
7. 23.	General duty of disclosure in "off-the-page" and "off-the-screen" advertisements	COB	3	9	1	R	
7. 24.	"Off-the-page" advertisements for regulated CIS	COB	3	9	10	R	
7. 24.	"Off-the-page" advertisements for life policies	COB	3	9	18	R	
7. 25.	"Off the page" advertisements for type B PEPs	COB	3	9	10	R	
7. 25.	"Off-the-page" advertisements for schemes	COB	3	9	23	R	
7. 27.	Restrictions on promotion of unregulated CIS	COB	3	9	5	R	(2) (a)
7. 28.	Advertisements by appointed representatives	COB	3	8	4	R	
7. 28.	Advertisements by appointed representatives	COB	3	8	5	E	
7. 28.	Advertisements by appointed representatives	COB	3	1	3	G	
7. 29.	Advertisements not to disguise lack of independence	COB	3	8	4	R	(1)
7. 29.	Advertisements not to disguise lack of independence	COB	3	8	5	E	
8. 1.	Application	COB	3	3	1	R	
8. 1.	Application & Publications which are advertisements	COB	3	1	1	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
8. 2.	Application & Publications which are advertisements	COB	3	1	1	R	
8. 5.	Research and analysis	COB	3	8	5	E	
8. 6.	Disclosure that the number of market makers is restricted	COB	3	8	8	R	(1)
8. 10.	Prominence of disclosures	COB	3	8	5	E	
11. 1.	Application	COB	7	10	1	R	
11. 2.	Interpretation	COB	7	10	1	R	
11. 10.	Initial margins	COB	7	10	3	R	
11. 12.	Customer's liabilities	COB	7	10	5	R	
13. 1. (1)	Contract notes: general	COB	8	1	3	R	
13. 1. (5)	Contract notes: general	COB	8	1	12	R	
13. 1. (6)	Contract notes: general	COB	8	1	12	R	
13. 2.	Contract notes: type B PEPs	COB	8	1	6	R	
13. 3.	Contract notes: unit trust switching services, type A PEPs and savings plans relating to regulated collective investment schemes or investment trusts	COB	8	1	6	R	
13. 4. (4)	Contract notes: contents	COB	8	1	11	R	
13. 4. (5)	Contract notes: contents	COB	8	1	11	R	
13. 6.	Confirmation notes and difference accounts	COB	8	1	18	E	
13. 7.	Notification upon exercise of an option	COB	8	1	5	E	
13. 7.	Notification upon exercise of an option	COB	8	1	19	E	
13. 8.	Notification upon exercise of an option	COB	8	1	5	E	
13. 8.	Valuation of investments which are not marketable	COB	8	1	16	E	
13. 10.	Periodic statements: managed portfolios	COB	8	2	4	R	
13. 10. (3)	Periodic statements: managed portfolios	COB	8	2	11	E	

Source reference	Subject	Module	Ch/App	S/Ann	P		
13. 10. A	Discretionary managed portfolios: supplementary statements in special cases	COB	8	2	12	E	
13. 12.	Periodic statements: open positions	COB	8	2	13	E	
14. 2.	Duties of the firm	COB	7	13	4	R	
14. 4.	BES Preparation of Scheme Particulars or Prospectus	COB	3	9	26	R	
14. 4.	BES Preparation of Scheme Particulars or Prospectus	COB	3	9	28	R	
14. 5.	BES Advertisements: General	COB	3	9	26	R	
14. 5.	BES Advertisements: General	COB	3	9	28	R	
14. 7.	Procurement to Sub to BES Schemes or for BES Shares	COB	3	9	26	R	
14. 7.	Procurement to Sub to BES Schemes or for BES Shares	COB	3	9	28	R	
14. 9.	Prohibition of Selling BES Shares or interest in them on Credit	COB	3	9	26	R	
16. 4.	Arrangements for Indirect Payment for Services	COB	2	2	20	R	
16. 7.	Customer Agreements	COB	4	2	14	R	
16. 8.	Advertisements, record keeping	COB	3	7	1	R	
16. 13.	Dealings by officers and employees	COB	7	13	11	G	
90. 5. (11)	Life policies and units: illustrations of future benefits	COB	6	6	4	R	
94. 11	Information about the firm	COB	5	5	3	R	
174. 5. (12) (1)	Pre-sale key features for schemes [release 90 amended by 174]	COB	6	2	22	R	
174. 5. (12)(1) (b)	Pension fund withdrawals - key features before election - schemes [release 90, amended 174]	COB	6	4	10	R	
174. 5. (12) (3)	Exceptions to issue of key features - schemes [release 90 amended by 174]	COB	6	2	24	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
174. 5. (12) (3) (d) (1)	Delayed delivery if sold at a distance [release 90 amended by 174]	COB	6	2	22	R	(2)
174. 5. (12) (5)	Key features within 5 business days [release 90 amended by 174]	COB	6	2	22	R	(2)
174. 5. (12) (6)	Combined KFD for multiple pension fund withdrawals [release 90, amended 174]	COB	6	4	11	R	
174. 16. (2) (8A)	Record of notice of cancellation	COB	6	7	47	R	
174. 16. (2) (8A)	Record of notice of cancellation	COB	6	7	47	R	
175. 1A. (1)	Territoriality - key features for life policies [releases 90, 136, 151 and 175]	COB	6	2	21	R	
175. 2. (1)	Pension fund withdrawals - key features before election - life policies [releases 90, 136, 151 and 175]	COB	6	4	10	R	
175. 2. (1) (1)	Recommendations to include key features [releases 90, 136, 151 and 175]	COB	6	2	7	R	
175. 2. (1) (5)	Example based key features for trustees of occupational schemes [releases 90, 136, 151 and 175]	COB	6	4	4	R	
175. 2. (1) (7)	Key features for cancellable variations [releases 90, 136, 151 and 175]	COB	6	2	16	R	
175. 2. (1) (8) (a)	Modified recommendations - fresh key features [releases 90, 136, 151 and 175]	COB	6	2	12	R	
175. 2. (1) (8) (b)	Modified proposal - fresh key features [releases 90, 136, 151 and 175]	COB	6	2	14	R	
175. 2. (1A)	Combined KFD for multiple pension fund withdrawals - life policies [releases 90, 136, 151 and 175]	COB	6	4	11	R	
175. 2. (2)	Post sale information - life policies [releases 90, 136, 151 and 175]	COB	6	3	3	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
BES Rules. Part 7.	Procurement to Subscribe to BES Schemes etc	COB	3	9	26	R	
BES Rules. Part 7.	Procurement to Subscribe to BES Schemes etc	COB	3	9	28	R	
G98.01.	Guidance Release 1/98: Cancellation of Life and Non-life Products	COB	6	7	28	R	
G98.01. 61	Guidance Release 1/98: Cancellation of Life and Non-life Products	COB	6	7	55	G	
G98.01. 66	Record of notice of cancellation	COB	6	7	47	R	

G (9) Destinations: SIB (Supp)

Source reference	Subject	Module	Ch/App	S/Ann	P		
1.02	Application	COB	9	3	1	R	
2. 01.	Application	COB	9	3	44	R	
2. 02.	Nature of account	COB	9	3	44	R	
2. 03. (1)	Operation of UK settlement bank account	COB	9	3	44	R	
2. 03. (2)	Operation of UK settlement bank account	COB	9	3	44	R	
2. 03. (3)	Operation of UK settlement bank account	COB	9	3	47	R	
2. 03. (7)	Operation of UK settlement bank account	COB	9	3	133	R	
2. 03. (8)	Operation of UK settlement bank account	COB	9	3	100	R	
2. 03. (8)	Operation of UK settlement bank account	COB	9	3	105	R	
2. 03. (9)	Operation of UK settlement bank account	COB	9	3	100	R	
2. 03. (11)	Operation of UK settlement bank account	COB	9	3	100	R	
2. 03. (12)	Operation of UK settlement bank account	COB	9	3	100	R	
2. 04. (3)	Operation of foreign settlement bank account	COB	9	3	100	R	
2. 04. (3)	Operation of foreign settlement bank account	COB	9	3	105	R	
2. 04. (4)	Operation of foreign settlement bank account	COB	9	3	100	R	
2. 04. (5)	Operation of foreign settlement bank account	COB	9	3	100	R	
2. 05. (1)	Reconciliation of firm's records with records at settlement agents	COB	9	3	123	R	
2. 05. (2)	Reconciliation of firm's records with records at settlement agents	COB	9	3	125	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
2. 05. (3)	Reconciliation of firm's records with records at settlement agents	COB	9	3	128	R	
2. 06. (1) (a + b)	Use of settlement agents overseas	COB	9	3	95	R	
2. 06. (1) (a + b)	Use of settlement agents overseas	COB	9	3	96	G	
2. 06. (2)	Use of settlement agents overseas	COB	9	3	97	R	
3. 01.	Application	COB	9	3	68	R	
3. 02.	Nature of account	COB	9	3	68	R	
3. 03.	Operation of margined transaction bank account	COB	9	3	44	R	
3. 04. (1)	Margined transactions: notification	COB	9	3	86	R	
3. 04. (2)	Margined transactions: notification	COB	9	3	89	R	
3. 04. (3)	Margined transactions: notification	COB	9	3	86	R	
3. 04. (4)	Margined transactions: notification	COB	9	3	87	R	
3. 04. (5)	Margined transactions: notification	COB	9	3	86	R	
3. 04. (6)	Margined transactions: notification	COB	9	3	87	R	
3. 04. (A1) (a + b)	Margined transactions: use of an intermediate broker overseas	COB	9	3	95	R	
3. 04. (A1) (a + b)	Margined transactions: use of an intermediate broker overseas	COB	9	3	96	G	
3. 04. (A2)	Use of settlement agents overseas	COB	9	3	97	R	
3. 05. (6)	On exchange margined transactions	COB	9	3	100	R	
3. 05. (7)	On exchange margined transactions	COB	9	3	100	R	
3. 06. (1)	Reconciliation of firm's records with records at intermediate brokers	COB	9	3	123	R	

Source reference	Subject	Module	Ch/App	S/Ann	P	
3. 06. (2)	Reconciliation of firm's records with records at intermediate brokers	COB	9	3	125	R
3. 06. (3)	Reconciliation of firm's records with records at intermediate brokers	COB	9	3	128	R
3. 07. (5)	Off exchange margined transactions	COB	9	3	100	R
3. 07. (6)	Off exchange margined transactions	COB	9	3	100	R

G (10) Destinations: ICA82

Source reference	Subject	Module	Ch/App	S/Ann	P		
Sch2E 1.1	Application - long term contracts - pre-sale	COB	6	8	1	R	
Sch2E 1.1 (a)	Excludes reinsurance	COB	6	8	1	R	
Sch2E 1.2	Excludes contracts which are investment business	COB	6	8	1	R	
Sch2E 1.3	Non contractually based investment	COB	6	8	3	R	
Sch2E 1.3	Information before long term insurance contract in writing	COB	6	8	15	R	
Sch2E 1.4	Non contractually based investment	COB	6	8	3	R	
Sch2E 1.4	Information to be disclosed - all insurers	COB	6	8	15	R	
Sch2E 1.5	Information to be disclosed - insurance companies	COB	6	8	15	R	
Sch2E 1.6	Information to be disclosed - Lloyd's	COB	6	8	15	R	
Sch2E 1.7	Language used for pre-sale information	COB	6	8	4	R	
Sch2E 2.1	application - long term contracts - during term	COB	6	8	1	R	
Sch2E 2.2	Changes to previous information	COB	6	8	7	R	
Sch2E 2.3	Annual bonus statements	COB	6	8	8	R	
Sch2E 2.4	Annual bonus statements	COB	6	8	8	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
Sch2E 3.1	Application - general insurance - pre-sale	COB	6	8	1	R	
Sch2E 3.2	Pre-sale information - general insurance	COB	6	8	12	R	(1,2)
Sch2E 3.3	Pre-sale information - general insurance	COB	6	8	12	R	(1,2)
Sch2E 4.2	Application - general insurance - pre-sale	COB	6	8	1	R	
Sch2E 4.3	Pre-sale notification of insurer's home state - other than large risks	COB	6	8	12	R	
Sch2E 4.5	Notification of claims address - motor risks - claim rep	COB	6	8	12	R	
Sch2E 5.2	Exceptions for non habitual residence by customer	COB	6	8	3	R	
Sch2E 5.2	Residence of Policyholder at time of signature	COB	6	8	6	R	

G (10) Destinations: FSA

Source reference	Subject	Module	Ch/App	S/Ann	P		
180. (CA1) (1)	97& 89 NLR: Right to cancel (at outset/variations)	COB	6	7	18	R	4 (note)
180. (CA1) 4 (note)	97& 89 NLR: Variations (Personal Pension Contract)	COB	6	7	23	R	
180. (CA2)	97& 89 NLR: No right to cancel (2nd or subsequent ISA/PEP)	COB	6	7	18	R	3 (note)
180. (P1) (2)	97 & 89 NLR: Interpretation	COB	6	7	1	R	
180. (P1) (2)	97 & 89 NLR: Interpretation	COB	6	7	5	G	
180. (P1) (2) (3)	97 & 89 NLR: Interpretation (Maxi ISA/Cluster Products)	COB	6	7	18	R	2 (note)
180. (P1) (2) (4)	97 & 89 NLR: Interpretation (Unit Savings Plan)	COB	6	7	18	R	1 (note)
180. (P2) (1)	97 & 89 NLR: Cancellation Rights	COB	6	7	7	R	
180. (P2) (1)	97 & 89 NLR: Cancellation Rights	COB	6	7	17	R	2 (column)
180. (P2) (1) (1)	97& 89 NLR: Cancellation Rights (General)	COB	6	7	17	R	1 (column)
180. (P2) (1) (2)	97& 89 NLR: Cancellation (Imported & Exported Products)	COB	6	7	17	R	2 (column)
180. (P2) (2)	97& 89 NLR: "Voluntary" notification	COB	6	7	21	R	
180. (P2) (2)	97& 89 NLR: Giving the investor notification of the right to cancel	COB	6	7	30	R	
180. (P2) (2)	97& 89 NLR: Pre & Post-sale Notifications	COB	6	7	32	R	
180. (P2) (2)	97& 89 NLR: Pre & Post-sale Notifications	COB	6	7	34	R	
180. (P2) (2) (4)	97 & 89 NLR: Form and content of a post-sale notification	COB	6	7	36	R	
180. (P2) (2) (6)	97 & 89 NLR: Prominence of post-sale notification	COB	6	7	39	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
180. (P2) (2) (9)	97 & 89 NLR: para 9 Sending notification out of time / para 10 Failure to mention shortfall / para 11 Failure to send a post- sale notification	COB	6	7	56	R	
180. (P2) (2) (11)	97& 89 NLR: Failure to send post-sale notification	COB	6	7	41	R	
180. (P2) (3)	97 & 89 NLR: Exercising the right to cancel	COB	6	7	42	R	
180. (P2) (3) (3)	97 & 89 NLR: Time for giving the notice	COB	6	7	10	R	
180. (P2) (3) (3)	97 & 89 NLR: Time for giving the notice (explanation to para 3)	COB	6	7	11	R	
180. (P2) (3) (3)	97 & 89 NLR: Time for giving the notice	COB	6	7	48	R	
180. (P2) (3) (4)	97 & 89 NLR: Delivery and deemed delivery of notice of cancellation	COB	6	7	44	R	
180. (P2) (4) (1)	97 & 89 NLR: Effect of cancellation	COB	6	7	51	R	
180. (P2) (4) (2)	97 & 89 NLR: Effect of cancellation	COB	6	7	52	R	
180. (P2) (4) (3)	97 & 89 NLR: Effect of cancellation	COB	6	7	53	R	
180. (P2) (4) (4)	97 & 89 NLR: Form and content of a post- sale notification	COB	6	7	37	R	
180. (P2) (5)	97& 89 NLR: Shortfall	COB	6	7	54	R	
180. (P2) (5) (1)	97& 89 NLR: Shortfall: application	COB	6	7	57	R	
180. (P2) (5) (4)	97& 89 NLR: Shortfall	COB	6	7	58	R	
181. (P1) (3)	97, 94 & 89 LR: Interpretation	COB	6	7	1	R	
181. (P1) (3)	97, 94 & 89 LR: Interpretation	COB	6	7	5	G	
181. (P1) (3) (2B)	97, 94 & 89 LR: Types of Agreement	COB	6	7	16	R	1 (note)
181. (P1) (3) (4)	97, 94 & 89 LR: Types of Agreement	COB	6	7	16	R	2 (note)
181. 1 (table) (3)	97, 94 & 89 LR: No right to cancel (effected via use of Cancellation Substitute)	COB	6	7	14	R	(2)

Source reference	Subject	Module	Ch/App	S/Ann	P	R	
181. 1 (table) (3)	97, 94 & 89 LR: No right to cancel (effected via use of Cancellation Substitute)	COB	6	7	19	R	
181. (P2) (1)	97, 94 & 89 LR: Cancellation Rights	COB	6	7	7	R	
181. (P2) (1)	97, 94 & 89 LR: Cancellation Rights	COB	6	7	15	R	1 (column)
181. (P2) (2)	97, 94 & 89 LR: application of these rules: policyholder's habitual residence in the EC	COB	6	7	16	R	4 (note)
181. (P2) (4)	97, 94 & 89 LR: Cancellation Rights	COB	6	7	15	R	2 (column)
181. (P2) (4) 1(table)	97, 94 & 89 LR: Loss of right to cancel under Case B	COB	6	7	16	R	3 (note)
181. (P2) (5)	97, 94 & 89 LR: Variations	COB	6	7	23	R	
181. (P2) (6)	97, 94 & 89 LR: "Voluntary" notification	COB	6	7	21	R	
181. (P2) (6)	97, 94 & 89 LR: Giving the investor notification of the right to cancel	COB	6	7	30	R	
181. (P2) (6)	97, 94 & 89 LR: Post-sale notifications (industrial business)	COB	6	7	35	R	
181. (P2) (6) (2)	97, 94 & 89 LR: Giving the investor notification of the right to cancel	COB	6	7	31	R	
181. (P2) (6) (3)	97, 94 & 89 LR: Pre & Post-sale notifications	COB	6	7	32	R	
181. (P2) (6) (3)	97, 94 & 89 LR: Pre & Post-sale notifications	COB	6	7	34	R	
181. (P2) (6) (5)	97, 94 & 89 LR: Form and content of a post-sale notification	COB	6	7	36	R	
181. (P2) (6) (5)	97, 94 & 89 LR: Form and content of a post-sale notification	COB	6	7	37	R	
181. (P2) (6) (8)	97, 94 & 89 LR: Prominence of post-sale notification	COB	6	7	39	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
181. (P2) (6) (10)	97, 94 & 89 LR: para 10 Sending notifications out of time / para 11 Failure to mention shortfall / para 12 Failure to send a post-sale notification	COB	6	7	56	R	
181. (P2) (6) (12)	97, 94 & 89 LR: Failure to send post-sale notification	COB	6	7	41	R	
181. (P3) (1)	9, 94 & 89 LR: Exercising the right to cancel	COB	6	7	42	R	
181. (P3) (1) (3)	97, 94 & 89 LR: Time for giving the notification	COB	6	7	10	R	
181. (P3) (1) (3)	97, 94 & 89 LR: Time for giving the notification (explanation to para 3)	COB	6	7	11	R	
181. (P3) (1) (3)	97, 94 & 89 LR: Time for giving the notification	COB	6	7	48	R	
181. (P3) (1) (4)	97, 94 & 89 LR: Delivery and deemed delivery of notice of cancellation	COB	6	7	44	R	
181. (P3) (1) (6)	97, 94 & 89 LR: Cancellation of annuity after the death of the "life assured"	COB	6	7	49	R	
181. (P3) (1) (7)	97, 94 & 89 LR: Cancellation where joint policyholders	COB	6	7	50	R	
181. (P3) (2) (1)	97, 94 & 89 LR: Effect of cancellation	COB	6	7	51	R	
181. (P3) (2) (2)	97, 94 & 89 LR: Effect of cancellation	COB	6	7	52	R	
181. (P3) (2) (3)	97, 94 & 89 LR: Effect of cancellation	COB	6	7	53	R	
181. (P3) (3)	97, 94 & 89 LR: Shortfall	COB	6	7	54	R	
181. (P3) (3) (1)	97, 94 & 89 LR: Shortfall: application	COB	6	7	57	R	
181. (P3) (3) (3)	97, 94 & 89 LR: Shortfall	COB	6	7	58	R	

Conduct of Business sourcebook

Derivations: RPB Rules

1. G The aim of this table is to give "ex-RPB firms" (as defined in COB TR4 of the *COB* transitional rules) a guide to the derivation of the text.
2. G It is not a complete statement of derivation and should not be relied on as if it were.
3. G For the assistance of ex-RPB firms the *FSA* has compiled this table of derivations indicating the rules of a *firms previous regulator* that (in conjunction with relevant continuing professional rules) correspond to the provision in *COB* being transitioned. *Firms* may wish to refer to these tables but in doing so, should again, understand that they are not intended to be exhaustive and are produced merely as a guide.
4. G If a *COB rule* is not included in this list, it is likely to be a new requirement for an ex-RPB firm.

Ch/App	S/Ann	P		Subject	Source	Reference
1				Application and General Provision	ACCA	Ch 2
1				Application and General Provision	ICA	Section 1
1				Application and General Provision	IoActuaries	Division A Part 1
1				Application and General Provision	LS (E&W)	SIBR 3
1				Application and General Provision	LS (S)	Part 3
2	1	3	R	Clear, fair and not misleading communication	ACCA	Ch 4 5.1
2	1	3	R	Clear, fair and not misleading communication	ICA	Sch. 2 to Ch. 3 (2)
2	1	3	R	Clear, fair and not misleading communication	ICA	3.05(a)
2	1	3	R	Clear, fair and not misleading communication	IoActuaries	F 3.01
2	1	3	R	Clear, fair and not misleading communication	IoActuaries	F 3.12
2	1	3	R	Clear, fair and not misleading communication	IoActuaries	I 8.07
2	1	3	R	Clear, fair and not misleading communication	LS (E&W)	SIBR 7.04

Ch/App	S/Ann	P		Subject	Source	Reference
2	1	3	R		Clear, fair and not misleading communication	LS (E&W) Annex 27B Ch. 5 11 1
2	1	3	R		Clear, fair and not misleading communication	LS (S) Pt 5 – 5.1 (1)
2	2	3	R		Prohibition of Inducements	ACCA Ch 4 4.1
2	2	3	R		Prohibition of Inducements	IoActuaries F 3.03
2	2	3	R		Prohibition of Inducements	LS (S) Pt 3 – 3.7 (4)
2	2	8	R		Requirements when using a soft commission agreement	ACCA Ch 4 4.3
2	2	8	R		Requirements when using a soft commission agreement	IoActuaries H 6.07
2	2	12	R		Allowable benefits provided under a soft commission agreement	IoActuaries H 6.07
2	2	20	R		Record Keeping - Inducements and Soft Commission	ACCA Ch 4 6.2
2	2	20	R		Record Keeping - Inducements and Soft Commission	LS (E&W) Annex 27B Ch. 5 14
2	3	3	R		Reliance on others	LS (E&W) Annex 27B Ch. 8 29
2	3	3	R		Reliance on others	LS (S) Pt 3 – 3.6
2	4	4	R		Control of Information	ICA 3.21
2	4	4	R		Control of Information	LS (S) Pt 3 – 3.6
2	4	6	R		Attribution of Knowledge	ICA 3.55-57
2	5	3	R		Limitations on Exclusion of Liability	ACCA Ch 4 5.2
2	5	3	R		Limitations on Exclusion of Liability	LS (S) Pt 4 – 4.2
2	5	3	R		Limitations on Exclusion of Liability	IoActuaries F 3.16
2	5	4	R		Limitations on Exclusion of Liability	IoActuaries F 3.16
2	5	4	R		Limitations on Exclusion of Liability	LS (S) Pt 4 – 4.2

Ch/App	S/Ann	P		Subject	Source	Reference
3				Financial promotion	ICA	3.04 – 3.12
3	6	1	R	Confirmation of compliance	ACCA	Ch 5 8.1
3	6	1	R	Confirmation of compliance	ICA	3.04
3	6	1	R	Confirmation of compliance	ICA	3.07
3	6	1	R	Confirmation of compliance	IoActuaries	I 8.07
3	6	1	R	Confirmation of compliance	LS (E&W)	SIBR 7 04
3	6	1	R	Confirmation of compliance	LS (S)	Pt 5 – 5.1 (8)
3	6	1	R	Confirmation of compliance	LS (S)	Pt 5 – 5.1 (1)
3	6	5	R	Confirmation of compliance	ICA	3.10
3	7	1	R	Requirement to make and retain records	ACCA	Ch 4 6.2
3	7	1	R	Records	IoActuaries	J 14.07
3	7	1	R	Requirement to make and retain records	LS (E&W)	Annex 27B Ch 5 11 (3) (c)
3	7	1	R	Requirement to make and retain records	LS (E&W)	Annex 27B Ch. 5 11 (2) (d)
3	7	1	R	Records	LS (S)	Pt 5 – 5.1 (8)
3	7	1	R	Records	LS (S)	Pt 5 – 5.1 (7)
3	7	1	R	Period of Retention	ICA	3.52
3	8	1	R	Application	LS (S)	F 689 Schedule 2
3	8	2	R	Non-real time financial promotions: name-contact point	ACCA	Ch 7 15
3	8	2	R	Non-real time financial promotions: name-contact point	ICA	Sch. 2 to Ch. 3 (2)
3	8	2	R	Non-real time financial promotions: name-contact point	IoActuaries	I 8.02
3	8	2	R	Non-real time financial promotions: name-contact point	LS (E&W)	Annex 27E Ch. 5 11 (1) (b)

Ch/App	S/Ann	P		Subject	Source	Reference
3	8	2	R	Non-real time financial promotions: name-contact point	LS (S)	Pt 5 – 5.1 (1) (c)
3	8	4	R	Non-real time Financial promotion: clear, fair and not misleading; comparisons	ACCA	Ch 4 5.1
3	8	4	R	Non-real time Financial promotion: clear, fair and not misleading; comparisons	ICA	3.05
3	8	4	R	Non-real time Financial promotion: clear, fair and not misleading; comparisons	IoActuaries	I 8.07
3	8	4	R	Non-real time Financial promotion: clear, fair and not misleading; comparisons	IoActuaries	I 8.16
3	8	4	R	Non-real time Financial promotion: clear, fair and not misleading; comparisons	LS (E&W)	SIBR 7.04
3	8	4	R	Non-real time Financial promotion: clear, fair and not misleading; comparisons	LS (E&W)	SIBR 7.07
3	8	4	R	Non-real time Financial promotion: clear, fair and not misleading; comparisons	LS (E&W)	Annex 27B Ch. 5 11 (1)
3	8	4	R	Non-real time Financial promotion: clear, fair and not misleading; comparisons	LS (E&W)	Annex 27B Ch. 6 22 (2)
3	8	4	R	Non-real time Financial promotion: clear, fair and not misleading; comparisons	LS (S)	Pt 5 – 5.1 (1) (b)

Ch/App	S/Ann	P		Subject	Source	Reference
3	8	8	R		Specific non-real time Financial promotion: general requirements	ACCA Ch 5 8.3
3	8	8	R		Specific non-real time financial promotion: general requirements	ICA 3.11
3	8	8	R		Specific non-real time Financial promotion: general requirements	IoActuaries I 8.09
3	8	8	R		Specific non-real time Financial promotion: general requirements	IoActuaries I 8.11
3	8	8	R		Specific non-real time financial promotions: general requirements	IoActuaries I 8.14
3	8	8	R		Specific non-real time financial promotions: general requirements	IoActuaries I 8.22
3	8	8	R		Specific non-real time financial promotion: general requirements	LS (E&W) SIBR 7.14
3	8	8	R		Specific non-real time financial promotions: general requirements	LS (S) Pt 5 – 5.1 (6)
3	8	11	R		Specific non-real time Financial promotion: non-packaged products	ACCA App 3
3	8	11	R		Specific non-real time Financial promotion: non-packaged products	ICA Sch. 2 to Ch. 3 (6)
3	8	11	R		Specific non-real time Financial promotion: non-packaged products	IoActuaries I 8.20
3	8	11	R		Specific non-real time Financial promotion: non-packaged products	LS (E&W) SIBR 7.20
3	8	13	R		Specific non-real time financial promotion: past performance	ACCA App 3
3	8	13	R		Specific non-real time financial promotion: past performance	LS (E&W) SIBR 7.20

Ch/App	S/Ann	P		Subject	Source	Reference
3	8	15	R		Specific non-real time financial promotion: past performance	ACCA App 3
3	8	15	R		Specific non-real time financial promotion: past performance	ICA Sch. 2 to Ch. 3 (6)
3	8	15	R		Specific non-real time financial promotion: past performance	LS (E&W) SIBR 7.07
3	8	15	R		Specific non-real time financial promotion: past performance	LS (S) Pt 5 – 5.1 (9)
3	8	22	R		Real time financial promotion	ACCA Ch 4 5.1
3	8	22	R		Real time financial promotion	IoActuaries F 3.10
3	8	22	R		Real time financial promotion	IoActuaries I 8.07
3	9	1	R		Direct offer financial promotions: application	ICA 3.11
3	9	5	R		Prohibited types of direct offer financial promotion	ICA 3.11
3	9	6	R		Direct offer financial promotions: general requirements	ACCA Ch 5 8.3
3	9	6	R		Direct offer financial promotions: general requirements	ICA Sch. 2 – Ch. 3
3	9	6	R		Direct offer financial promotions: general requirements	ICA 3.11
3	9	6	R		Direct offer financial promotion: general requirements	IoActuaries I 8.02
3	9	6	R		Direct offer financial promotions: general requirements	LS (E&W) SIBR 7.14
3	9	6	R		Direct offer Financial promotion: general requirements	LS (E&W) Annex 27B Ch. 5 11 (2) (c)

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3	9	7	R	Direct offer financial promotion: information required	ICA	Sch. 2 – Ch. 3 (2)
3	9	7	R	Direct offer financial promotion: information required	IoActuaries	I 8.02
3	9	8	R	Cash deposit ISAs	IoActuaries	I 8.27
3	9	8	R	Cash deposit ISAs	ICA	3.11a
3	9	8	R	Cash deposit ISAs	LS (E&W)	SIBR 7.30
3	9	15	R	Direct offer financial promotion: Investments which can fluctuate in value	ACCA	App 3 C5
3	9	15	R	Direct offer financial promotion: Investments which can fluctuate in value	ICA	3.05 Sch. 2 - 3 (6)
3	9	15	R	Direct offer financial promotion: Investments which can fluctuate in value	IoActuaries	I 8.22
3	9	15	R	Direct offer financial promotion: Investments which can fluctuate in value	LS (E&W)	SIBR 7.22
3	9	18	R	Direct offer financial promotion: Life policies	IoActuaries	I 8.17
3	9	18	R	Direct offer financial promotion: Life policies	LS (E&W)	SIBR .17
3	9	19	R	Direct offer financial promotion: Taxation	ACCA	App 3 C1
3	9	19	R	Direct offer financial promotion: Taxation	ICA	Sch. 2 – 3 (2)

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3	9	19	R	Direct offer financial promotion: Taxation	IoActuaries	I 8.18
3	9	19	R	Direct offer financial promotion: Taxation	LS (E&W)	SIBR 7.18
3	9	20	R	Direct offer financial promotion: Taxation	ACCA	App 3 C1
3	9	20	R	Direct offer financial promotion: Taxation	ICA	Sch. 2 – 3 (2)
3	9	20	R	Direct offer financial promotion: Taxation	IoActuaries	I 8.18
3	9	20	R	Direct offer financial promotion: Taxation	LS (E&W)	SIBR 7.18
3	9	21	R	Direct offer financial promotion: Cancellation rights	ICA	Sch. 2 – Ch. 3 (2)
3	9	21	R	Direct offer financial promotion: Cancellation rights	IoActuaries	I 8.19
3	9	21	R	Direct offer financial promotion: Cancellation rights	LS (E&W)	SIBR 7.19
3	9	23	R	Direct offer financial promotion: Charges for regulated collective investment schemes	IoActuaries	I 8.16
3	9	26	R	Direct offer financial promotion: enterprise investment schemes	LS (E&W)	SIBR Ch. 5 11 (3) (b)
3	10	1	R	Meaning of solicited and unsolicited real time financial promotions	LS (S)	Pt 4 – 4.14
3	10	3	R	Unsolicited Real-time financial promotions	ICA	3.12

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3	11	2	R	Exemptions from the scheme promotion restriction	ICA	3.06
3	12	6	R	Specific non-real time financial promotions for overseas persons	ACCA	Ch 5 8.1(c)
3	12	6	R	Communication and approval of financial promotions for an overseas person or an unauthorised person	ICA	3.09
3	12	6	R	Specific non-real time financial promotions for overseas persons	ICA	3.09
3	12	6	R	Communication and approval of financial promotions for an overseas person or an unauthorised person	LS (E&W)	Annex 27B Ch. 5 11 (1) (c)
3	13	1	R	Financial promotion for an overseas long-term insurer – restrictions	LS (E&W)	SIBR 7.04A
4	1			Client Classification	ICA	3.37
4	1			Client Classification	ICA	5.02
4	1	4	R	Requirement to Classify	IoActuaries	G 4.02
4	1	14	R	Client Classified as a Private Customer	ICA	5.03
4	1	14	R	Client Classified as a Private Customer	IoActuaries	G 4.02
4	1	16	R	Recording Keeping	IoActuaries	J 14.04
4	2	5	R	Requirement to Provide a Terms of Business to a customer	ACCA	Ch 4 5.4
4	2	5	R	Requirement to Provide a Terms of Business to a customer	ICA	3.14
4	2	5	R	Requirement to Provide a Terms of Business to a customer	IoActuaries	G 5.03

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4	2	5	R	Requirement to Provide a Terms of Business to a customer	LS (E&W)	Annex 27B Ch. 6 24
4	2	5	R	Requirement to Provide a Terms of Business to a customer	LS (S)	Pt 4 – 4.6
4	2	7	R	Requirement to Enter into a Client Agreement with a private customer	ACCA	Ch 4 5.4
4	2	7	R	Requirement to Enter into a Client Agreement with a private customer	ICA	3.14
4	2	7	R	Requirement to Enter into a Client Agreement with a private customer	LS (E&W)	Annex 27B Ch. 6 24
4	2	10	R	Adequate Detail	ICA	3.15
4	2	10	R	Adequate Detail	IoActuaries	G 5.03
4	2	10	R	Adequate Detail	LS (E&W)	Annex 27B App. 2 Part 1
4	2	10	R	Adequate Detail	LS (S)	Pt 4 – 4.6
4	2	11	E	Adequate Detail	ICA	3.15
4	2	11	E	Adequate Detail	ICA	3.16
4	2	12	R	Adequate detail	LS (S)	Pt 4 – 4.6
4	2	14	R	Amendment of terms of business	LS (E&W)	Annex 27F 10
4	2	14	R	Amendment of terms of business	LS (E&W)	Annex 27B Ch. 5 16
4	2	14	R	Amendment of terms of business	LS (S)	Pt 4 – 4.7
4	2	15	E	Amendment of terms of business	ICA	3.15
4	2	16	E	Amendment of terms of business	ICA	3.16
5	1	16	R	Independent advice	LS (E&W)	Annex 27B App. 2 Part 2 4 (1)
5	1	16	R	Independent advice	LS (S)	Pt 3 – 3.7. (5 & 6)
5	1	17	R	Disclosure of polarisation status generally	ICA	3.15
5	1	20	R	Disclosure on first contact with a private customer: independent intermediaries	LS (E&W)	Annex 27B Ch. 6 22
5	2	5	R	Requirement to Know Your Customer	ACCA	Ch 5 9.1

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5	2	5	R		Requirement to Know Your Customer	ICA	3.29
5	2	5	R		Requirement to Know Your Customer	IoActuaries	G 4.01
5	2	5	R		Requirement to Know Your Customer	LS (S)	Pt 4 – 4.4 (1) (a)
5	2	9	R		Record keeping: Personal and financial circumstances	ACCA	Ch 4 6.2
5	2	9	R		Record keeping: Personal and financial circumstances	ICA	3.35 (b)
5	2	9	R		Record keeping: Personal and financial circumstances	ICA	3.50
5	2	9	R		Record keeping: Personal and financial circumstances	IoActuaries	J 14.04
5	2	9	R		Record keeping: Personal and financial circumstances	LS (E&W)	Annex 27B App. 7 3 (3)
5	2	9	R		Record keeping: Personal and financial circumstances	LS (E&W)	Annex 27F 10
5	2	9	R		Record keeping: Personal and financial circumstances	LS (E&W)	Annex 27B Ch. 5 16
5	2	9	R		Record keeping: Personal and financial circumstances	LS (S)	Pt 4 – 4.7
5	2	10	R		Record keeping: Execution-only pension opt-outs and pension transfers	ACCA	App 4 D3
5	2	10	R		Record keeping: Execution-only pension opt-outs and pension transfers	ICA	3.51
5	2	10	R		Record keeping: Execution-only pension opt-outs and pension transfers	LS (E&W)	Annex 27B Ch. 5: 16

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5	2	10	R	Record keeping: Execution-only pension opt-outs and pension transfers	LS (E&W)	Annex 27F 39
5	2	10	R	Record keeping: Execution-only pension opt-outs and pension transfers	LS (E&W)	Annex 27F 40
5	2	11	G	Record keeping: Execution-only pension opt-outs and pension transfers	ICA	Sch. 6 – Ch. 3
5	3	5	R	Requirement for Suitability Generally	ACCA	Ch 5 9.1
5	3	5	R	Requirement for Suitability Generally	ICA	3.29
5	3	5	R	Requirement for Suitability Generally	IoActuaries	H 6.01
5	3	5	R	Requirement for Suitability Generally	LS (E&W)	Annex 27B Ch. 6 22 (1)
5	3	5	R	Requirement for Suitability Generally	LS (S)	Pt 4 – 4.4 (2)
5	3	5	R	Requirement for Suitability Generally	LS (S)	Pt 4 – 4.4 (1) (a)
5	3	6	R	Requirement for Suitability: Provider Firms	LS (S)	Pt 4 – 4.4 (1) (a)
5	3	9	R	Requirement for Suitability: Independent Intermediary	LS (E&W)	Annex 27B App. 7 Part 2 4 (1)
5	3	9	R	Requirement for Suitability: Provider Firms	ICA	3.29
5	3	9	R	Requirement for Suitability: Provider Firms	ICA	3.31
5	3	9	R	Requirement for Suitability: Independent Intermediary	LS (S)	Pt 4 – 4.4 (1) (c)
5	3	14	R	Requirement for a suitability letter	ICA	3.30
5	3	14	R	Requirement for a suitability letter	ACCA	App 1 A3

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5	3	14	R	Requirement for a suitability letter	ICA	3.35
5	3	14	R	Requirement for a suitability letter	LS (S)	Pt 4 – 4.4 (3) (c)
5	3	16	R	Requirement for a Suitability Letter	ACCA	App 1 A3
5	3	16	R	Requirement for a Suitability Letter	LS (E&W)	Annex 27B App. 7 Part 1 (1)
5	3	16	R	Requirement for a Suitability Letter	LS (E&W)	Annex 27B Ch. 6 23
5	3	16	R	Requirement for a Suitability Letter	LS (S)	Pt 4 – 4.4 (3) (c)
5	3	18	R	Requirement for a Suitability Letter	ACCA	App 1 A4
5	3	21	R	Suitability of Pension Transfer and Opt-Outs	ACCA	App 4 D5
5	3	21	R	Suitability of Pension Transfer and Opt-Outs	IoActuaries	G 5.14
5	3	21	R	Suitability of pension transfers and opt outs	LS (E&W)	Annex 27F 11
5	3	22	R	Suitability of Pension Transfer and Opt-Outs	ACCA	App 4 D2
5	3	22	R	Suitability of Pension Transfer and Opt-Outs	ICA	3.35
5	3	22	R	Suitability of Pension Transfer and Opt-Outs	IoActuaries	G 5.14
5	3	23	R	Suitability of Pension Transfer and Opt-Outs	ACCA	App 4 D4
5	3	23	R	Suitability of Pension Transfer and Opt-Outs	ICA	3.35
5	3	23	R	Suitability of Pension Transfer and Opt-Outs	IoActuaries	G 5.14
5	3	24	R	Suitability of Pension Transfer and Opt-Outs	ACCA	App 4 D5
5	3	24	R	Suitability of Pension Transfer and Opt-Outs	ICA	3.35
5	3	24	R	Suitability of Pension Transfer and Opt-Outs	IoActuaries	G 5.14
5	3	25	R	Suitability of Pension Transfer and Opt-Outs	ACCA	App 4 D5

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5	3	25	R		Suitability of Pension Transfer and Opt-Outs	ICA 3.35
5	3	26	R		Suitability of Pension Transfer and Opt-Outs	ACCA App 4 D6
5	3	26	R		Suitability of Pension Transfer and Opt-Outs	ICA 3.35
5	3	27	R		Suitability of Pension Transfer and Opt-Outs	ICA 3.35
5	3	27	R		Records to be kept	IoActuaries J 14.02
5	3	27	R		Suitability of Pension Transfer and Opt-Outs	LS (E&W) Annex 27B Ch. 5 16
5	4	3	R		Requirement for Risk Warning	ACCA Ch 5 9.2/9.3
5	4	3	R		Requirement for Risk Warning	ICA 3.32
5	4	3	R		Requirement for Risk Warning	IoActuaries G 4.03
5	4	3	R		Requirement for Risk Warning	IoActuaries G 5.11
5	4	3	R		Requirement for Risk Warning	IoActuaries G 5.12
5	4	3	R		Requirement for Risk Warning	IoActuaries G 5.13
5	4	3	R		Requirement for Risk Warning	IoActuaries G 5.14
5	4	3	R		Requirement for Risk Warning	LS (E&W) Annex 27B Ch. 6 22 (2)
5	4	3	R		Requirement for Risk Warning	LS (S) Pt 4 – 4.4 (1) (b)
5	4	6	E		Risk warnings in respect of warrants and derivatives	ICA Sch. 7 – Ch. 3
5	4	7	E		Risk warnings in respect of warrants and derivatives	ICA Sch. 7 – Ch. 3
5	4	9	E		Risk warnings in respect of warrants and derivatives	ICA Sch. 7 – Ch. 3
5	5	3	R		Information Required to be Disclosed	IoActuaries G 5.03
5	5	3	R		Information Required to be Disclosed	LS (E&W) Annex 27B App. 2 Part 1
5	5	3	R		Information Required to be Disclosed	LS (E&W) Annex 27B Ch. 6 24

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5	5	3	R	Information Required to be Disclosed	LS (S)	Pt 6 – 6.2
5	5	5	E	Information Required to be Disclosed - Written Communications	ICA	3.01
5	5	7	R	Business Conducted from an Overseas Place of Business With Overseas Customer	ICA	3.02
5	5	8	R	Business Conducted from an Overseas Place of Business With Overseas Customers	ICA	3.02
5	5	8	R	Business Conducted from an Overseas Place of Business With Overseas Customers	ICA	3.09
5	6	3	R	Charges to Private Customers	ACCA	Ch 4 5.3
5	6	3	R	Charges to Private Customers	ICA	3.17
5	6	3	R	Charges to Private Customers	IoActuaries	F 3.04
5	7	3	R	Disclosure of Charges	ACCA	Ch 4 5.4
5	7	3	R	Disclosure of Charges	ICA	3.15
5	7	3	R	Disclosure of Charges and Other Income	IoActuaries	H 6.10
5	7	3	R	Disclosure of Charges	LS (E&W)	Annex 27B App. 7 Part 1 1
5	7	3	R	Disclosure of Charges	LS (S)	Pt 4 – 4.9
5	7	5	R	Disclosure of Remuneration and Commission for Packaged Products	ACCA	App 1 A1
5	7	5	R	Disclosure of Remuneration and Commission for Packaged Products	ICA	3.15
5	7	5	R	Disclosure of Remuneration and Commission for Packaged Products	ICA	3.23

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5	7	5	R		Disclosure of Remuneration and Commission for Packaged Products	IoActuaries H 6.10
5	7	5	R		Disclosure of Remuneration and Commission for Packaged Products	LS (E&W) Annex 27B App. 7 Part 1 1
5	7	5	R		Disclosure of Remuneration and Commission for Packaged Products	LS (S) Pt 4 – 4.10
5	7	6	R		Disclosure of Remuneration and Commission for Packaged Products	LS (E&W) Annex 27B App. 7 Part 1 1
5	7	15	R		Disclosure Requirements	LS (E&W) Annex 27B App. 7 Part 1 1
6	1	4	R		Requirement to produce key features	LS (E&W) Annex 27B App. 7 Part 1 2
6	2	2	R		Provision of key features	IoActuaries H 6.09.2
6	2	2	R		Provision of key features	ACCA App 1 A2
6	2	2	R		Provision of key features	ICA 3.33
6	2	2	R		Provision of key features	ICA Sch 8 to Ch. 3
6	2	2	R		Provision of key features	IoActuaries H 6.09.2
6	2	2	R		Provision of key features	LS (S) Pt 4 – 4.4 (2)
6	2	7	R		Requirement to give key features - life policies	ACCA App 1 A2
6	2	7	R		Requirement to give key features – life policies	IoActuaries H 6.09.2
6	2	7	R		Requirement to give key features - life policies	LS (E&W) Annex 27B App 7 Part 1 2
6	2	7	R		Requirement to give key features - life policies	ICA 3.33
6	2	7	R		Provision of key features - Life Policies	LS (S) Pt 4 – 4.4 (2)
6	2	12	R		Variations before application form - life	ACCA App 1 A2

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6	2	12	R		Variations before application form - life	ICA 3.33
6	2	12	R		Variations before application form - life	IoActuaries H 6.09.2
6	2	12	R		Variations before application form - life	LS (E&W) Annex 27B App. 7 Part 1 2
6	2	14	R		Variations after application form - life	ACCA App 1 A2
6	2	14	R		Variations after application form – life	IoActuaries H 6.09.2
6	2	16	R		Variations to existing life policies	ACCA App 1 A2
6	2	16	R		Variations to existing life policies	IoActuaries H 6.09.2
6	2	16	R		Variations to existing life policies	LS (E&W) Annex 27B App. 7 Part 1 2
6	2	18	R		Variations to pre-1995 policies	ACCA App 1 A2
6	2	19	R		Variations to existing life policies	IoActuaries H 6.09.2
6	2	22	R		Requirement to give key features – schemes	IoActuaries H 6.09.2
6	4	8	R		Income withdrawals	IoActuaries H 6.09.2
6	4	8	R		Key features for income withdrawals	LS (E&W) Annex 27B App. 7 Part 1 2
6	4	9	R		Key features for income withdrawals	IoActuaries H 6.09.2
6	4	10	R		Income withdrawals - delivery of KFD	IoActuaries H 6.09.2
6	4	11	R		Combined KFD for multiple income withdrawals	IoActuaries H 6.09.2
6	4	13	R		KFDs for cash deposit ISAs	IoActuaries H 6.10A
6	4	14	R		Traded life policies	IoActuaries H 6.09.2
6	5				Contents of key features and important information; etc	ICA Sch. 8 – Ch. 3
6	5	2	R		General	ICA 3.33

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6	5	2	R	General	IoActuaries	H 6.09.2
6	5	18	R	An example	IoActuaries	H 6.09.3
6	5	19	R	An example	IoActuaries	H 6.09.3
6	5	23	R	Tables for life policies	IoActuaries	H 6.09.4
6	5	24	R	Tables for life policies	IoActuaires	H 6.09.4
6	5	25	R	Tables for life policies	IoActuaries	H 6.09.4
6	5	26	R	Tables for life policies	IoActuaries	H 6.09.4
6	5	40	R	Further information for life policies and schemes	IoActuaries	H 6.09.2
6	5	42	R	ISAs with a cash deposit component	IoActuaries	H 6.10A
6	5	44	R	Traded life polices	IoActuaries	H 6.09.3
6	6	4	R	General	IoActuaries	H 6.09.2
6	6	8	R	The information to accompany projections	IoActuaries	H 6.09.3
6	6	19	R	Records	ACCA	Ch 4 6.2
6	6	19	R	Records	ICA	3.35
6	6	19	R	Records	ICA	3.50
6	6	19	R	Records	IoActuaries	J 14.04
6	7	7	R	Right to cancel	ACCA	App 6 2.02
6	7	7	R	Right to cancel	ICA	3.33
6	7	7	R	Right to cancel	IoActuaries	H 6.09.4
6	7	7	R	Right to cancel	LS (E&W)	Annex 27B App. 7 Part 1 2A
6	7	8	R	Right to cancel	ICA	3.33
6	7	10	R	Cancellation Period	ICA	3.33
6	7	11	R	Cancellation Period: Extended by contract	LS (E&W)	Annex 27B App. 7 Part 1 2A
6	7	28	R	Time relating to cancellation and withdraw	ACCA	App 6
6	7	30	R	Giving the customer notice of the right to cancel	IoActuaries	H 6.09.4
6	7	34	R	Post-sale Notices	IoActuaries	H 14.06
6	7	47	R	Record Keeping	ACCA	Ch 4 6.2
6	7	47	R	Record Keeping	ICA	3.50
6	7	47	R	Record Keeping	ICA	3.35
6	7	47	R	Record Keeping	IoActuaries	H 14.04

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6	8	18	R		Record Keeping	ACCA	Ch 4 6.2
7	1	3	R		Fair Treatment	ACCA	Ch 4 4.2
7	1	3	R		Fair Treatment	ICA	3.20
7	1	3	R		Fair Treatment	ICA	3.21
7	1	3	R		Fair Treatment	IoActuaries	F 3.02
7	1	3	R		Fair Treatment	LS (S)	Pt 3 – 3.6
7	1	8	G		Establishing internal arrangements	ICA	3.21
7	2	3	R		Restrictions on Dealing and Switching	ACCA	Ch 5 9.1
7	2	3	R		Restrictions on Dealing and Switching	IoActuaries	F 3.04
7	2	3	R		Restrictions on Dealing and Switching	LS (E&W)	Annex 27B Ch. 6 22
7	2	3	R		Restrictions on Dealing and Switching	LS (S)	Pt 3 – 37 (3)
7	3	3	R		Requirement to Postpone Own Account Transactions	ICA	3.40
7	3	3	R		Requirement to Postpone Own Account Transactions	IoActuaries	H 6.11
7	3	4	R		Exceptions	ICA	3.40
7	3	4	R		Exceptions	IoActuaries	H 6.11
7	4	3	R		Dealing fairly and in due turn	IoActuaries	H 6.03
7	4	3	R		Dealing fairly and in due turn	LS (E&W)	Annex 27B Ch. 5 13
7	4	3	R		Dealing fairly and in due turn	LS (S)	Pt 4 – 4.3
7	5	3	R		When best execution is owed	ICA	3.38
7	5	3	R		When best execution is owed	IoActuaries	H 6.03
7	5	3	R		When best execution is owed	LS (E&W)	Annex 27B Ch. 5 13
7	5	3	R		When best execution is owed	LS (S)	Pt 4 – 4.5
7	5	5	R		Providing Best Execution	ICA	3.38
7	5	5	R		Providing Best Execution	IoActuaries	H 6.03

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7	6	4	R	Achieving Timely Execution	ICA	3.39
7	6	4	R	Achieving Timely Execution	IoActuaries	H 6.03
7	6	4	R	Achieving Timely Execution	LS (E&W)	Annex 27B Ch. 5.13
7	6	4	R	Achieving Timely Execution	LS (S)	Pt 4 – 4.5
7	6	5	R	Postponing execution	ICA	3.39
7	6	5	R	Postponing execution	IoActuaries	H 6.03
7	7	3	R	Requirement for Recorded Standards and Procedures	ICA	3.41
7	7	3	R	Requirement for Recorded Standards and Procedures	IoActuaries	H 6.06 (2)
7	7	3	R	Requirement for Recorded Standards and Procedures	LS (S)	Pt 3 – 3.4
7	7	4	R	Aggregation	ICA	3.22
7	7	4	R	Aggregation	ICA	3.41
7	7	4	R	Aggregation	LS (E&W)	Annex 27B Ch. 6 22
7	7	5	R	Requirement for Timely Allocation	IoActuaries	H 6.03 (2)
7	7	5	R	Requirement for Timely Allocation	ICA	3.41
7	7	5	R	Requirement for Timely Allocation	LS (S)	Pt 3 – 3.4 (3)
7	7	9	R	Requirement for Fair Allocation	ICA	3.41
7	7	14	R	Record Keeping Requirements	ICA	3.51
7	7	14	R	Record Keeping Requirements	LS (E&W)	Annex 27B Ch. 5 16 (2)
7	7	16	R	Record keeping requirements – Aggregation and allocation	ICA	3.51
7	7	17	R	Record keeping requirements – Aggregation and allocation	ICA	3.51
7	9	7	R	Record Keeping Requirement	ICA	3.51
7	12	3	R	Record Keeping Requirement	IoActuaries	J 14.02
7	12	3	R	Record Keeping Requirement	ICA	3.51

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7	12	3	R		Record Keeping Requirement	LS (E&W) Annex 27B Ch. 5. 16 (2)
7	12	11	R		Period of Retention	IoActuaries J 14.02
7	12	13	R		Record Keeping Requirement	ACCA Ch 4 6.2
7	13	4	R		Restrictions on Personal Account Dealing	IoActuaries J 12.03
7	13	11	R		Record Keeping Requirements	IoActuaries J 14.02
8	1	3	R		Requirement to Confirm a Transaction	ICA 3.48
8	1	3	R		Requirement to Confirm a Transaction	IoActuaries I 7.01
8	1	3	R		Requirement to Confirm a Transaction	IoActuaries I 7.02
8	1	3	R		Requirement to Confirm a Transaction	LS (E&W) Annex 27B Ch. 6 23
8	1	3	R		Requirement to Confirm a Transaction	LS (S) Pt 6 – 6.1
8	1	6	R		Exceptions to the Requirement to Despatch a Confirmation	ICA 3.48 (d)
8	1	6	R		Exceptions to the Requirement to Despatch a Confirmation	IoActuaries H 7.05
8	1	6	R		Exceptions to the Requirement to Despatch a Confirmation	LS (E&W) Annex 27B Ch. 6 23
8	1	6	R		Exceptions to the Requirement to Despatch a Confirmation	IoActuaries H 7.05
8	1	11	R		When a Confirmation May Omit Certain Information	ICA 3.48
8	1	12	R		When a Transaction is Treated as Executed	LS (E&W) Annex 27B Ch. 5 13
8	1	14	R		Record Keeping Requirements	ACCA Ch 4 6.2
8	1	14	R		Record Keeping Requirements	ICA 3.50

Ch/App	S/Ann	P		Subject	Source	Reference
8	1	14	R	Record Keeping Requirements	ICA	3.51
8	1	14	R	Record Keeping Requirements	IoActuaries	J 14.02
8	1	14	R	Record Keeping Requirements	LS (E&W)	Annex 27B Ch. 5 16
8	1	14	R	Record Keeping Requirements	LS (S)	Pt 6 – 6.1 (4)
8	2	4	R	Requirement for a Periodic Statement	ACCA	Ch 4 5.4
8	2	4	R	Requirement for a Periodic Statement	ICA	3.54
8	2	4	R	Requirement for a Periodic Statement	LS (E&W)	Annex 27B App. 3
8	2	4	R	Requirement for a Periodic Statement	LS (E&W)	Annex 27B Ch. 6 25
8	2	4	R	Requirement for a Periodic Statement	LS (S)	Pt 6 – 6.3
8	2	6	R	Exceptions from the requirement to provide a periodic statement	ICA	3.54
8	2	9	R	Record Keeping Requirements	ACCA	Ch 4 6.2
8	2	9	R	Record Keeping Requirements	ICA	4.23-25
8	2	9	R	Record Keeping Requirements	ICA	3.51
8	2	9	R	Record Keeping Requirements	IoActuaries	J 14.02
8	2	9	R	Record Keeping Requirements	LS (E&W)	Annex 27B Ch. 6 27
8	2	9	R	Record Keeping Requirements	LS (S)	Pt 6 – 6.4
9				Client Assets	ICA	Sch. 13 – Ch 3
9	1	3	R	Application	LS (S)	Pt 7 – 7.1
9	1	3	R	Application	LS (S)	Pt 7 – 7.2
9	1	16	R	Trustees and depositories	LS (S)	Pt 7 – 7.4 (2) (a)
9	1	28	R	General	ICA	3.46
9	1	28	R	General	LS (E&W)	Annex 27B App. 8 1 (1)
9	1	28	R	General	LS (S)	Pt 7 – 7.2 (6)
9	1	30	R	General	ICA	3.46-47
9	1	30	R	Segregation: General	LS (E&W)	Annex 27B App. 8 1 (1)
9	1	30	R	General	LS (S)	Pt 7 – 7.2 (1)
9	1	32	R	Segregation: General	ICA	3.46-47

Ch/App	S/Ann	P		Subject	Source	Reference
9	1	32	R		Segregation: General	Pt 7 – 7.3 (4) (a)
9	1	33	R		Affiliated companies	3.46-47
9	1	35	R		Registration & Recording	3.42
9	1	35	R		Registration & Recording	3.44
9	1	35	R		Registration & Recording	3.46
9	1	35	R		Registration & Recording	Annex 27B App. 8 5
9	1	35	R		Registration & Recording	Pt 7 – 7.2 (5)
9	1	40	R		Holding	Annex 27B App. 8 2
9	1	40	R		Holding	Annex 27B App. 8 3
9	1	40	R		Holding	Annex 27B App. 8 5
9	1	42	R		Holding	3.42
9	1	43	R		Assessment of a custodian	Annex 27B App. 8 5
9	1	43	R		Assessment of a custodian	Pt 7 – 7.4
9	1	48	R		Assessment of a custodian	G 5.05
9	1	48	R		Assessment of a custodian	Annex 27B App. 8 5
9	1	49	R		Client Agreement	G 5.05
9	1	49	R		Client Agreement	Annex 27B App. 8 4
9	1	49	R		Client Agreement	Annex 27B App. 8 5
9	1	49	R		Client Agreement	Pt 7 – 7.3
9	1	51	R		Client Agreement	Annex 27B App. 8 4
9	1	54	R		Risk disclosures	Annex 27B App. 8 4 (4)
9	1	57	R		Risk disclosures	Annex 27B App. 8 1
9	1	58	R		Risk disclosures	G 5.05
9	1	58	R		Risk disclosures	Annex 27B App. 8 6
9	1	59	R		Production and despatch statements	Annex 27B App. 3
9	1	59	R		Production and despatch statements	Pt 7 – 7.3 (4) (f)
9	1	69	R		Custodian agreement	G 5.05
9	1	69	R		Custodian agreement	Annex 27B App. 8 5 (3)
9	1	74	R		Stocklending	Annex 27B App. 8.2 (2)
9	1	85	R		Reconciliation frequency	Pt 7 – 7.8

Ch/App	S/Ann	P	R	Subject	Source	Reference
9	1	94	R	Reconciliation	LS (S)	Pt 7 – 7.8 (2)
9	1	98	R	Records	ICA	3.50
9	1	98	R	Records	ICA	3.51
9	1	98	R	Records	IoActuaries	J 14.02
9	1	98	R	Records	LS (S)	Pt 7 – 7.7
9	3	25	R	Solicitors	LS (S)	Part 1
9	3	26	R	Solicitors	LS (S)	F 636
9	3	27	R	Trustee firms and depositaries	ICA	Sch. 2, Ch. 6 (para 18)
9	3	28	R	Trustee firms and depositaries	ICA	Sch. 2, Ch. 6 (para 18)
9	3	39	R	Segregation	ICA	4.16
9	3	39	R	Segregation	ICA	4.14
9	3	44	R	Payment of client money into a client bank account	ICA	4.14a
9	3	45	R	Payment of client money into a client bank account	ICA	4.14b
9	3	47	R	Mixed remittance	ICA	4.16
9	3	55	R	Client entitlements	ICA	4.14 (B)
9	3	58	R	Money due to a client from a firm	ICA	4.14 (a)
9	3	60	R	Interest	ICA	Sch 2 to Ch. 4 - (2.6,2.8-2.16)
9	3	60	R	Interest	ICA	4.11
9	3	68	R	Client bank accounts	ICA	4.10
9	3	68	R	Client bank accounts	ICA	Sch. 2 to Ch. 4 – 2.6
9	3	69	R	Client bank accounts	ICA	4.10
9	3	70	R	Client bank accounts	ICA	4.10
9	3	82	R	Notification and acknowledgement of trust	ICA	4.11
9	3	83	R	Notification and acknowledgement of trust	ICA	4.11
9	3	90	R	Notification to clients - Use of an approved bank outside the United Kingdom	ICA	4.12
9	3	100	R	Client money calculation	ICA	4.26

Ch/App	S/Ann	P		Subject	Source	Reference
9	3	123	R		Reconciliation of client money balances frequency of reconciliation	ICA 4.26
9	3	126	R		Reconciliation method	ICA 4.27
9	3	128	R		Reconciliation discrepancies	ICA 4.27
9	3	145	R		Records	ICA 4.32
LAW SOCIETY OF SCOTLAND						
SECURITIES & INVESTMENT BOARD RULES F803 – F822						
Appendix 1						
2	1	3	R		Clear, fair and not misleading communication	LS (S) SIB 7.04 (b) (a)
2	1	3	R		Clear, fair and not misleading communication	LS (S) SIB 7.07
3	6	1	R		Confirmation of compliance	LS (S) SIB Ch. III 7.03
3	6	5	R		Communicating a financial promotion where another firm has confirmed compliance	LS (S) SIB 7.12 (2)
3	8	4	R		Non-real time financial promotions - Clear, fair & not misleading – comparison	LS (S) SIB 7.07
3	8	8	R		Specific non-real time financial promotion – general requirements	LS (S) SIB 7.22 (2)
3	8	11	R		Past performance	LS (S) SIB 7.20
3	8	11	R		Past performance	LS (S) SIB 7.20
3	8	13	R		Past performance	LS (S) SIB 7.20
3	9	15	R		Investments which can fluctuate in value	LS (S) SIB 7.17 (2)
3	9	18	R		Life policies	LS (S) SIB 7.17 (2)
3	9	19	R		Taxation	LS (S) SIB 7.18
3	9	21	R		Cancellation rights	LS (S) SIB 7.19
3	10	1	R		Meaning of solicited & unsolicited real time financial promotion	LS (S) SIB Ch IV

Conduct of Business sourcebook

Destinations: RPB Rules

1. G The aim of this table is to give "ex-RPB firms" (as defined in COB TR4 of the *COB* transitional rules) a guide to the destination of the text.
2. G It is not a complete statement of destination and should not be relied on as if it were.
3. G For the assistance of ex-RPB firms the *FSA* has compiled this table of destinations indicating the rules of a *firm's previous regulator* that (in conjunction with relevant continuing professional rules) correspond to the provision in *COB* being transitioned. *Firms* may wish to refer to these tables but in doing so, should again, understand that they are not intended to be exhaustive and are produced merely as a guide.

G (1) Law Society (England & Wales)

Source reference	Subject	Module	Ch/App	S/Ann	P	R
SIBR 3	Application	COB	1			R
Annex 27B Ch. 5 11 (1)	Rules applying to the issue of advertisements	COB	3	8	4	R
Annex 27B Ch. 5 11 (1) (b)	Rules applying to the issue & approval of advertisements	COB	3	8	2	R
Annex 27B Ch. 5 11 (1) (c)	Rules applying only to the rules of advertisements	COB	3	12	6	R
Annex 27B Ch. 5 11 (2) (c)	Synopsis to be fair	COB	3	9	6	R
Annex 27B Ch. 5 11 (2) (d)	Rules applying to the issue of advertisements	COB	3	7	1	R
Annex 27B Ch. 5 11 (3) (b)	Rules applying only to the rules of advertisements	COB	3	9	26	R
Annex 27B Ch. 5 11 (3) (c)	Rules applying to the issue of advertisements	COB	3	7	1	R
Annex 27B Ch. 5 11 1	COB rules applicable to all firms advertisements	COB	2	1	3	R
Annex 27B Ch. 5 13	Execution of transactions	COB	7	4	3	R
Annex 27B Ch. 5 13	Execution of transactions	COB	7	5	3	R
Annex 27B Ch. 5 13	Execution of transactions	COB	7	6	4	R
Annex 27B Ch. 5 14	Advertisements – record of commissions	COB	2	2	20	R
Annex 27B Ch. 5 16	Records	COB	4	2	14	R
Annex 27B Ch. 5 16	Records	COB	5	2	9	R

Source reference	Subject	Module	Ch/App	S/Ann	P		
Annex 27B Ch. 5 16	Records	COB	5	2	10	R	
Annex 27B Ch. 5 16	Records	COB	5	3	27	R	
Annex 27B Ch. 5 16	Contract notes	COB	8	1	12	R	
Annex 27B Ch. 5 16	Records	COB	8	1	14	R	
Annex 27B Ch. 5 16 (2)	Record of transactions	COB	7	7	14	R	
Annex 27B Ch. 5 16 (2)	Record of Transactions	COB	7	12	3	R	
Annex 27B Ch. 6 3	Contract notes	COB	8	1	3	R	
Annex 27B Ch. 6 22	Know your client and investment advice	COB	5	2	5	R	
Annex 27B Ch. 6 22	Know your client ad investment advice	COB	7	2	3	R	
Annex 27B Ch. 6 22	Know your client and investment suitability	COB	7	7	4	R	
Annex 27B Ch. 6 22 (1)	Know your client and investment advice	COB	5	3	5	R	
Annex 27B Ch. 6 22 (2)	Rules applying to the issue of advertisements	COB	3	8	4	R	
Annex 27B Ch. 6 22 (2)	Understanding risk	COB	5	4	3	R	
Annex 27B Ch. 6 23	Contract notes	COB	8	1	6	R	
Annex 27B Ch. 6 24	Client information and agreements	COB	4	2	5	R	
Annex 27B Ch. 6 24	Client information and agreements	COB	4	2	7	R	
Annex 27B Ch. 6 24	Client information agreements	COB	5	5	3	R	
Annex 27B Ch. 6 25	Managed portfolios	COB	8	2	4	R	
Annex 27B Ch. 6 27	Records	COB	8	2	9		
Annex 27B Ch. 6.23	Contacat notes: Reason why letter	COB	5	3	16	R	
Annex 27B Ch. 8 29	Reliance on others	COB	2	3	3	R	
Annex 27B App. 2 Part 1	Client information and agreements	COB	4	2	10	R	
Annex 27B App. 2 Part 1	Client information and agreements (rule 24)	COB	5	1	20	R	
Annex 27B App. 2 Part 1	Client information	COB	5	5	3	R	
Annex 27B App. 3	Periodic statements	COB	8	2	4	R	
Annex 27B App. 3	Periodic Statements	COB	9	1	59	R	
Annex 27B App. 7 3 (3)	Records	COB	5	2	9	R	
Annex 27B App. 7 Part 1 1	Commission disclosure	COB	5	7	3	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
Annex 27B App. 7 Part 1 1	Commission disclosure	COB	5	7	5	R	
Annex 27B App. 7 Part 1 1	Commission disclosure	COB	5	7	6	R	
Annex 27B App. 7 Part 1 2	Key features document	COB	6	1	4	R	
Annex 27B App. 7 Part 1 2	Key features document	COB	6	2	7	R	
Annex 27B App. 7 Part 1 2	Key features document	COB	6	2	12	R	
Annex 27B App. 7 Part 1 2	Key features document	COB	6	2	16	R	
Annex 27B App. 7 Part 1 2	Key features document	COB	6	4	8	R	
Annex 27B App. 7 Part 1 2A	Cancellation rights	COB	6	7	7	R	
Annex 27B App. 7 Part 1 2A	Cancellation rights	COB	6	7	11	R	
Annex 27B App. 7 Part 1 3 (1)	Reason why letter	COB	5	3	16	R	
Annex 27B App. 7 Part 2 4 (1)	Packaged products	COB	5	3	9	R	
Annex 27B App. 7 Part 2, 4 (1)	COB rules applicable only to firms undertaking discrete investment business	COB	5	1	16	R	
Annex 27B App. 8 1 (1)	Custody Rules	COB	9	1	28	R	
Annex 27B App. 8 1 (1)	Custody Rules	COB	9	1	30	R	
Annex 27B App. 8 2	Custody Rules	COB	9	1	40	R	
Annex 27B App. 8 2 (2)	Safekeeping of clients assets	COB	9	1	74	R	
Annex 27B App. 8 3	Custody Rules	COB	9	1	40	R	
Annex 27B App. 8 4	Custody Rules	COB	9	1	49	R	
Annex 27B App. 8 4	Custody Rules	COB	9	1	51	R	
Annex 27B App. 8 5	Custody Rules	COB	9	1	35	R	
Annex 27B App. 8 5	Custody Rules	COB	9	1	40	R	
Annex 27B App. 8 5	Custody Rules	COB	9	1	43	R	
Annex 27B App. 8 5	Custody Rules	COB	9	1	48	R	
Annex 27B App. 8 5	Custody Rules	COB	9	1	49	R	
Annex 27B App. 8 5 (3)	Appointment of a third party custodian	COB	9	1	69	R	
Annex 27B App. 8.1	Custody Rules	COB	9	1	57	R	
Annex 27B App. 8.4 (4)	Custody Rules	COB	9	1	54	R	
Annex 27B App. 8.6	Custody Rules	COB	9	1	58	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
SIBR 7.04	Approval by a firm of advertisements issued by unauthorised persons	COB	3	6	1	R	
SIBR 7.04	Approval by a firm of advertisements issued by unauthorised persons	COB	3	8	4	R	
SIBR 7.04A	Overseas insurers	COB	3	13	1	R	
SIBR 7.07	Approval by a firm of advertisements issued by unauthorised persons	COB	2	1	3	R	
SIBR 7.07	Advertisements to be clear and not misleading	COB	3	8	4	R	
SIBR 7.07	Advertisements to be clear and not misleading	COB	3	8	15	R	
SIBR 7.14	Synopsis to be fair	COB	3	8	8	R	
SIBR 7.14	Synopsis to be fair	COB	3	9	6	R	
SIBR 7.17	Life policies	COB	3	9	18	R	
SIBR 7.18	Taxation	COB	3	9	19	R	
SIBR 7.18	Taxation	COB	3	9	20	R	
SIBR 7.19	Cancellation rights	COB	3	9	21	R	
SIBR 7.20	Past performance	COB	3	8	11	R	
SIBR 7.20	Past performance	COB	3	8	13	R	
SIBR 7.22	Risk Warnings	COB	3	9	15	R	
SIBR 7.30	ISA advertisements	COB	3	9	8	R	
Annex 27F 10	Documentation and record keeping	COB	4	2	14	R	
Annex 27F 10	Documentation and record keeping	COB	5	2	9	R	
Annex 27F 11	Future pension transfers and opt-outs	COB	5	3	21	R	
Annex 27F 39	Execution only business	COB	5	2	10	R	
Annex 27F 40	Execution only business	COB	5	2	10	R	

G (2) The Institute of Chartered Accountants

Source reference	Subject	Module	Ch/App	S/Ann	P		
3.01	General requirements – letters and legends	COB	5	5	5	R	
3.02	Disclosures re Overseas business	COB	5	5	7, 8	R	
3.04	Issue of advertisements by the firm	COB	3	6	1	R	
3.05	Issue of investment advertisements by the firm	COB	3	8	4	R	
3.05	Issue of investment advertisements by the firm	COB	3	9	15	R	
3.05 (a)	Issue of investment advertisements by the firm	COB	2	1	3	R	
3.06	Promotion of unregulated collective investment schemes	COB	3	11	2	R	
3.07	Approval of Investment Advertisements	COB	3	6	1	R	
3.09	Overseas person advertisements	COB	3	12	6	R	
3.09	Overseas person advertisements	COB	5	5	8	R	
3.10	Providing advertisements issued by others	COB	3	6	5	R	
3.11a	Direct offer advertisements (cash deposit ISAs)	COB	3	9	8	R	
3.11	Direct offer advertisement	COB	3	8	8	R	
3.11	Direct offer advertisement	COB	3	9	6	R	
3.11	Direct offer advertisement	COB	3	9	1	R	
3.11	Direct offer advertisement	COB	3	9	5	R	
3.12	Unsolicited calls	COB	3	10	3	R	
3.14	Agreeing the engagement letter	COB	4	2	5	R	
3.14	Agreeing the engagement letter	COB	4	2	7	R	
3.15	Contents of the engagement letter	COB	4	2	11	E	

Source reference	Subject	Module	Ch/App	S/Ann	P		
3.15	Contents of the engagement letter	COB	4	2	15	E	
3.15	Contents of the engagement letter	COB	4	2	10	R	
3.15	Contents of the engagement letter	COB	5	1	17	R	
3.15	Contents of the engagement letter	COB	5	7	3	R	
3.15	Contents of the engagement letter	COB	5	7	5	R	
3.16	Contents of the engagement letter	COB	4	2	11	E	
3.16	Contents of the engagement letter	COB	4	2	16	E	
3.17	Charging for services	COB	5	6	3	R	
3.20	Material interests and conflicts of interest	COB	7	1	3	R	
3.21	Material interests and conflict interests/ chinese walls	COB	2	4	4	R	
3.21	Material interests and conflict interests/ chinese walls	COB	7	1	3	R	
3.21	Material interests and conflict interests/ chinese walls	COB	7	1	8	G	
3.22	Own account dealing	COB	7	7	4	R	
3.23	Commission	COB	5	7	5	R	
3.29	Know your client and suitability of investments	COB	5	2	5	R	
3.29	Know your client and suitability of investments	COB	5	3	5	R	
3.29	Know your client and suitability of investments	COB	5	3	9	R	
3.30	Packaged products and PEPs	COB	5	3	14	R	
3.31	Packaged products and PEPs	COB	5	3	9	R	
3.32	Clients understanding of risk	COB	5	4	3	R	
3.33	Packaged products and PEPs	COB	6	2	7	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
3.33	Packaged products and PEPs	COB	6	2	2	R	
3.33	Packaged products and PEPs	COB	6	2	12	R	
3.33	Packaged products and shareholders	COB	6	5	2	R	
3.33	Packaged products and PEPs	COB	6	7	7	R	
3.33	Packaged products and PEPs	COB	6	7	8	R	
3.33	Packaged products and PEPs	COB	6	7	10	R	
3.35	Pension transfers and opt outs	COB	5	3	14	R	
3.35	Pension transfers and opt outs	COB	5	3	22	R	
3.35	Pension transfers and opt outs	COB	5	3	23	R	
3.35	Pension transfers and opt outs	COB	5	3	24	R	
3.35	Pension transfers and opt outs	COB	5	3	25	R	
3.35	Pension transfers and opt outs	COB	5	3	26	R	
3.35	Pension transfers and opt outs	COB	5	3	27	R	
3.35	Pension transfers and opt-outs	COB	6	6	19	R	
3.35	Pension transfers and opt-outs	COB	6	7	47	R	
3.35 (b)	Pension transfers and opt outs	COB	5	2	9	R	
3.37	Exection only clients and non private investors	COB	4	1		R	
3.38	Best execution	COB	7	5	3	R	
3.38	Best execution	COB	7	5	5	R	
3.39	Timely execution	COB	7	6	4	R	
3.39	Timely execution	COB	7	6	5	R	
3.40	Limitations on a firms trading	COB	7	3	4	R	
3.40	Limitations on a firms trading	COB	7	3	3	R	
3.41	Allocation of bargains between clients	COB	7	7	3	R	
3.41	Allocation of bargains between clients	COB	7	7	4	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
3.41	Allocation of bargains between clients	COB	7	7	5	R	
3.41	Allocation of bargains between clients	COB	7	7	9	R	
3.42	Client assets – title documents	COB	9	1	35	R	
3.42	Client assets – title documents	COB	9	1	42	R	
3.44	Register	COB	9	1	35	R	
3.46	Custody	COB	9	1	28	R	
3.46	Custody	COB	9	1	35	R	
3.46 - 3.47	Custody	COB	9	1	30	R	
3.46 - 3.47	Custody	COB	9	1	32	R	
3.46 - 3.47	Custody	COB	9	1	33	R	
3.46 - 3.47	Custody	COB	9	1	35	R	
3.48	Information on transactions	COB	8	1	3	R	
3.48	Information on transactions	COB	8	1	11	R	
3.48 (d)	Information on transactions	COB	8	1	6	R	
3.50	Investment business records	COB	5	2	9	R	
3.50	Investment business records	COB	6	7	47	R	
3.50	Investment business records	COB	6	6	19	R	
3.50	Investment business records	COB	8	1	14	R	
3.50	Investment business records	COB	9	1	98	R	
3.51	Investment business records	COB	5	2	10	R	
3.51	Investment business records	COB	7	7	14	R	
3.51	Investment business records	COB	7	7	16	R	
3.51	Investment business records	COB	7	9	7	R	
3.51	Investment business records	COB	7	12	3	R	
3.51	Investment business records	COB	7	7	17	R	
3.51	Investment business records	COB	8	1	14	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
3.51	Investment business records	COB	8	2	9	R	
3.51	Investment business records	COB	9	1	98	R	
3.52	Investment business records	COB	3	7	1	R	
3.54	Portfolio review	COB	8	2	4	R	
3.54	Portfolio review	COB	8	2	6	R	
3.55 - 3.57	Insider dealings	COB	2	4	6	R	
4.10	Investment business client accounts	COB	9	3	69	R	
4.10	Investment business client accounts	COB	9	3	68	R	
4.10	Investment business client accounts	COB	9	3	70	R	
4.11	Opening an investment business client account	COB	9	3	60	R	
4.11	Opening an investment business client account	COB	9	3	82	R	
4.11	Opening an investment business client account	COB	9	3	83	R	
4.12	Opening an investment business client account	COB	9	3	90	R	
4.14	Payments into an investment business client account	COB	9	3	39	R	
4.14 (a)	Payments into an investment business client account	COB	9	3	58	R	
4.14 (a)	Payments into an investment business client account	COB	9	3	44	R	
4.14 (b)	Payments into an investment business client account	COB	9	3	45	R	
4.14 (b)	Payments into an investment business client account	COB	9	3	55	R	
4.16	Payments into an investment business client account	COB	9	3	47	R	
4.16	Payments into an investment business client account	COB	9	3	39	R	
4.23 - 4.25	Accounting records	COB	8	2	9	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
4.26	Reconciliation of investment business clients' money	COB	9	3	100	R	
4.26	Reconciliation of investment business clients' money	COB	9	3	123	R	
4.27	Reconciliation of investment business clients' money	COB	9	3	126	R	
4.27	Reconciliation of investment business clients' money	COB	9	3	128	R	
4.32	Accounting records	COB	9	3	145	R	
5.02	What is a corporate finance client	COB	4	1			
5.03	What is a corporate finance client	COB	4	1	14	R	
Sch. 2 – Ch. 3	Financial Promotions - General requirements	COB	3	8	8	R	
Sch 2 – Ch. 3 (2)	Financial Promotions - General requirements	COB	2	1	3	R	
Sch. 2 – Ch. 3 (2)	Financial Promotions - General requirements	COB	3	8	2	R	
Sch. 2 – Ch. 3 (2)	Financial Promotions - General requirements	COB	3	9	6	R	
Sch. 2 – Ch. 3 (2)	Financial Promotions - General requirements	COB	3	9	7	R	
Sch. 2 – Ch. 3 (2)	Financial Promotions - General requirements	COB	3	9	19	R	
Sch. 2 – Ch. 3 (2)	Financial Promotions - General requirements	COB	3	9	20	R	
Sch. 2 – Ch. 3 (2)	Financial Promotions - General requirements	COB	3	9	21	R	
Sch. 2 – Ch. 3 (6)	Financial Promotions - General requirements – risk warnings	COB	3	8	11	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
Sch. 2 – Ch. 3 (6)	Financial Promotions - General requirements – risk warnings	COB	3	8	15	R	
Sch. 2 – Ch. 3 (6)	Financial Promotions - General requirements – risk warnings	COB	3	9	15	R	
Sch. 2 – Ch. 4 (2.6, 2.8-2.16)	Investment business client’s money to be held on trust	COB	9	3	60	R	
Sch. 2 – Ch. 4 (2.6)	Investment business client’s money to be held on trust	COB	9	3	68	R	
Sch. 2 - Ch. 6 (para 18)	Client money	COB	9	3	27	R	
Sch. 2 - Ch. 6 (para 18)	Client money	COB	9	3	28	R	
Sch. 5 - Ch. 3	Guidance on benefits in kind	COB	2	2	7	G	
Sch. 6 – Ch. 3	Guidance on suitability and advising clients	COB	5	2	11	G	
Sch. 6 – Ch. 3	Guidance on suitability and advising clients	COB	5	2	5	R	
Sch. 7 – Ch. 3	Warranties	COB	5	4	6	E	
Sch. 7 – Ch. 3	Non-readily realisable disposables	COB	5	4	7	E	
Sch. 7 – Ch. 3	Stabilised securities	COB	5	4	9	E	
Sch. 7 – Ch. 3	Guidance on risk warnings	COB	5	4	3	R	
Sch. 8 – Ch. 3	Regulation on contents of key features document	COB	6	2	2	R	
Sch. 8 – Ch. 3	Regulation on contents of key features document	COB	6	5			
Sch 13 – Ch 3	Custody	COB	9				
Section 1	Objectives and guidance	COB	1				
Section 2, 3.04 – 3.12	Advertising and marketing	COB	3				

G (3) Law Society of Scotland

Source reference	Subject	Module	Ch/App	S/Ann	P	R	
F 636	Solicitors (Scotland) Accounts Rules 1997	COB	9	3	26	R	
F 689 Schedule 2	Approval of investment advertisement	COB	3	8	1	R	
Part 1	Citation, commencements, application and interpretation	COB	9	3	25	R	
Pt 3 – 3.4	Allocation	COB	7	7	3	R	
Pt 3 – 3.4 (3)	Allocation	COB	7	7	5	R	
Pt 3 – 3.6	Dual agency	COB	2	3	3	R	
Pt 3 – 3.6	Dual agency	COB	2	4	4	R	
Pt 3 – 3.6	Dual agency	COB	7	1	3	R	
Pt 3 – 3.7 (3)	Independence	COB	7	2	3	R	
Pt 3 – 3.7 (4)	Independence	COB	2	2	3	R	
Pt 3 – 3.7 (5 & 6)	Independence	COB	5	1	16	R	
Pt 4 – 4.10	Disclosure (commissions – packaged products)	COB	5	7	5	R	
Pt 4 – 4.14	Unsolicited calls	COB	3	10	1	R	
Pt 4 – 4.2	Obligations on a certified person – clients rights	COB	2	5	3	R	
Pt 4 – 4.2	Obligations on a certified person – clients rights	COB	2	5	4	R	
Pt 4 – 4.3	Client order priority	COB	7	4	3	R	
Pt 4 – 4.4	Know your client and the market (best advice)	COB	3	9	6	R	
Pt 4 – 4.4 (1) (a)	Know your client and the market (best advice)	COB	5	2	5	R	
Pt 4 – 4.4 (1) (a)	Know your client and the market (best advice)	COB	5	3	5	R	
Pt 4 – 4.4 (1) (a)	Know your client and the market (best advice)	COB	5	3	6	R	
Pt 4 – 4.4 (1) (b)	Know your client and the market (best advice)	COB	5	4	3	R	
Pt 4 – 4.4 (1) (c)	Know your client and the market (best advice)	COB	5	3	9	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
Pt 4 – 4.4 (2)	Know your client and the market (best advice)	COB	5	3	5	R	
Pt 4 – 4.4 (2)	Know your client and the market (best advice)	COB	5	3	14	R	
Pt 4 – 4.4 (2)	Know your client and the market (best advice)	COB	6	2	2	R	
Pt 4 – 4.4 (2)	Know your client and the market (best advice)	COB	6	2	7	R	
Pt 4 – 4.4 (3) (c)	Know your client and the market (best advice)	COB	5	3	14	R	
Pt 4 – 4.4 (3) (c)	Know your client and the market (best advice)	COB	5	3	16	R	
Pt 4 – 4.5	Know your client and the market (best advice)	COB	3	9	6	R	
Pt 4 – 4.5	Best execution	COB	7	5	3	R	
Pt 4 – 4.5	Best execution	COB	7	6	4	R	
Pt 4 – 4.6	Client terms of business	COB	4	2	5	G	
Pt 4 – 4.6	Client terms of business	COB	4	2	10	R	
Pt 4 – 4.7	Client terms of business records	COB	4	2	14	R	
Pt 4 – 4.7	Client terms of business records	COB	5	2	9	R	
Pt 4 – 4.8	Disclosures	COB	4	2	12	R	
Pt 4 – 4.9	Disclosure - remuneration	COB	5	7	3	R	
Pt 5 – 5.1 (1)	Advertisements	COB	3	6	1	R	
Pt 5 – 5.1 (1) (b)	Advertisements	COB	3	8	4	R	
Pt 5 – 5.1 (1) (c)	Advertisements	COB	3	8	2	R	
Pt 5 – 5.1 (6)	Advertisements	COB	3	8	8	R	
Pt 5 – 5.1 (7)	Advertisements	COB	3	7	1	R	
Pt 5 – 5.1 (8)	Advertisements	COB	3	6	1	R	
Pt 5 – 5.1 (8)	Advertisements	COB	3	7	1	R	
Pt 5 – 5.1 (9)	Advertisements	COB	3	8	15	R	
Pt 5 – 5.1 (9) (c)	Advertisements	COB	3	8	11	R	
Pt 5 – 5.1 (b)	Advertisements	COB	2	1	3	R	
Pt 6 – 6.1	Transaction records	COB	8	1	3	R	
Pt 6 – 6.1 (4)	Transaction records	COB	8	1	14	E	
Pt 6 – 6.2	Client notification	COB	5	5	3	R	

Source reference	Subject	Module	Ch/App	S/Ann	P	R	
Pt 6 – 6.2	Client notification	COB	8	1	3	R	
Pt 6 – 6.3	Managed portfolio reports	COB	8	2	4	R	
Pt 6 – 6.4	Record of investment business income	COB	8	2	9	R	
Pt 7 – 7.1	Safe keeping of clients documents of title – application of rules	COB	9	1	3	R	
Pt 7 – 7.2	Holding of client investments	COB	9	1	3	R	
Pt 7 – 7.2 (1)	Holding of client investments	COB	9	1	30	R	
Pt 7 – 7.2 (5)	Holding of client investments	COB	9	1	35	R	
Pt 7 – 7.2 (b)	Holding of client investments	COB	9	1	28		
Pt 7 – 7.3	Holding and registration of client documents of title by the certified persons nominee	COB	9	1	49	R	
Pt 7 – 7.3 (4) (a)	Holding and registration of client documents of title by the certified persons nominee	COB	9	1	32	R	
Pt 7 – 7.3 (4) (f)	Holding and registration of client documents of title by the certified persons nominee	COB	9	1	59	R	
Pt 7 – 7.4	Holding and registration of client documents of title by a third party custodian or sub-custodian	COB	9	1	43	R	
Pt 7 – 7.4 (2) (a)	Holding and registration of client documents of title by a third party custodian or sub custodian	COB	9	1	16	R	
Pt 7 – 7.7	Record keeping	COB	9	1	98	R	
Pt 7 – 7.8	Checking of client documents of title	COB	9	1	85	R	
Pt 7 – 7.8 (2)	Checking of client documents of title	COB	9	1	94	R	
LAW SOCIETY OF SCOTLAND							
SECURITIES & INVESTMENT BOARD RULES F803 – F822							
Appendix I							

Source reference	Subject	Module	Ch/App	S/Ann	P	R	
SIB 7.04 (v) (a)	Approval by a firm of advertisements issued by unauthorised persons	COB	2	1	3	R	
SIB 7.07	Advertisements to be clear and not misleading	COB	2	1	3	R	
SIB 7.07	Advertisements to be clear and not misleading	COB	3	8	4	R	
SIB 7.12 (2)	Identity of regulator	COB	3	6	5	R	
SIB 7.16 (2)	Comparison with other investments	COB	3	9	15	R	
SIB 7.17	Life policies	COB	3	9	18	R	
SIB 7.18	Taxation	COB	3	9	19	R	
SIB 7.19	Cancellation rights	COB	3	9	21	R	
SIB 7.20	Past performance	COB	3	8	11	R	
SIB 7.20	Past performance	COB	3	8	13	R	
SIB 7.22 (2)	Risk warning	COB	3	8	8	R	
SIB Ch IV	Common unsolicited calls regulation	COB	3	10	1	R	
SIB Ch. III 7.03	Issue of advertisements by a firm	COB	3	6	1	R	

G (4) ACCA

Source reference	Subject	Module	Ch/App	S/Ann	P		
Chapter 2	Application	COB	1				
Ch 4 4.1	Independence	COB	2	2	3	R	
Ch 4 4.2	Independence	COB	7	1	3	R	
Ch 4 4.3	Independence	COB	2	2	8	R	
Ch 4 5.1	Relations with clients	COB	2	1	3	R	
Ch 4 5.1	Relations with clients	COB	3	8	4	R	
Ch 4 5.1	Relations with Clients	COB	3	8	22	R	
Ch 4 5.1(b)	Relations with Client	COB	4	1		R	
Ch 4 5.2	Relations with clients	COB	2	5	3	R	
Ch 4 5.3	Relations with Customers	COB	5	6	3	R	
Ch 4 5.4	Relations with Clients	COB	4	2	5	R	
Ch 4 5.4	Relations with Clients	COB	4	2	7	R	
Ch 4 5.4	Relations with Customers	COB	5	7	3	R	
Ch 4 5.4	Client Agreements	COB	8	2	4	R	
Ch 4 6.2	Compliance	COB	2	2	20	R	
Ch 4 6.2	Compliance	COB	3	7	1	R	
Ch 4 6.2	Compliance Procedures	COB	5	2	9	R	
Ch 4 6.2	Compliance Procedures	COB	6	6	19	R	
Ch 4 6.2	Compliance Procedures	COB	6	7	47	R	
Ch 4 6.2	Compliance Procedures	COB	7	12	3	R	
Ch 4 6.2	Compliance Procedures	COB	8	1	14	R	
Ch 4 6.2	Compliance Procedures	COB	8	2	9	R	
Ch 5 8.1	Advertising	COB	3	6	1	R	
Ch 5 8.1 (c)	Advertising	COB	3	12	6	R	
Ch 5 8.3	Advertising	COB	3	8	8	R	
Ch 5 8.3	Advertising	COB	3	9	6	R	
Ch 5 9.1	Suitability and client understanding at risk	COB	5	2	5	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
Ch 5 9.1	Suitability and clients understanding of risk	COB	5	3	5	R	
Ch 5 9.1	Suitability and clients understanding of risk	COB	7	2	3	R	
Ch 5 9.2/9.3	Suitability and clients understanding of risk	COB	5	4	3	R	
Ch 7 15	Interpretation	COB	3	8	2	R	
App 1 A1	Additional rules for packaged products	COB	5	7	5	R	
App 1	A4 Guidance	COB	6	7	47	R	
App 1	A4 Guidance	COB	6	8	18	R	
App 1 A2	Additional rules for packaged products	COB	6	2	2	R	
App 1 A2	Additional rules for packaged products	COB	6	2	7	R	
App 1 A2	Additional rules for packaged products	COB	6	2	12	R	
App 1 A2	Additional rules for packaged products	COB	6	2	14	R	
App 1 A2	Additional rules for packaged products	COB	6	2	16	R	
App 1 A2	Additional rules for packaged products	COB	6	2	18	R	
App 1 A3	Additional rules for packaged products	COB	5	3	14	R	
App 1 A3	Additional rules for packaged products	COB	5	3	16	R	
App 1 A4	Additional rules for packaged products	COB	5	3	18	R	
App 3	Specific investment adverts – content requirements	COB	3	8	11	R	
App 3	Specific investment adverts – content requirements	COB	3	8	13	R	
App 3	Specific investment adverts – content requirements	COB	3	8	15	R	
App 3 C1	Specific Investment adverts – contents requirements	COB	3	9	19	R	
App 3 C1	Specific Investment adverts – contents requirements	COB	3	9	20	R	

Source reference	Subject	Module	Ch/App	S/Ann	P	
App 3 C5	Specific Investment adverts – contents requirements	COB	3	9	15	R
App 4 D2	Pensions Transfers	COB	5	3	22	R
App 4 D3	Pensions Transfers	COB	5	2	10	R
App 4 D4	Pension Transfers	COB	5	3	23	R
App 4 D5	Pension Transfers	COB	5	3	21	R
App 4 D5	Pension Transfers	COB	5	3	24	R
App 4 D5	Pension Transfers	COB	5	3	25	R
App 4 D6	Pension Transfers	COB	5	3	26	R
App 6	A4 Guidance	COB	6	7	28	R
App 6 2.01	Right to Cancel	COB	6	7	7	R

G (5) Institute of Actuaries

Source reference	Subject	Module	Ch/App	S/Ann	P		
Division A, Part 1	Citations, commencement, Application and Interpretation	COB	1				
F 3.01	Description of business	COB	2	1	3	R	
F 3.02	Independence	COB	7	1	3	R	
F 3.03	Ban on benefits in kind and reciprocal arrangements	COB	2	2	3	R	
F 3.04	General	COB	5	6	3	R	
F 3.04	Excessive charging, churning and twisting	COB	7	2	3	R	
F 3.10	Unsolicited calls	COB	3	8	22	R	
F 3.12	Personal visits or oral communications	COB	2	1	3	R	
F 3.16	Exclusion of liability	COB	2	5	3	R	
F 3.16	Exclusion of liability	COB	2	5	4	R	
G 4.01	Know your client	COB	5	2	5	R	
G 4.02	Business, experienced and professional investors	COB	4	1	4	R	
G 4.02	Business, experienced and professional investors	COB	4	1	14	R	
G 4.03	Know your client	COB	5	4	3	R	
G 5.03	Client agreement	COB	4	2	5	R	
G 5.03	Client agreement	COB	4	2	7	R	
G 5.03	Client agreement	COB	4	2	10	R	
G 5.03	Client agreement	COB	5	5	3	R	
G 5.05	Client agreement	COB	9	1	48	R	
G 5.05	Client agreement	COB	9	1	49	R	
G 5.05	Client agreement	COB	9	1	58	R	
G 5.05	Client agreement	COB	9	1	69	R	
G 5.11	Client agreement	COB	5	4	3	R	
G 5.12	Client agreement	COB	5	4	3	R	
G 5.13	Client agreement	COB	5	4	3	R	
G 5.14	Pension transfers and opt-outs	COB	5	3	21	R	
G 5.14	Pension transfers and opt-outs	COB	5	3	22	R	

Source reference	Subject	Module	Ch/App	S/Ann	P	
G 5.14	Pension transfers and opt-outs	COB	5	3	23	R
G 5.14	Pension transfers and opt-outs	COB	5	3	24	R
G 5.14	Client agreement	COB	5	4	3	R
H 14.04	Know your client suitability	COB	6	7	47	R
H 14.06	Client agreements	COB	6	7	34	R
H 6.01	Client relation	COB	5	3	5	R
H 6.02 (2)	Disclosure of firm's material interest in transactions	COB	7	7	4	R
H 6.03	Best execution	COB	7	4	3	R
H 6.03	Best execution	COB	7	5	3	R
H 6.03	Best execution	COB	7	5	5	R
H 6.03	Best execution	COB	7	6	4	R
H 6.03	Best execution	COB	7	6	5	R
H 6.03 (2)	Best execution	COB	7	7	5	R
H 6.06 (2)	Disclosure of firm's material interest in transactions	COB	7	7	3	R
H 6.07	Arrangements for indirect payment for services	COB	2	2	8	R
H 6.07	Arrangements for indirect payment for services	COB	2	2	12	R
H 6.09	Key features document	COB	6	2	2	R
H 6.09	Key features document	COB	6	2	7	R
H 6.09.2	Key features document	COB	6	2	12	R
H 6.09.2	Key features document	COB	6	2	14	R
H 6.09.2	Key features document	COB	6	2	16	R
H 6.09.2	Key features document	COB	6	2	19	R
H 6.09.2	Key features document	COB	6	2	22	R
H 6.09.2	Key features document	COB	6	4	8	R
H 6.09.2	Key features document	COB	6	4	9	R
H 6.09.2	Key features document	COB	6	4	10	R

Source reference	Subject	Module	Ch/App	S/Ann	P	
H 6.09.2	Key features document	COB	6	4	11	R
H 6.09.2	Key features document	COB	6	4	14	R
H 6.09.2	Key features document	COB	6	5	2	R
H 6.09.2	Cancellation	COB	6	5	40	R
H 6.09.2	Key features document	COB	6	5	44	R
H 6.09.3	Projections	COB	6	5	18	R
H 6.09.3	Projections	COB	6	5	19	R
H 6.09.3	Projections	COB	6	6	4	R
H 6.09.3	Projections	COB	6	6	8	R
H 6.09.4	Cancellation	COB	6	5	23	R
H 6.09.4	Cancellation	COB	6	5	24	R
H 6.09.4	Cancellation	COB	6	5	25	R
H 6.09.4	Cancellation	COB	6	5	26	R
H 6.09.4	Cancellation	COB	6	7	7	R
H 6.09.4	Cancellation	COB	6	7	30	R
H 6.10	Client relations	COB	5	7	3	R
H 6.10	Disclosing commission	COB	5	7	5	R
H 6.10A	Special packaged products	COB	6	4	13	R
H 6.10A	Special packaged product	COB	6	5	42	R
H 6.11	Recommendations based on research and analysis	COB	7	3	3	R
H 6.11	Recommendations based on research and analysis	COB	7	3	4	R
H 7.05	Transactions effected with a market counterparty	COB	8	1	6	R
I 7.01	Contract notes - general	COB	8	1	3	R
I 7.02	Time for delivery of contract notes	COB	8	1	3	R
I 8.02	Interpretation (address, contact etc)	COB	3	8	2	R
I 8.02	Interpretation	COB	3	9	6	R
I 8.02	Interpretation	COB	3	9	7	R
I 8.03	Approval	COB	3	6	1	R
I 8.04	Approval	COB	3	6	1	R

Source reference	Subject	Module	Ch/App	S/Ann	P		
I 8.05	Prominence of required statements	COB	3	9	15	R	
I 8.06	Approval	COB	3	6	1	R	
I 8.07	Advertisements to be clear and not misleading	COB	2	1	3	R	
I 8.07	Adverts to be clear and not misleading	COB	3	8	4	R	
I 8.07	Adverts to be clear and not misleading	COB	3	8	22	R	
I 8.09	Adverts to identify the investments of services to which they relate	COB	3	8	8	R	
I 8.11	Disclosure of advertisers capacity	COB	3	8	8	R	
I 8.12	Approval	COB	3	6	1	R	
I 8.14	Synopses to be fair	COB	3	8	8	R	
I 8.16	Comparison with other investments	COB	3	8	4	R	
I 8.16	Comparison with other investments	COB	3	9	23	R	
I 8.17	Life policies	COB	3	9	18	R	
I 8.18	Taxation	COB	3	9	19	R	
I 8.18	Taxation	COB	3	9	20	R	
I 8.19	Cancellation rights	COB	3	9	21	R	
I 8.20	Past performance	COB	3	8	11	R	
I 8.22	Risk warnings	COB	3	8	8	R	
I 8.22	Risk warnings	COB	3	9	15	R	
I 8.27	ISA adverts – cash deposits	COB	3	9	8	R	
J 12.03	Requirements to be made of officers and employees	COB	7	13	4	R	
J 14.02	Maintenance of records	COB	5	3	27	R	
J 14.02	Maintenance of records transaction	COB	7	12	11	R	
J 14.02	Maintenance of Records – Transactions	COB	7	12	3	R	
J 14.02	Maintenance of records – Transactions	COB	7	13	11	R	
J 14.02	Maintenance of records - transactions	COB	8	1	4	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
J 14.02	Maintenance of records - Transactions	COB	8	1	14	R	
J 14.02	Maintenance of records - transactions	COB	8	2	9	R	
J 14.02	Maintenance of records – transactions	COB	9	1	98	R	
J 14.04	Maintenance of records	COB	4	1	16	R	
J 14.04	Know your client and suitability	COB	5	2	9	R	
J 14.04	Know your client suitability	COB	6	6	19	R	
J 14.07	Maintenance of records	COB	3	7	1	R	

CASS Derivations

Provision in <i>COB</i>	Description	Corresponding provision in <i>CASS</i>
9.1	Custody rules	2
9.1.1 R	Application	2.1.1 R
9.1.2 G	Application	2.1.2 G
9.1.3 R	Application	2.1.3 R
9.1.4 G	Application	2.1.4 G
9.1.5 G	Application	2.1.5 G
9.1.6 G	Application	2.1.6 G
9.1.7 G	Application	2.1.7 G
9.1.8 G	Application	2.1.8 G
9.1.9 R	Application	2.1.9 R
9.1.10 G	Application	2.1.10 G
9.1.11 R	Application	2.1.11 R
9.1.12 G	General Purpose	2.1.12 G
9.1.13 R	Delivery versus payment transactions	2.1.13 R
9.1.14 R	Delivery versus payment transactions	2.1.14 R
9.1.15 G	Modification of scope	2.1.15 G
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Derivations

G References to 'LCC' are to the June 1999 edition of the London Code of Conduct published by the FSA

Ch/App	S/Ann	P		Subject	Source	Reference
MAR 1	nil return					
MAR 2 (except MAR 2.7)			R G	Price stabilising rules	FSA rules	Part 10 of the Financial Services (Conduct of Business) Rules 1990
MAR 2.7			R	Access to the stabilisation register	FSA rules	Part 16.17, part 16.18 of the Financial Services (Conduct of Business) Rules 1990 and SFA rules 5-54(5)
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MAR 3	Ann 3	25		SSIs	LCC	101
MAR 3	Ann 3	26		Master agreements	LCC	Intro to para 107
MAR 3	Ann 3	28		Commission/brokerage	LCC	123
MAR 3	Ann 3	29		Disputes	LCC	9
MAR 4	3	1	R	Further support of the Takeover Panel's functions	FSA rules and SFA rules	Financial Services (Conduct of Business) Rules 1990, rule 2.12(1). SFA rule 5-48(1)
MAR 4	3	5	R	Further support of the Takeover Panel's functions	SFA rules	SFA rule 5-48(2)

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Title of Sources **London Code of Conduct (references are to June 1999 edition)**
Part 10 of the Financial Services (Conduct of Business) Rules 1990

Destinations

G

Source reference	Subject	Module	Ch/App	S/Ann	P	
Nil return		MAR	1			
Part 10 of the Financial Services (Conduct of Business) Rules 1990	Price stabilising rules	MAR	2, excluding 2.7			R G 2
Part 16.17, part 16.18 of the Financial Services (Conduct of Business Rules) 1990 and SFA rule 5-54(5)	Access to the stabilisation register	MAR	2.7			R 2.7
9	Disputes	MAR	3	Ann 3	29	
24	Responsibilities	MAR	3	4	11	G
29	Role of brokers	MAR	3	4	13	G
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43	Confidentiality	MAR	3	Ann 3	3	
48	Taping	MAR	3	6	8	G
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49	Taping	MAR	3	6	5	R
49	Taping	MAR	3	6	11	G
50	NMPTs	MAR	3	5	1	G
50	NMPTs	MAR	3	5	4	R
50	NMPTs	MAR	3	5	7	E
50	NMPTs	MAR	3	5	3	G
51	NMPTs	MAR	3	5	4	R
51	NMPTs	MAR	3	5	7	E
54	Out of hours/office dealings	MAR	3	Ann 3	12	
55	Stop loss orders	MAR	3	Ann 3	10	
56	Personal account dealing	COBS	7	14	4	R
57	Dealing using a connected broker	MAR	3	4	8	G
57	Dealing using a connected broker	MAR	3	4	9	G
61	Entertainment, gifts and gambling	MAR	3	4	15	G
73	Firmness of quote	MAR	3	Ann 3	9	

Source reference	Subject	Module	Ch/App	S/Ann	P		
74	Firmness of quote	MAR	3	Ann 3	7		
76	Firmness of quote	MAR	3	Ann 3	7		
77	Firmness of quote	MAR	3	Ann 3	9		
78	Concluding a deal	MAR	3	Ann 3	4		
78	Concluding a deal	MAR	3	Ann 3	5		
81	Passing of names	MAR	3	Ann 3	6		
100	Payment instructions	MAR	3	Ann 3	24		
101	Payment instructions	MAR	3	Ann 3	25		
107	Terms and documentation	MAR	3	Ann 3	26		
114	Settlement of differences	MAR	3	7	5	G	
114	Settlement of differences	MAR	3	7	6	R	
114	Settlement of differences	MAR	3	7	7	G	
114	Settlement of differences	MAR	3	7	8	G	
117	Settlement errors	MAR	3	Ann 3	15		
121	Commission/ brokerage	MAR	3	7	9	G	
122	Commission/ brokerage	MAR	3	7	9	G	
123	Commission/ brokerage	MAR	3	Ann 3	28		
Financial Services (Conduct of Business) Rules 1990, rule 2.12(1) and SFA rule 5.48.1	Further support of the Takeover Panel's functions	MAR	4	3	1	R	
Financial Services (Conduct of Business) Rules 1990, rule 2.12(2) and SFA rule 5.48(2)	Further support of the Takeover Panel's functions	MAR	4	3	5	R	

Training and Competence sourcebook

Derivations

G (1) Derivations: IMRO

1. The aim of the *guidance* in the following table is to give the reader a guide to the derivation of the text.
2. It is not a complete statement of the derivation and should not be relied on as if it were.

Ch/App	S/Ann	P		Subject	Source	Reference
1	1	1	G	(1) Application – who?	IMRO	Ch I R 3.2 (1) (c) Ch II Section 12
1	1	2	G	Application – where?	IMRO	Ch I Section 3.2
1	1	3	G	Purpose- Principle 3	IMRO	Ch I R 1.1 (1) 9
1	1	4	G	Principle 3	IMRO	Ch I R 1.1 (1) 9
1	1	5	G	Threshold Conditions for authorisation	IMRO	Ch VII R 1.2 (1) Ch VII Table 1.2 (1) (1)
1	1	6	G	Fit and proper test	IMRO	Ch VII R 1.2 (1) Ch VII Table 1.2 (1) (1) Ch VII Annex A
1	1	8	G	Standards	IMRO	Ch I R 1.1 (1) 9
1	2	1	G	(1) The firm's Commitments to training and competence	IMRO	Ch I R 1.1 (1) 9
1	2	1	G	(2) The firm's Commitments to training and competence	IMRO	Ch I R 1.1 (1) 9
1	2	1	G	(3) The firm's Commitments to training and competence	IMRO	Ch I R 1.1 (1) 9
1	2	1	G	(4) The firm's Commitments to training and competence	IMRO	Ch I R 1.1 (1) 9
1	2	1	G	(5) The firm's Commitments to training and competence	IMRO	Ch I R 1.1 (1) 9
2	1	1	R	(1) (a) Territorial scope	IMRO	Ch I R 3.2 (1) (c) Ch II Section 12
2	1	3	R	Territorial scope	IMRO	Ch I R 3.2 (1) (a) (b)
2	1	4	R	Scope – activities	IMRO	Ch IV R 1.1 (10) (a)
2	1	4	R	(1) (d) Managing investments	IMRO	Ch IV R 1.1 (10) (a)
2	1	4	R	(1) (e) Managing investments in relation to venture capital investments only	IMRO	Ch IV R 1.1 (10) (a)

Ch/App	S/Ann	P		Subject	Source	Reference
2	1	4	R	(1) (f) Advising on investments which are packaged products (other than broker funds)	IMRO	Ch IV R 1.1 (10) (a)
2	1	4	R	(1) (i) Advising on investments in the course of corporate finance business	IMRO	Ch IV R 1.1 (10) (a)
2	1	4	R	(1) (j) Advising on investments which are (but not dealing in) securities (other than stakeholder pension schemes or broker funds) and derivatives	IMRO	Ch IV R 1.1 (10) (a)
2	1	4	R	(1) (k) Advising on investments which are (but not dealing in) securities (other than stakeholder pension schemes or broker funds) only	IMRO	Ch IV R 1.1 (10) (a)
2	1	4	R	(1) (l) Advising on investments which are (but not dealing in) derivatives only	IMRO	Ch IV R 1.1 (10) (a)
2	1	4	R	(1) (m) Activities of a broker fund adviser	IMRO	Ch IV R 1.1 (10) (a)
2	1	4	R	2 (a) Overseeing operating, or acting as a trustee or depository of, a collective investment scheme	IMRO	Ch IV R 1.1 (10) (a) Definitions – A - Administration Functions, (f)
2	1	4	R	2 (b) Overseeing safeguarding and administering investments or holding of client money	IMRO	Ch IV R 1.1 (10) (a) Definitions – A - Administration Functions, (a) to (e), (g)
2	1	4	R	2 (c) Overseeing administrative functions in relation to managing investments	IMRO	Ch IV R 1.1 (10) (a) Definitions – A – Administration Functions. (a) to (e), (g)
2	1	4	R	2 (f) Overseeing administrative functions in relation to operation of a stakeholder pension scheme	IMRO	Ch IV R 1.1 (10) (a) Definitions – A – Administration Functions, (h)
2	2	1	R	(1) Recruitment	IMRO	Ch IV App 1.1 (10) 1
2	2	1	R	(2) Recruitment	IMRO	Ch IV App 1.1 (10) 1
2	2	2	G	Recruitment procedures	IMRO	Ch IV App 1.1 (10) 1
2	3	1	R	(1) Training needs	IMRO	Ch IV R 1.1 (10) (a) Ch IV App 1.1 (10) 3, 4

Ch/App	S/Ann	P		Subject	Source	Reference	
2	3	1	R	(2)	Planning training	IMRO	Ch IV R 1.1 (10) (a) Ch IV App 1.1 (10) 3, 4
2	3	2	G		Determining training need	IMRO	Ch IV App 1.1 (10) 3
2	3	3	G	(1)	Training guidance	IMRO	Ch IV App 1.1 (10) 4
2	3	3	G	(2)	Training guidance	IMRO	Ch IV App 1.1 (10) 4
2	3	3	R	(3)	Training guidance	IMRO	Ch IV App 1.1 (10) 4
2	3	3	R	(4)	Training guidance	IMRO	Ch IV App 1.1 (10) 4
2	4	1	R	(1)	Attaining competence	IMRO	Ch IV R 1.1 (10) (a) (b) (i) Ch IV App 1.1. (10) 5 (a)
2	4	1	R	(2)	Attaining competence	IMRO	Ch IV App 1.1 (10) 5 (a)
2	4	1	R	(3)	Supervision of a transferee until assessed as competent in new activity	IMRO	Ch IV App 1.1 (10) 3 (b)
2	4	2	R	(1)	Employee under supervision	IMRO	Ch IV R 1.1 (10) (a), (b), (i) Ch IV App 1.1 (10) 5 (a)
2	4	2	R	(2)	Employee under supervision	IMRO	Ch IV R 1.1 (10) (a)
2	4	3	G	(1)	Knowledge/skills for employees under supervision	IMRO	Ch IV App 1.1 (10) 4, 4 (a), 4 (b)
2	4	3	G	(2)	Knowledge/skills for employees under supervision	IMRO	Ch IV App 1.1 (10) 4, 4 (a), 4 (b)
2	4	5	R	(1)	Assessing competence	IMRO	Ch IV R 1.1 (10) (a) (b) (i)
2	4	5	R	(2)	Assessing competence	IMRO	Ch IV R 1.1 (10) (b) (i)
2	4	6	G	(1)	Assessments	IMRO	Ch IV App 1.1 (10) 8
2	4	6	G	(2)	Assessments	IMRO	Ch IV App 1.1 (10) 8
2	4	6	G	(3)	Assessments	IMRO	Ch IV App 1.1 (10) 8
2	4	7	G		Assessment methods	IMRO	Ch IV App 1.1 (10) 8
2	4	8	G		Awareness of employees re Training and Competence arrangements	IMRO	Ch IV App 1.1 (10) 2
2	4	9	G	(1)	Record keeping for assessing competence	IMRO	Ch IV App 1.1 (10) 7 Ch IV R 1.6 (2) Ch IV Table 1.6 (2) III 1
2	4	9	G	(2)	Record keeping for assessing competence	IMRO	Ch IV App 1.1 (10) 7 Ch IV R 1.6 (2) Ch IV Table 1.6 (2) III 1
2	5	1	R	(1)	Approved examinations and time limits	IMRO	Ch IV R 1.1 (10) (b) (i)
2	5	1	R	(2) (a)	Time limits	IMRO	Ch IV R 1.1 (10) (b) (i) Ch IV App 1.1 (10) 4
2	5	1	R	(2) (b)	Time limits	IMRO	Ch IV R 1.1 (10) (b) (i)
2	5	1	R	(3) (a)	Failure to keep to time limits	IMRO	Ch IV R 1.1 (10) (b) (i)
2	5	1	R	(3) (b)	Failure to keep to time limits	IMRO	Ch IV R 1.1 (10) (b) (i)

Ch/App	S/Ann	P		Subject	Source	Reference	
2	5	5	R	(1)	Exemption from full examination requirement for employees transferred in from outside UK	IMRO	Ch IV R 1.1 (10) (b) (ii)
2	5	5	R	(1) (a)	Holding of sufficient up-to-date and relevant experience gained outside UK	IMRO	Ch IV R 1.1 (10) (b) (ii)
2	5	5	R	(1) (b)	Not previously having been fully subject to relevant examination requirements	IMRO	Ch IV R 1.1 (10) (b) (ii)
2	5	5	R	(1) (c)	Need to pass regulatory module	IMRO	Ch IV R 1.1 (10) (b) (ii)
2	5	6	G		Record keeping in relation to 2.5.5 R	IMRO	Ch IV App 1.1 (10) 7, 7 (a) Ch IV R 1.6 (2) Ch IV Table 1.6 (2) III 1
2	5	7	G		Overseas examinations	IMRO	Ch IV R 1.1 (10) (b) (ii) Examinations and Exemptions schedule
2	6	1	R		Maintaining competence	IMRO	Ch IV App 1.1 (10) 6
2	6	2	G	(1)	Arrangements for maintaining competence	IMRO	Ch IV App 1.1 (10) 6
2	6	2	G	(2)	Arrangements for maintaining competence	IMRO	Ch IV App 1.1 (10) 6
2	6	2	G	(3)	Arrangements for maintaining competence	IMRO	Ch IV App 1.1 (10) 6
2	6	3	G		Monitoring competence	IMRO	Ch IV App 1.1 (10) 6
2	6	4	G	(1)	Record keeping for monitoring competence	IMRO	Ch IV App 1.1 (10) 7, 7 (b) Ch IV R 1.6 (2) Ch IV Table 1.6 (2), III, 1
2	6	4	G	(2)	Record keeping monitoring competence	IMRO	Ch IV App 1.1 (10) 7, 7 (b) Ch IV R 1.6 (2) Ch IV Table 1.6 (2), III, 1
2	7	1	R		Supervising employees before competence	IMRO	Ch IV R 1.1 (10) (a) Ch IV App 1.1 (10) 5 (a) (b)
2	7	2	G	(1)	Supervision arrangements before competence	IMRO	Ch IV App 1.1 (10) 5 (a) (b)
2	7	2	G	(2) (a)	Supervision arrangements before competence	IMRO	Ch IV 1.1 (10) (a)
2	7	2	G	(2) (b)	Supervision arrangements before competence	IMRO	Ch IV App 1.1 (10) 5 (a) (b)
2	7	3	R		Supervision arrangements after competence	IMRO	Ch IV App 1.1 (10) 6

Ch/App	S/Ann	P			Subject	Source	Reference
2	7	6	G	(1)	Record Keeping on the level of Supervision	IMRO	Ch IV App 1.1 (10) 7 Ch IV R 1.6 (2) Ch IV Table 1.6 (2), III, 1
2	7	6	G	(2)	Record keeping on how supervision is carried out	IMRO	Ch IV App 1.1 (10) 7 Ch IV R 1.6 (2) Ch IV Table 1.6 (2), III, 1
2	8	1	R	(1)	Record keeping	IMRO	Ch IV App 1.1 (10) 7 Ch IV R 1.6 (2) Ch IV Table 1.6 (2), III, 1
2	8	1	R	(2)	Record keeping	IMRO	Ch IV App 1.1 (10) 7 Ch IV R 1.6 (2) Ch IV Table 1.6 (2), III, 1

G (2) Derivations : PIA

Ch/App	S/Ann	P			Subject	Source	Reference
1	1	1	G	(1)	Application – who?	PIA	1.3.1 (3) (d)
1	1	1	G	(2)	Application - who?	PIA	1.3.1 (3) 1. Schedule 2
1	1	2	G		Application – where?	PIA	1.1.1
1	1	3	G		Purpose- Principle 3	PIA	The Principles 9
1	1	4	G		Principle 3	PIA	The Principles 9
1	1	5	G		Threshold conditions for authorisation	PIA	The Principles 9
1	1	6	G		Fit and proper test	PIA	2.1.1
1	1	8	G		Standards	PIA	The Principles 9
1	2	1	G	(1)	The firm's Commitments to training and competence	PIA	The Principles 9
1	2	1	G	(2)	The firm's Commitments to training and competence	PIA	The Principles 9
1	2	1	G	(3)	The firm's Commitments to training and competence	PIA	The Principles 9
1	2	1	G	(4)	The firm's Commitments to training and competence	PIA	The Principles 9
1	2	1	G	(5)	The firm's Commitments to training and competence	PIA	The Principles 9
2	1	1	R	(1) (a)	Territorial scope	PIA	1. Schedule 2
2	1	2	R	(1) (2)	Territorial scope	PIA	1.3.1
2	1	4	R		Scope – activities	PIA	1.1.1
2	1	4	R	(1) (a)	Advising on investments and dealing for clients in securities and derivatives	PIA	1.1.2 (1) (a) (d) 1.1.2 (3)
2	1	4	R	(1) (b)	Advising on investments and dealing for clients in securities	PIA	1.1.2 (1) (a)
2	1	4	R	(1) (c)	Advising on investments and dealing for clients in derivatives	PIA	1.1.2 (1) (d)
2	1	4	R	(1) (d)	Managing investments	PIA	1.1.2 (1) (d)
2	1	4	R	(1) (f)	Advising on packaged products	PIA	1.1.2 (1) (c)
2	1	4	R	(1) (g)	Advising on friendly society tax exempt policies	PIA	1.1.2 (1)
2	1	4	R	(1) (h)	Advising on packaged products (friendly society £1,000 exemption)	PIA	1.1.2 (1)
2	1	4	R	(1) (i)	Corporate finance business	PIA	1.1.2 (2) (a)
2	1	4	R	(1) (j)	Advising on securities and derivatives	PIA	1.1.2 (1) (a) (d)
2	1	4	R	(1) (k)	Advising on securities	PIA	1.1.2 (1) (a)
2	1	4	R	(1) (l)	Advising on derivatives	PIA	1.1.2 (1) (d)
2	1	4	R	(1) (m)	Broker fund adviser	PIA	1.1.2 (1)
2	1	4	R	(1) (n)	Advising on syndicate participation at Lloyd's	PIA	1.1.2 (1)
2	1	4	R	(1) (o)	Pension transfer specialist	PIA	1.1.2 (1)
2	1	5	R		Actions for damages	PIA	Statement of Principle – Introduction – Para 3

Ch/App	S/Ann	P			Subject	Source	Reference
2	2	1	R	(1)	Recruitment	PIA	2.1.1 (a) (i) 2.6.3 (1) 2.6.6 (2) T&C Guidance (1998) 3.1.3
2	2	1	R	(2)	Recruitment	PIA	2.6.3 (1) 2.6.6 (2) RU 50
2	2	2	G		Recruitment procedures	PIA	2.1.1 (2) (b) 2.6.6 (2) RU 50
2	3	1	R	(1)	Training needs	PIA	2.6.1 (1) 2.6.2
2	3	1	R	(2)	Planning training	PIA	2.6.1 (1) 2.6.2
2	3	2	G		Determining training need	PIA	2.6.4 (1)
2	3	3	G	(1)	Training guidance	PIA	2.6.4 (1) (b) 2.6.5 (1)
2	3	3	G	(2)	Training guidance	PIA	2.6.4 (1) (b) 2.6.5 (1) T&C Guidance (1998) 3.1.4.1
2	3	3	G	(3)	Training guidance	PIA	2.6.4 (1) 2.6.5 (1) T&C Guidance (1998) 3.1.4.1
2	3	3	G	(4)	Training guidance	PIA	2.6.4 (1) (b) 2.6.5 (1) T&C Guidance (1998) 3.1.4.1
2	4	1	R	(1)	Attaining competence	PIA	2.6.4 (2) (d)
2	4	1	R	(2)	Attaining competence	PIA	2.6.4 (2) (b)
2	4	2	R	(1)	Employee under supervision	PIA	2.6.4 (2) (c)
2	4	2	R	(2)	Employee under supervision	PIA	2.6.4 (1) (b)
2	4	3	G	(1)	Knowledge/skills for employees under supervision	PIA	2.6.4 (1) (b)
2	4	3	G	(2)	Knowledge/skills for employees under supervision	PIA	2.6.4 (1) (c)
2	4	4	R	(3)	Approved examination - broker fund adviser	PIA	2.6.9 (2)
2	4	4	R	(4)	Approved examination - pension transfer specialist	PIA	2.6.9 (2)
2	4	5	R	(1)	Assessing competence	PIA	2.6.5 (3) (b)
2	4	5	R	(2)	Assessing competence	PIA	2.6.5 (4) (a)
2	4	6	G	(1)	Assessments	PIA	2.6.5 (3) (b)
2	4	6	G	(2)	Assessments	PIA	2.6.5 (3) (b)
2	4	6	G	(3)	Assessments	PIA	T&C Guidance (1998) 3.1.5.3
2	4	7	G		Assessment methods	PIA	2.6.5 (3) (b)
2	4	8	G		Employee awareness of Training and Competence scheme	PIA	7.1.1
2	4	9	G	(1)	Record keeping for assessing competence	PIA	Table 5 IV
2	4	9	G	(2)	Record keeping for assessing competence	PIA	Table 5 IV

Ch/App	S/Ann	P			Subject	Source	Reference
2	5	1	R	(1)	Approved examinations and time limits	PIA	2.6.5 (3) (a) Table 5 IV
2	5	1	R	(3) (a)	Failure to keep to time limits	PIA	2.6.7
2	5	1	R	(3) (b)	Failure to keep to time limits	PIA	2.6.7
2	5	2	G		Record keeping on time limits	PIA	Table 5 IV
2	5	6	G		Record keeping in relation to 2.5.5 R	PIA	Table 5 IV
2	6	1	R		Maintaining competence	PIA	2.6.8
2	6	2	G	(1)	Arrangements for maintaining competence	PIA	2.6.8 (2) (b)
2	6	2	G	(2)	Arrangements for maintaining competence	PIA	2.6.8 (2) (b)
2	6	2	G	(3)	Arrangements for maintaining competence	PIA	2.6.8 (2) (b)
2	6	3	G		Monitoring competence	PIA	2.6.8 (2) (c) (i)
2	6	4	G	(1)	Record keeping for monitoring competence	PIA	2.6.8 (2) (b) 2.6.10
2	6	4	G	(2)	Record keeping for monitoring competence	PIA	2.6.8 (2) (b) 2.6.10
2	7	1	R		Supervising	PIA	2.6.4 (2) (b) 2.6.5 (2)
2	7	2	G	(1)	Supervision arrangements	PIA	2.6.5 (2)
2	7	2	G	(2) (a)	Supervision arrangements	PIA	2.6.4 (2) (d) 2.6.5 (3) (b)
2	7	2	G	(2) (b)	Supervision arrangements	PIA	2.6.5 (1)
2	7	3	R		Supervising and monitoring	PIA	2.6.8 (2) (a)
2	7	4	G		Appropriate supervision	PIA	T&C Guidance (1998) 4.2.2
2	7	5	R	(1) and (2)	Supervisors/private customers/package products	PIA	2.6.11 (1) (2)
2	7	6	G	(1)	The level of supervision	PIA	Table 5 IV
2	7	6	G	(2)	Record keeping on how supervision is carried out	PIA	Table 5 IV
2	8	1	R	(1)	Record keeping - making	PIA	5.1.1
2	8	1	R	(2)	Record keeping - retaining	PIA	5.1.7

G (3) Derivations: SFA

Ch/App	S/Ann	P			Subject	Source	Reference
1	1	1	G	(1)	Application – who?	SFA	R 1.2 R 1.14
1	1	2	G		Application – where?	SFA	R 1.2
1	1	3	G		Principle 3	SFA	Statement of Principles – The Principles - 9
1	1	4	G		Principle 3	SFA	Statement of Principles – The Principles - 9
1	1	5	G		Threshold Conditions for authorisation	SFA	R 2.2
1	1	6	G		Fit and proper test	SFA	R 2.2
1	1	7	G		Approved persons and controlled function	SFA	R 2.37 BN 162, P 11
1	1	8	G		Standards	SFA	Statement of Principles – The Principles - 9
1	2	1	G	(1)	The firm's Commitments to training and competence	SFA	Statement of Principles – The Principles - 9
1	2	1	G	(2)	The firm's Commitments to training and competence	SFA	Statement of Principles – The Principles - 9
1	2	1	G	(3)	The firm's Commitments to training and competence	SFA	Statement of Principles – The Principles - 9
1	2	1	G	(4)	The firm's Commitments to training and competence	SFA	Statement of Principles – The Principles - 9
1	2	1	G	(5)	The firm's Commitments to training and competence	SFA	Statement of Principles – The Principles - 9
2	1	1	R	(1) (a)	Territorial scope – who?	SFA	R 1.2 R 1.14
2	1	2	R		Territorial scope – where?	SFA	R 1.2
2	1	3	G		Scope	SFA	R 2.25
2	1	4	R		Scope – activities	SFA	R 2.25
2	1	4	R	1 (a)	Advising on investments which are, and dealing with or for clients in, securities (other than stakeholder pension schemes or broker funds) and derivatives	SFA	R 2.25 (1) (c)

Ch/App	S/Ann	P		Subject	Source	Reference
2	1	4	R	1 (b)	Advising on investments which are, and dealing with or for clients in securities (other than stakeholder pension schemes or broker funds) only	SFA R 2.25 (1) (c)
2	1	4	R	1 (c)	Advising on investments which are, and dealing with or for clients in, derivatives only	SFA R 2.25 (1) (c)
2	1	4	R	1 (d)	Managing investments	SFA R 2.25 (1) (a)
2	1	4	R	1 (e)	Managing investments in relation to venture capital investments only	SFA R 2.25 (1) (a)
2	1	4	R	1 (f)	Advising on investments which are packaged products (other than broker funds)	SFA R 2.25 (1) (c)
2	1	4	R	1 (i)	Advising on investments in the course of corporate finance business	SFA R 2.25 (1) (c)
2	1	4	R	1 (j)	Advising (without dealing) on investments which are securities (other than stakeholder pension schemes and broker funds) and derivatives	SFA R 2.25 (1) (c)
2	1	4	R	1 (k)	Advising (without dealing) on investments which are securities (other than stakeholder pension schemes or broker funds) only	SFA R 2.25 (1) (c)
2	1	4	R	1 (l)	Advising (without dealing) on investments which are derivatives only	SFA R 2.25 (1) (c)
2	2	1	R	(1)	Recruitment	SFA Guidance before R 5.51
2	2	1	R	(2)	Recruitment	SFA Guidance before R 5.51
2	2	2	G		Recruitment procedures	SFA Guidance before R 5.51
2	3	1	R	(1)	Training needs	SFA BN 162 P 12, 14, 17
2	3	1	R	(2)	Planning training	SFA BN 162 P 14
2	3	2	G		Determining training needs	SFA BN 162 P 12,19,20,21,22,23
2	3	3	G	(1)	Training guidance	SFA BN 162 P 12,14,15,23
2	3	3	G	(2)	Training guidance	SFA BN 162 P 12,14,15
2	3	3	R	(3)	Training guidance	SFA BN 162 P 12,14,15
2	3	3	R	(4)	Training guidance	SFA BN 162 P 12,14,15,23
2	4	1	R	(1)	Attaining competence	SFA BN 162 P 11

Ch/App	S/Ann	P			Subject	Source	Reference
2	4	1	R	(2)	Supervision prior to attaining competence	SFA	BN 162 P 11
2	4	1	R	(3)	Supervision of transferee until assessed as competent in new activity	SFA	BN 162 P 23
2	4	2	R	(1)	Employee under supervision	SFA	R 2.37 BN 162, P 20
2	4	2	R	(2)	Employee under supervision	SFA	BN 162 P 11,19,20,21,22,23
2	4	3	G	(1)	Knowledge/skills for employees under supervision	SFA	BN 162 P 11,12,23
2	4	3	G	(2)	Knowledge/skills for employees under supervision	SFA	BN 162 P 11,12
2	4	4	R	(1)	Approved examination – advising and dealing for clients in securities or derivatives	SFA	R 2.37 BN 162, P 20
2	4	5	R	(1)	Assessing competence	SFA	BN 162 P 11
2	4	5	R	(2)	Assessing competence	SFA	R 2.37,38,40 BN 162 P 11
2	4	6	G	(1)	Assessments	SFA	BN 162 P 11
2	4	6	G	(2)	Assessments	SFA	BN 162 P 11
2	4	6	G	(3)	Assessments	SFA	BN 162 P 11
2	4	7	G		Assessment methods	SFA	BN 162 P 11
2	4	9	G	(1)	Record keeping for assessing competence	SFA	R 5.54 (1)
2	4	9	G	(2)	Record keeping for assessing competence	SFA	R 5.54 (1)
2	5	1	R	(1)	Approved examinations and time limits	SFA	R 2.37, 40
2	5	1	R	(2) (a)	Time limits	SFA	R 2.37, 40
2	5	1	R	(2) (b)	Time limits	SFA	R 2.37, 40
2	5	1	R	(3) (a)	Failure to keep to time limits	SFA	R 2.37, 40
2	5	1	R	(3) (b)	Failure to keep to time limits	SFA	R 2.37, 40
2	5	2	G		Record keeping on time limits	SFA	R 5.54 (I)
2	5	3	R	(1)	Examination pass validity	SFA	R 2.41 Examination Exemption Guidance Notes P 2.4, 4.3
2	5	3	R	(2)	Examination pass validity	SFA	R 2.41 Examination Exemption Guidance Notes P 2.4, 4.3
2	5	4	G		Examination pass validity	SFA	Examination Exemption Guidance Notes P 2.4, 4.3

Ch/App	S/Ann	P		Subject	Source	Reference
2	5	5	R	(1)	Exemption from full examination requirement for employees transferred from outside the UK	SFA R 2.37, 38, 39, 40 Examination Exemption Guidance Notes P 2.1 (i), 3.1, 4.1 (i)
2	5	5	R	(1) (a)	Holding of sufficient up-to-date and relevant experience gained outside the UK	SFA R 2.37, 38, 39, 40 Examination Exemption Guidance Notes P 2.1 (i), 3.1, 4.1 (i)
2	5	5	R	(1) (b)	Not having previously been fully subject to relevant examination requirements	SFA R 2.37, 38, 39, 40 Examination Exemption Guidance Notes P 2.1 (i), 3.1, 4.1 (i)
2	5	5	R	(1) (c)	Need to pass regulatory module	SFA R 2.37, 38, 39, 40 Examination Exemption Guidance Notes P 2.1 (i), 3.1, 4.1 (i)
2	5	6	G		Record keeping in relation to 2.5.5 R	SFA R 5.54 (1)
2	5	7	G		Overseas examinations	SFA Examination Exemption Guidance Notes P 8.1, Note 2 (i) (iii) (iv)
2	6	1	R		Maintaining competence	SFA BN 162 P 15, 24
2	6	2	G	(1)	Arrangements for maintaining competence	SFA BN 162 P 24 (i)
2	6	2	G	(2)	Arrangements for maintaining competence	SFA BN 162 P 24 (i)
2	6	2	G	(3)	Arrangements for maintaining competence	SFA BN 162 P 24 (ii)
2	6	3	G		Monitoring competence	SFA BN 162 P 24 (i)
2	6	4	G	(1)	Record keeping for monitoring competence	SFA R 5.54 (1)
2	6	4	G	(2)	Record keeping monitoring competence	SFA R 5,54 (1)
2	7	1	R		Supervising employees before competence	SFA BN 162 P 19,23
2	7	2	G	(1)	Supervision arrangements before competence	SFA BN 162 P 19,23
2	7	2	G	(2) (a)	Supervision arrangements before competence	SFA BN 162 P 19,23
2	7	2	G	(2) (b)	Supervision arrangements before competence	SFA BN 162 P 19,23
2	7	3	R		Supervision of employees assessed as competent	SFA BN 162 P 14,15,17,22
2	7	6	G	(1)	Record keeping on the level of supervision	SFA R 5.54 (1)

Ch/App	S/Ann	P			Subject	Source	Reference
2	7	6	G	(2)	Record keeping on how supervision is carried out	SFA	R 5.54 (1)
2	8	1	R	(1)	Record keeping	SFA	R 5.54 (1) (3)
2	8	1	R	(2)	Record keeping	SFA	R 5.54 (1) (3)

Training and Competence sourcebook

Destinations

G (1) Destinations: IMRO

1. The aim of the *guidance* in the following table is to give the reader a guide to the destination of relevant text.
2. It is not a complete statement of the destination and should not be relied on as if it were.

Source reference	Subject	Module	Ch/App	S/Ann	P	
Ch I R 1.1 (1) 9	Principle 9	TC	1	1	3	G
Ch I R 1.1 (1) 9	Principle 9	TC	1	1	4	G
Ch I R 1.1 (1) 9	Principle 9	TC	1	2	1	G (1) (2) (3) (4) (5)
Ch IV R 1.1 (10) (a)	Training and Competence —scope - requirement to be adequately trained and properly supervised	TC	2	1	4	R 1 (d) (e) (f) (i) (j) (k) (l) (m)
Ch IV R 1.1 (10) (a)	Training and Competence —scope - requirement to be adequately trained and properly supervised	TC	2	1	4	R 2 (a) (b) (c) (f)
Ch IV R 1.1 (10) (a)	Training and Competence —scope - requirement to be adequately trained and properly supervised	TC	2	3	1	R (1) (2)
Ch IV R 1.1 (10) (a)	Training and Competence —scope - requirement to be adequately trained and properly supervised	TC	2	3	2	G
Ch IV R 1.1 (10) (a)	Training and Competence —scope - requirement to be adequately trained and properly supervised	TC	2	3	3	G (1) (2) (3) (4)
Ch IV R 1.1 (10) (a)	Training and Competence —scope - requirement to be adequately trained and properly supervised	TC	2	4	1	R (1) (2) (3)

Source reference	Subject	Module	Ch/App	S/Ann	P		
Ch IV R 1.1 (10) (a)	Training and Competence —scope - requirement to be adequately trained and properly supervised	TC	2	4	2	R	(1) (2)
Ch IV R 1.1 (10) (a)	Training and Competence —scope - requirement to be adequately trained and properly supervised	TC	2	4	5	R	(1)
Ch IV R 1.1 (10) (a)	Training and Competence —scope - requirement to be adequately trained and properly supervised	TC	2	7	1	R	
Ch IV R 1.1 (10) (a)	Training and Competence —scope - requirement to be adequately trained and properly supervised	TC	2	7	2	G	(2)
Ch IV R 1.1 (10) (b) (i)	Threshold Competence – requirement to pass examination and be assessed	TC	2	4	1	R	(1)
Ch IV R 1.1 (10) (b) (i)	Threshold Competence – requirement to pass examination and be assessed	TC	2	4	2	R	(1) (2)
Ch IV R 1.1 (10) (b) (i)	Threshold Competence – requirement to pass examination and be assessed	TC	2	4	3	G	(1) (2)
Ch IV R 1.1. (10) (b) (i)	Threshold Competence – requirement to pass examination and be assessed	TC	2	4	5	R	(1) (2)
Ch IV R 1.1 (10) (b) (i)	Threshold Competence – requirement to pass examination and be assessed	TC	2	5	1	R	(1) (3) (a) (b)
Ch IV R 1.1 (10) (b) (ii)	IMRO's criteria for exemption from examination requirement	TC	2	5	5	R	(1) (a) (b) (c) (2)
Ch IV R 1.1 (10) (b) (ii)	IMRO's criteria for exemption from examination requirement	TC	2	5	7	G	

Source reference	Subject	Module	Ch/App	S/Ann	P	
Ch IV App 1.1 (10) 1 (a)	Recruitment	TC	2	2	1	R (1) (2)
Ch IV App 1.1 (10) 1 (a)	Recruitment	TC	2	2	2	G
Ch IV App 1.1 (10) 1 (b)	Recruitment	TC	2	2	1	R (1) (2)
Ch IV App 1.1 (10) 1 (b)	Recruitment	TC	2	2	2	G
Ch IV App 1.1 (10) 2	Identification of employees within T&C scope	TC	2	1	4	R (1) (d) (e) (f) (i) (j) (k) (l) (m)
Ch IV App 1.1 (10) 2	Identification of employees within T&C scope	TC	2	1	4	R (2) (a) (b) (c) (f)
Ch IV App 1.1 (10) 2	Identification of employees within T&C scope	TC	2	4	8	G
Ch IV App 1.1 (10) 3 (a)	Induction training	TC	2	3	1	R (1) (2)
Ch IV App 1.1 (10) 3 (a)	Induction training	TC	2	3	2	G
Ch IV App 1.1 (10) 3 (a)	Induction training	TC	2	3	3	G (1) (2) (3) (4)
Ch IV App 1.1 (10) 3 (b)	Training for transferees	TC	2	3	1	R (1) (2)
Ch IV App 1.1 (10) 3 (b)	Training for transferees	TC	2	3	2	G
Ch IV App 1.1 (10) 3 (b)	Training for transferees	TC	2	3	3	G (1) (2) (3) (4)
Ch IV App 1.1 (10) 3 (b)	Training for transferees	TC	2	4	1	R (1) (2) (3)
Ch IV App 1.1 (10) 4	Training Programme for trainees	TC	2	3	1	R (1) (2)
Ch IV App 1.1 (10) 4	Training Programme for trainees	TC	2	3	2	G
Ch IV App 1.1 (10) 4	Training Programme for trainees	TC	2	3	3	G (1) (2) (3) (4)
Ch IV App 1.1 (10) 4 (a)	Training Programme for trainees	TC	2	3	3	G (1) (2) (3) (4)
Ch IV App 1.1 (10) 4 (a)	Training Programme for trainees	TC	2	4	3	G (1)
Ch IV App 1.1 (10) 4 (b)	Training Programme for trainees	TC	2	3	3	G (1) (2) (3) (4)
Ch IV App 1.1 (10) 4 (b)	Training Programme for trainees	TC	2	4	3	G (2)
Ch IV App 1.1 (10) 5 (a)	Supervision and Assessment	TC	2	4	1	R (1) (2)
Ch IV App 1.1 (10) 5 (a)	Supervision and Assessment	TC	2	4	2	R (1) (2)
Ch IV App 1.1 (10) 5 (a)	Supervision and Assessment	TC	2	4	5	R (1) (2)
Ch IV App 1.1 (10) 5 (a)	Supervision and Assessment	TC	2	4	6	G (1) (2) (3)
Ch IV App 1.1 (10) 5 (b)	Supervision and Assessment	TC	2	4	1	R (1) (2)

Source reference	Subject	Module	Ch/App	S/Ann	P		
Ch IV App 1.1 (10) 5 (b)	Supervision and Assessment	TC	2	4	2	R	(1) (2)
Ch IV App 1.1 (10) 5 (b)	Supervision and Assessment	TC	2	4	5	R	(1) (2)
Ch IV App 1.1 (10) 5 (c) (i)	Supervision and Assessment	TC	2	4	1	R	(1) (2)
Ch IV App 1.1 (10) 5 (c) (i)	Supervision and Assessment	TC	2	4	2	R	(1) (2)
Ch IV App 1.1 (10) 5 (c) (i)	Supervision and Assessment	TC	2	4	5	R	(1) (2)
Ch IV App 1.1 (10) 6	Continuing competence and updating of knowledge	TC	2	6	1	R	
Ch IV App 1.1 (10) 6	Continuing competence and updating of knowledge	TC	2	6	2	G	(1) (2) (3)
Ch IV App 1.1 (10) 6	Continuing competence and updating of knowledge	TC	2	6	3	G	
Ch IV App 1.1 (10) 7	Records	TC	2	4	9	G	(1) (2)
Ch IV App 1.1 (10) 7	Records	TC	2	5	6	G	
Ch IV App 1.1 (10) 7	Records	TC	2	6	4	G	(1) (2)
Ch IV App 1.1 (10) 7	Records	TC	2	7	6	G	(1) (2)
Ch IV App 1.1 (10) 7	Records	TC	2	8	1	R	(1) (2)
Ch IV App 1.1 (10) 7 (a)	Records	TC	2	5	6	G	
Ch IV App 1.1 (10) 7 (b)	Records	TC	2	4	9	G	(1) (2)
Ch IV App 1.1 (10) 7 (b)	Records	TC	2	6	4	G	(1) (2)
Ch IV App 1.1 (10) 7 (b)	Records	TC	2	7	6	G	(1) (2)
Ch IV App 1.1 (10) 8	Existing staff and experienced new recruits -methods of assessment	TC	2	4	6	G	(1) (2) (3)
Ch IV App 1.1 (10) 8	Existing staff and experienced new recruits - methods of assessment	TC	2	4	7	G	
Ch IV R 1.6 (2)	Records to be kept	TC	2	4	9	G	(1) (2)
Ch IV R 1.6 (2)	Records to be kept	TC	2	5	2	G	
Ch IV R 1.6 (2)	Records to be kept	TC	2	5	6	G	
Ch IV R 1.6 (2)	Records to be kept	TC	2	6	4	G	(1) (2)
Ch IV R 1.6 (2)	Records to be kept	TC	2	7	6	G	(1) (2)
Ch IV R 1.6 (2)	Records to be kept	TC	2	8	1	R	(1) (2)
Ch IV Table 1.6 (2), III, 1	Records to be kept	TC	2	4	9	G	(1) (2)
Ch IV Table 1.6 (2), III, 1	Records to be kept	TC	2	5	2	G	
Ch IV Table 1.6 (2), III, 1	Records to be kept	TC	2	5	6	G	

Source reference	Subject	Module	Ch/App	S/Ann	P		
Ch IV Table 1.6 (2), III, 1	Records to be kept	TC	2	6	4	G	(1) (2)
Ch IV Table 1.6 (2), III, 1	Records to be kept	TC	2	7	6	G	(1) (2)
Ch IV Table 1.6 (2), III, 1	Records to be kept	TC	2	8	1	R	(1) (2)
Examinations and Exemptions Schedule	IMRO's criteria for exemption from examination requirements	TC	2	4	5	R	(2)
Examinations and Exemptions Schedule	IMRO's criteria for exemption from examination requirements	TC	2	5	5	R	(1) (a) (b) (c) (2)
Examinations and Exemptions Schedule	IMRO's criteria for exemption from examination requirements	TC	2	5	6	G	
Definitions – A – Administration Functions (a)	custody of client's money and assets	TC	2	1	4	R	2 (b)
Definitions – A – Administration Functions (b)	arranging settlement	TC	2	1	4	R	2 (c) (i)
Definitions – A – Administration Functions (c)	monitoring and processing corporate actions and income	TC	2	1	4	R	2 (c) (ii)
Definitions – A – Administration Functions (d)	client administration liaison and reporting, including valuation and performance measurement	TC	2	1	4	R	2 (c) (iii)
Definitions – A – Administration Functions (e)	PEP administration	TC	2	1	4	R	2 (c) (iv)
Definitions – A – Administration Functions (f)	Collective Investment Scheme administration	TC	2	1	4	R	2 (a)
Definitions – A – Administration Functions (g)	Investment Trust Savings Scheme administration	TC	2	1	4	R	2 (c) (v)
Definitions – A – Administrative Functions (h)	Stakeholder Pension Scheme administration	TC	2	1	4	R	2 (f)

G (2) Destinations : PIA

Source reference	Subject	Module	Ch/App	S/Ann	P		
Statements of Principle - Introduction - Para 3	Rights of action	TC	2	1	5	R	
The Principles 9	Internal organisation	TC	1	1	3	G	
The Principles 9	Internal organisation	TC	1	1	4	G	
The Principles 9	Internal organisation	TC	1	1	5	G	
The Principles 9	Internal organisation	TC	1	1	8	G	
The Principles 9	Internal organisation	TC	1	2	1	G	(1) (2) (3) (4) (5)
1.1.1	Eligibility	TC	1	1	2	G	
1.1.1	Eligibility	TC	2	1	4	R	
1.1.2 (1)	Scope of regulation by PIA	TC	2	1	4	R	1 (g) (h) (j) (k) (l) (m) (n) (o)
1.1.2 (1) (a)	Scope of regulation by PIA	TC	2	1	4	R	1 (a) (b) (d)
1.1.2 (1) (c)	Scope of regulation by PIA	TC	2	1	4	R	(1) (f)
1.1.2 (1) (d)	Scope of regulation by PIA	TC	2	1	4	R	1 (c) (d)
1.1.2 (2) (a)	Scope of regulation by PIA	TC	2	1	4	R	1 (i)
1.1.2 (3)	Scope of regulation by PIA	TC	2	1	4	R	1 (a) (d)
1.3.1	European Members	TC	2	1	2	R	(1) (2)
1.3.1 (3) (d)	European Members	TC	1	1	1	G	(1) (2)
1 Schedule 2	UCITS operators	TC	1	1	1	G	(2)
1 Schedule 2	UCITS operators	TC	2	1	1	R	(1) (a)
2.1.1	Investment staff to be fit and proper	TC	1	1	6	G	
2.1.1 (a) (i)	Investment staff to be fit and proper	TC	2	2	1	R	(1)
2.1.1 (2) (b)	Investment staff to be fit and proper	TC	2	2	2	G	
2.6.1 (1)	Training and Competence Programme required	TC	2	3	1	R	(2)
2.6.2	Training and Competence scheme required	TC	2	3	1	R	(2)
2.6.3 (1)	Classification of DIs – experience	TC	2	2	1	R	(1)
2.6.3 (2)	Classification of DIs–activity	TC	2	2	1	R	(1) (2)
2.6.3 (3)	Classification of DIs– supervisor	TC	2	7	1	R	
2.6.4 (1) (b)	New entrants – Stage 1	TC	2	3	3	G	(1) (2) (4)
2.6.4 (1) (b)	New entrants – Stage 1	TC	2	4	2	R	(2)
2.6.4 (1) (c)	New entrants – Stage 1	TC	2	4	3	G	(1) (2)
2.6.4 (2) (b)	New entrants – Stage 1	TC	2	4	1	R	(1) (2)

Source reference	Subject	Module	Ch/App	S/Ann	P	
2.6.4 (2) (b)	New entrants – Stage 1	TC	2	7	1	R
2.6.4 (2) (d)	New entrants – Stage 1	TC	2	4	1	G (1) (2)
2.6.4 (2) (d)	New entrants – Stage 1	TC	2	4	3	R (2)
2.6.4 (2) (d)	New entrants – Stage 1	TC	2	7	2	G (2) (a) (b)
2.6.5(1)	New entrants – Stage 2	TC	2	7	1	R
2.6.5(2)	New entrants – Stage 2	TC	2	4	6	G (1) (2)
2.6.5 (3) (a)	New entrants – Stage 2	TC	2	5	1	R (1)
2.6.5 (3) (b)	New entrants – Stage 2	TC	2	4	5	R (1)
2.6.5 (3) (b)	New entrants – Stage 2	TC	2	4	6	G (1) (2)
2.6.5 (3) (b)	New entrants – Stage 2	TC	2	4	7	G
2.6.5(4)	New entrants – Stage 2	TC	2	4	5	R (2)
2.6.6	Experienced new entrants	TC	2	4	5	R (1) (2)
2.6.6 (2)	Experienced new entrants	TC	2	2	1	R (1) (2)
2.6.6 (2)	Experienced new entrants	TC	2	2	2	G
2.6.7	Unsuccessful entrants	TC	2	5	1	R (3) (a) (b)
2.6.8 (1)	Competent designated individuals	TC	2	6	1	R
2.6.8 (2)	Continuing supervision	TC	2	6	1	R
2.6.8 (2)	Continuing supervision	TC	2	6	2	G (1) (2) (3)
2.6.8 (2)	Continuing supervision	TC	2	6	3	G
2.6.8 (2) (a)	Continuing supervision	TC	2	7	3	R
2.6.8 (2) (b)	Continuing supervision	TC	2	6	4	G (1) (2)
2.6.9 (2)	CDI with particular expertise	TC	2	4	4	R (3) (4)
2.6.10	Record of achievement	TC	2	6	4	G (1) (2)
2.6.11 (1)	Supervisors	TC	2	7	5	R (1) (2)
2.6.11 (2)	Supervisors	TC	2	7	5	R (1) (2)
5.1.1	Record keeping requirements	TC	2	8	1	R (1)
5.1.7	Retention of records	TC	2	8	1	R (2)
Table 5 IV	Record keeping	TC	2	4	9	G (1) (2)
Table 5 IV	Record keeping	TC	2	5	1	R (1)
Table 5 IV	Record keeping	TC	2	5	2	G
Table 5 IV	Record keeping	TC	2	5	6	G

Source reference	Subject	Module	Ch/App	S/Ann	P		
Table 5 IV	Record keeping	TC	2	7	6	G	(1) (2)
7.1.1		TC	2	4	8	G	
T&C Guidance 1998 3.1.3	Recruitment	TC	2	2	1	R	(1)
T&C Guidance 1998 3.1.4.1	Recruitment	TC	2	3	3	G	(2) (3) (4)
T&C Guidance 1998 3.1.5.3	Completion of Stage Two	TC	2	4	6	G	(3)
T&C Guidance 1998 4.2.2	Continuing supervision	TC	2	7	4	G	
RU 50	Recruitment	TC	2	2	1	R	(2)
RU 50	Recruitment	TC	2	2	2	G	

G (3) Destinations: SFA

Source reference	Subject	Module	Ch/App	S/Ann	P	
Statement of Principles	Principle 9	TC	1	1	3	G
Statement of Principles	Principle 9	TC	1	1	4	G
Statement of Principles	Principle 9	TC	1	1	8	G
Statement of Principles	Principle 9	TC	1	2	1	G (1)(2)(3)(4)(5)
R2.25 (1) (a)	Registered Representatives – Managing investments	TC	2	1	4	R 1(d) (e)
R2.25 (1) (c)	Registered Representatives – advice on investments	TC	2	1	4	R 1(a)(b)(c)(f)(i)(j) (k)(l)
R2.37	Registered Representatives – qualification requirements	TC	2	4	5	R (2)
R2.37	Registered Representatives – qualification requirements	TC	2	5	1	R (1)
R2.37	Registered Representatives – qualification requirements	TC	2	5	1	R (2)(a)(b)
R2.37	Registered Representatives – qualification requirements	TC	2	5	1	R (3)(a)(b)
R2.37	Registered Representatives – qualification requirements	TC	2	5	5	R (1)(a)(b)(c) (2)
R2.38	Registered Representatives – exemption via overseas qualifications	TC	2	4	5	R (2)
R2.38	Registered Representatives – exemption via overseas qualification	TC	2	5	5	R (1)(a)(b)(c) (2)
R2.39	Registered Representatives – exemption through experience	TC	2	5	5	R (1)(a)(b)(c) (2)
R2.40(a)	Other registered persons carrying out Registered Representative activities	TC	2	1	4	R 1(d)(e)

Source reference	Subject	Module	Ch/App	S/Ann	P		
R2.40(a)	Other registered persons carrying out Registered Representative activities	TC	2	4	5	R	(2)
R2.40(c)	Other registered persons carrying out Registered Representative activities	TC	2	1	4	R	1(a)(b)(c)(f)(i)(j) (k)(l)
R2.40(c)	Other registered persons carrying out Registered Representative activities	TC	2	4	5	R	(2)
R2.41	Examination pass validity	TC	2	5	3	R	(1)(2)
R2.41	Examination pass validity	TC	2	5	4	G	
Guidance before 5.51	Recruitment	TC	2	2	1	R	(1)(2)
Guidance before 5.51	Recruitment	TC	2	2	2	G	
R5.54(1)	Record keeping	TC	2	4	9	G	(1)(2)
R5.54(1)	Record keeping	TC	2	5	2	G	
R5.54(1)	Record keeping	TC	2	5	6	G	
R5.54(1)	Record keeping	TC	2	6	4	G	(1)(2)
R5.54(1)	Record keeping	TC	2	7	6	G	(1)(2)
R5.54(1)	Record keeping	TC	2	8	1	R	(1)(2)
R5.54(3)	Record keeping	TC	2	8	1	R	(1)(2)
BN162 P11	Need for competence	TC	2	4	1	R	(1)(2)(3)
BN162 P11	Need for competence	TC	2	4	2	R	(1)(2)
BN162 P11	Need for competence	TC	2	4	3	G	(1)(2)
BN162 P11	Need for competence	TC	2	4	5	R	(1)(2)
BN162 P11	Need for competence	TC	2	4	6	G	(1)(2)(3)
BN162 P11	Need for competence	TC	2	4	7	G	
BN162 P12	Adequate training to ensure competence	TC	2	3	1	R	(1)
BN162 P12	Adequate training to ensure competence	TC	2	3	2	G	
BN162 P12	Adequate training to ensure competence	TC	2	3	3	G	(2)(3)(4)
BN162 P12	Adequate training to ensure competence	TC	2	4	3	G	(1)(2)

Source reference	Subject	Module	Ch/App	S/Ann	P		
BN162 P14	Training on knowledge and skills to enable competence to be achieved	TC	2	3	1	R	(1)(2)
BN162 P14	Training on knowledge and skills to enable competence to be achieved	TC	2	3	3	G	(1)(2)
BN162 P15	Obligations on firms to decide how to ensure registered representatives are and remain competent	TC	2	3	3	R	(3)(4)
BN162 P15	Obligations on firms to decide how to ensure registered representatives are and remain competent	TC	2	6	1	R	
BN162 P15	Obligations on firms to decide how to ensure registered representatives are and remain competent	TC	2	6	2	G	(1)(2)(3)
BN162 P17	Continuing training	TC	2	3	1	R	(1)
BN162 P17	Continuing training	TC	2	7	3	R	
BN162 P19	Employees new to industry – need for initial training and supervision	TC	2	3	2	R	
BN162 P19	Employees new to industry – need for initial training and supervision	TC	2	4	2	R	(1)(2)
BN162 P19	Employees new to industry – need for initial training and supervision	TC	2	7	1	R	
BN162 P19	Employees new to industry – need for initial training and supervision	TC	2	7	1	R	

Source reference	Subject	Module	Ch/App	S/Ann	P	
BN162 P19	Employees new to industry – need for initial training and supervision	TC	2	7	2	G (1)(2)(a)(b)
BN162 P20	Training of new inexperienced staff	TC	2	3	2	G
BN162 P20	Training of new inexperienced staff	TC	2	4	2	R (1)(2)
BN162 P20	Training of new inexperienced staff	TC	2	4	4	R (1)
BN162 P21	Firms to decide content of knowledge, skills and on the job training	TC	2	3	2	G
BN162 P21	Firms to decide content of knowledge, skills and on the job training	TC	2	4	2	R (2)
BN162 P22	Need for new inexperienced staff to receive adequate training and supervision	TC	2	3	2	G
BN162 P22	Need for new inexperienced staff to receive adequate training and supervision	TC	2	4	2	R (2)
BN162 P22	Need for new inexperienced staff to receive adequate training and supervision	TC	2	7	1	R
BN162 P23	Need for appropriate induction training for new experienced Registered Representatives and where necessary, initial supervision	TC	2	3	2	G

Source reference	Subject	Module	Ch/App	S/Ann	P		
BN162 P23	Need for appropriate induction training for new experienced Registered Representatives and where necessary, initial supervision	TC	2	3	3	G	(1)(4)
BN162 P23	Need for appropriate induction training for new experienced Registered Representatives and where necessary, initial supervision	TC	2	4	2	R	(2)
BN162 P23	Need for appropriate induction training for new experienced Registered Representatives and where necessary, initial supervision	TC	2	4	3	G	(1)
BN162 P23	Need for appropriate induction training for new experienced Registered Representatives and where necessary, initial supervision	TC	2	7	1	R	
BN162 P23	Need for appropriate induction training for new experienced Registered Representatives and where necessary, initial supervision	TC	2	7	2	G	(1)(2)
BN162 P24	Continuing professional education	TC	2	6	1	R	
BN162 P24	Continuing professional education	TC	2	6	2	G	(1)(2)(3)

Source reference	Subject	Module	Ch/App	S/Ann	P		
BN162 P24	Continuing professional education	TC	2	6	3	G	
Examination Exemption Guidance Notes P2.1(i)	Exemption from the Securities Representatives Examination	TC	2	5	5	R	(1)(a)(b)(c)
Examination Exemption Guidance Notes P2.1(ii)	Exemption from the Securities Representatives Examination	TC	2	4	5	R	(2)
Examination Exemption Guidance Notes P2.1(ii)	Exemption from the Securities Representatives Examination	TC	2	5	1	R	(1)
Examination Exemption Guidance Notes P2.3	Exemption from the Securities Representatives Examination	TC	2	4	5	R	(2)
Examination Exemption Guidance Notes P2.3	Exemption from the Securities Representatives Examination	TC	2	5	1	R	(1)
Examination Exemption Guidance Notes P2.4	Exemption from the Securities Representatives Examination	TC	2	5	3	R	(1)(2)
Examination Exemption Guidance Notes P2.4	Exemption from the Securities Representatives Examination	TC	2	5	4	G	
Examination Exemption Guidance Notes P3.1	Exemption from the Corporate Finance Representatives Examination	TC	2	4	5	R	(2)
Examination Exemption Guidance Notes P4.1(i)	Exemption from the Futures and Options Representative Examination	TC	2	5	5	R	(1)(a)(b)(c)
Examination Exemption Guidance Notes P4.1(ii)	Exemption from the Futures and Options Representative Examination	TC	2	4	5	R	(1)
Examination Exemption Guidance Notes P4.1(ii)	Exemption from the Futures and Options Representative Examination	TC	2	5	1	R	(1)
Examination Exemption Guidance Notes P4.2	Exemption from the Futures and Options Representative Examination	TC	2	4	5	R	(2)

Source reference	Subject	Module	Ch/App	S/Ann	P		
Examination Exemption Guidance Notes P4.2	Exemption from the Futures and Options Representative Examination	TC	2	5	1	R	(1)
Examination Exemption Guidance Notes P4.3	Exemption from the Futures and Options Representative Examination	TC	2	5	3	R	(1)(2)
Examination Exemption Guidance Notes P4.3	Exemption from the Futures and Options Representative Examination	TC	2	5	4	G	
Examination Exemption Guidance Notes P6.1	Exemption from the Securities and Financial Derivatives Examination	TC	2	5	5	R	(1)(a)(b)(c)
Examination Exemption Guidance Notes P7.1	The Register of SFA Life Assurance and Pension Representatives	TC	2	4	5	R	(2)
Examination Exemption Guidance Notes P7.1	The Register of SFA Life Assurance and Pension Representatives	TC	2	5	1	R	(1)
Examination Exemption Guidance Notes P8.1	Examination Exemptions for Employees of European Institutions	TC	2	5	5	R	(1)(a)(b)(c)
Examination Exemption Guidance Notes P8.1	Examination Exemptions for Employees of European Institutions	TC	2	5	6	G	

Money Laundering

Derivations

G

There is no table of derivations for ML

Money Laundering

Destinations

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There is no table of destinations for ML

Authorisation Manual

Derivations

G

There is no table of derivations in *Auth*.

DELETION OF AUTH -DESTINATION TABLE			
Reference	Title	Destination	Description
1.1	Applications and Purpose		
1.1.1G	Application	N/A	N/A
1.1.2G	Purpose	pubs/other/applying_authorisation.pdf	Applying for Authorisation
1.1.3G	Purpose	cross reference to PERG 2	Authorisations and Regulated Activities
1.1.3G(2)	Purpose	cross reference to FEES 3	Fees payable by an applicant
1.1.3G(3)	Purpose	cross reference to SUP 10	Approved Persons
1.1.3G(4)	Purpose	pubs/other/applying_authorisation.pdf	Applying for Authorisation
1.2.1G(1)	Introduction	pubs/other/applying_authorisation.pdf	UK legislation - criteria for authorisation
1.2.1G(2)	Introduction	cross reference to PERG 2	Regulated activities; specified investments
1.2.2G	Introduction	pubs/other/applying_authorisation.pdf	Requirements for authorisation
1.2.3(G)	Introduction	cross reference to PERG 2.10 G	Exemptions from authorisation
1.2.4G	Introduction	cross reference to PERG 2.10.9 G	Society of Lloyds/professional firms
1.2.5G	Introduction	PERG 2.2	Need for authorisation
1.2.5G(1)	Introduction	SUP 13A	Establishing a branch or cross border service
1.2.5.G(2)	Introduction	pubs/other/applying_authorisation.pdf	Applying for Authorisation
1.2.6G(1)	Introduction	cross reference to PERG 2.9.18 G	Electronic commerce activities
1.2.6G(2)	Introduction	cross reference to PERG 2.4.3 G	Electronic commerce activities
1.2.6G(3)	Introduction	cross reference to ECO	ECA providers
1.3	The Authorisation manual		
1.3.1G	The Authorisation Manual	Readers Guide to the handbook (Regulatory Guide)	Handbook Guide
1.3.2G	The Authorisation Manual	pubs/other/applying_authorisation.pdf	Applying for authorisation
1.3.3G	The Authorisation Manual	Readers Guide to the handbook (Regulatory Guide)	Handbook Guide
1.3.4G(1)(2)	The Authorisation Manual	N/A	N/A
1.3.4G(3)	The Authorisation Manual	N/A	N/A
1.3.5G	The Authorisation Manual	N/A	N/A
1.3.6G	The Authorisation Manual	N/A	N/A
1.3.7G	The Authorisation Manual	N/A	N/A
1.3.8G	Who to contact at the FSA	pubs/other/applying_authorisation.pdf	Applying for authorisation getting help
1.3.9G	The Authorisation Manual: Summary of application	N/A	Summary of AUTH
1.4	The FSA's approach to applications Part IV permission: An overview		
1.4.1G	Overview	pubs/other/applying_authorisation.pdf	Applying for authorisation
1.4.2G(1)	Overview	COND	Threshold Conditions
1.4.2G(2)	Overview	COND	Threshold Conditions
1.4.3G	Overview	pubs/other/applying_authorisation.pdf	Applying for authorisation
1.4.4G(1)	FSA's approach to risk assessment	pubs/other/applying_authorisation.pdf	Applying for authorisation

Reference	Title	Destination	Description
1.4.4G(2)	FSA's approach to risk assessment	SUP 1.3	FSA's risk based approach to supervision
1.5	Understanding the requirements and standards of the regulatory system		
1.5.1G	General Requirements	cross reference to SYSC and COB	Systems and Controls and Conduct of Business requirements
1.5.2G(1)	Applicable provisions	SUP 13	Passporting
1.5.2G(2)	Applicable provisions	N/A	N/A
1.5.3G(1)(2)	Requirements for approval	cross reference to COND/PRIN plus Guides to the application pack	Threshold Conditions Principles/ Prudential Sourcebooks/ SUP 16 Reporting requirements SUP 17 Transaction report
1.5.3G(3)	Approved persons	cross reference to FIT/APER/SUP 10	Requirements in respect of approved persons
1.5.3G(4)	Other regulatory obligations	Readers Guide to the Handbook	Readers Guide to the Handbook
1.6	Applying for Part IV permission: overview of the process	pubs/other/applying_authorisation.pdf	Applying for authorisation
1.6.1G	/	N/A	N/A
1.6.2G(1)(2)	Appointing professional advisors	Pages/Doing/how/index/shtml	Notes to the application pack
1.6.2G(3)	Individual Guidance	SUP 9.2.5G	Individual Guidance
1.6.3G	Business Planning	Pages/Doing/how/index/shtml	Business Planning
1.6.4G(1)	Business Planning	Pages/Doing/how/index/shtml	Business Planning
1.6.4G(2)	LLP's	<i>guidance to be added to the website shortly</i>	N/A
1.6.5G	Legal Status	<i>guidance to be added to the website shortly</i>	N/A
1.6.6G	Is authorisation required?	Pages/Doing/how/index/shtml	Do I need to be authorised?
1.6.7G	N/A	N/A	N/A
1.6.8G	Getting a copy of the application pack	Pages/Doing/how/index/shtml	Getting a copy of the application pack
1.6.9G	General requirements for applicants	Pages/Doing/how/index/shtml	How do I get authorised?
1.6.10G	General requirements for applicants	Pages/Doing/how/index/shtml	How do I get authorised?
1.6.11G	Completion of application pack	Pages/Doing/how/index/shtml	Frequently Asked Questions
1.12G	Review by FSA	Pages/Doing/how/index/shtml	Frequently Asked Questions
1.7	Appointed representatives		
1.7.1G	Appointed representatives	pubs/other/appointed_authorisation.pdf	Are you an AR applying for direct authorisation
1.7.2G	Appointed representatives	pubs/other/appointed_authorisation.pdf	Are you an AR applying for direct authorisation
1.8	What other general guidance is available from the FSA		
1.8.1G	Authorisation enquiries	pubs/other/applying_authorisation.pdf	Applying for authorisation
1.8.5G (inc)			
1.9	Next Steps	N/A	
1.9.1G	Navigating AUTH	pubs/other/applying_authorisation.pdf	Applying for authorisation
1.9.2G	Who to contact	pubs/other/applying_authorisation.pdf	Applying for authorisation
Auth 1 Annex 1 G	Introduction to AUTH	N/A	N/A

Reference	Title	Destination	Description
3.1	Application and purpose		
3.1.1G(1)(2)	Application	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.1.1G(3)	Application -firms applying for top-up permission	cross reference to SUP 13A	Firms applying for top-up permission
3.1.2G	Purpose	Pages/Doing/how/index.shtml	How do I get authorised
3.2	Introduction		
3.2.1G	Introduction	cross reference to PERG 2.2.1 G	Effect of authorisation
3.2.2G	Introduction	N/A	N/A
3.3	When is Part IV permission required and what does it contain?		
3.3.1G	Is Part IV permission required	cross reference to PERG 2.4 and PERG 2.10	Link between activities and the United Kingdom Persons carrying on regulated activities who do not need authorisation
3.3.2G	Permissions	Pages/Doing/how/index.shtml	Permissions - do I need to be authorised?
3.3.3G	What does part IV permissions contain?	Pages/Doing/how/index.shtml	Being regulated
3.3.4G	Limitations/requirements	Pages/Doing/how/index.shtml	How do I get authorised
3.3.5G	The application for permission	N/A	N/A
3.4	Activities		
3.4.1G	Activities	cross reference to PERG 2 Annex 2G	Regulated activities and the permissions regime
3.4.2G	Activities	cross reference to PERG 2 Annex 2G	Specified activities
3.4.3G	Activities	Pages/Doing/how/index.shtml	Do I need to be authorised?
3.5	Specified Investments		
3.5.1G	Specified investments	cross reference to PERG 2.6	Regulated activities and the permissions regime
3.6	Limitations		
3.6.1G-3.6.6G	Limitations	Pages/Doing/how/index.shtml	How do I get authorised?
3.7	Requirements		
3.7.1G-3.7.8G	Requirements	Pages/Doing/how/index.shtml	How do I get authorised?
3.8	The Threshold Conditions and Financial Resources		
3.8.1G-3.8.3G	Threshold conditions	pubs/other/applying_authorisation.pdf	How do I get authorised?
3.8.4G-3.8.8G	Financial Resources	pubs/other/factsheet_resource.pdf	Financial resources
3.9	Procedures in relation to application for part IV permission		
3.9.1G	Pre-application meetings	pubs/other/applying_authorisation.pdf	Applying for authorisation - getting help
3.9.2G	Pre-application meetings	pubs/other/applying_authorisation.pdf	Applying for authorisation - getting help
3.9.3D	The application for permission	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.9.4G(1)	Application FEEs	Pages/Doing/how/faqs/index.shtml#fees	Frequently Asked Questions - fees
3.9.4G(2)	How to obtain application pack	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.9.5G	Forms to be completed	pubs/other/applying_authorisation.pdf	Applying for authorisation

Reference	Title	Destination	Description
3.9.6G	Information to be supplied to the FSA	Pages/Doing/how/faqs/index.shtml#form	Frequently Asked Questions - completion of form
3.9.7G	Information to be supplied to the FSA	Pages/Doing/how/faqs/index.shtml#form	Frequently Asked Questions - completion of form
3.9.8G	Information to be supplied to the FSA	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.9.9G	Information to be supplied to the FSA	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.9.10G	Information to be supplied to the FSA	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.9.11G	Information to be supplied to the FSA	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.9.12G	Information to be supplied to the FSA	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.9.13G	Information to be supplied to the FSA	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.9.14G	Information to be supplied to the FSA	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.9.15G	Information to be supplied to the FSA	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.9.16G	Reports from third parties	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.9.17G	Reports from third parties	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.9.18D	Reports from third parties- reporting accountant	cross reference to SUP 3.4 Auditors qualifications/SUP 3.5 Auditors independence	Auditors qualifications and independence
3.9.19D	Reports from third parties qualification tests	cross reference to SUP 4.3.8G (Auditors qualifications)	Auditors
3.9.20G	Report from third parties Independent reports	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.9.21G	Applications to other bodies	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.9.22G	Connected persons	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.9.23G	Connected persons	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.9.24G	Controllers	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.9.25G	Commencing regulated activities	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.9.26G	When will the FSA grant an application for Part IV permission	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.9.27G	Limitations/Requirements	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.9.28G	Conditions attached to Part IV authorisation	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.9.29G	Other powers relating to the scope of Part IV permissions	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.9.30G	How long will an application take?	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.9.31G	How will FSA make the decision	cross reference to DEC	How will FSA make a decision?
3.9.32G	Withdrawal of applications	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.9.33G	Authorised Status	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.10	The FSA Register		
3.10.1G	The FSA Register	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.11	Specific obligations: partnerships or unincorporated associations	pubs/other/applying_authorisation.pdf	Applying for authorisation

Reference	Title	Destination	Description
3.12	Specific obligations: applicants seeking to carry on insurance business	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.13	Specific obligations: applicants seeking to carry on the regulated activities of accepting deposits or issuing electronic money	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.14	Specific obligations: applicants seeking to hold or control client money	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.14.1G	Client money	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.14.2G	Client money	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.15	Specific obligations: applicants seeking to manage PEPS or ISAS	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.16	Specific obligations: applicants seeking to establish operate or wind up a stakeholder pension scheme	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.17	Specific obligations: applicants seeking to establish a collective investment scheme or to act as manager or a regulated collective investment scheme	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.18	Specific obligations: additional considerations for applicants (other than EEA firms or Treaty firms) with a lead office in a country or territory outside the United Kingdom seeking to establish a branch in the United Kingdom	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.19	Specific obligations: applications in connection with group-restructuring	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.20	Specific obligations: applicants seeking to establish a branch in, or provide services into, another EEA State	cross reference to SUP 13 and SUP 13A	Seeking to establish a branch in, or provide services into, another EEA State
3.21	Treaty firms applying for Part IV Permission	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.22	Specific issues: applicants that are limited partnerships under the limited Partnerships ACT 1907	pubs/other/applying_authorisation.pdf	Applying for authorisation
3.23	Specific issues: applicants that are limited liability partnerships	pubs/other/applying_authorisation.pdf	Applying for authorisation

Reference	Title	Destination	Description
3.24	Specific obligations: applicants wishing to operate on ATS	pubs/other/applying_authorisation.pdf	Applying for authorisation
Auth 3 Annex 1G	Overview of process	<i>pubs/other/applying_authorisation.pdf</i>	Applying for authorisation
Auth 3 Annex 2G		<i>pubs/other/applying_authorisation.pdf</i>	Applying for authorisation
Auth 3 Annex 3G	Determination of an applicant's prudential category	pubs/other/applying_authorisation.pdf	Applying for authorisation
Auth 6: Approved persons			
6.1	Application and purpose		
6.1.1G	Application	pubs/other/applying_authorisation.pdf	Applying for authorisation - approved persons
6.1.2G	Application	cross reference to SUP 10.1	Application
6.1.3G	Application	cross reference to SUP 10.1	Application
6.1.4G	Purpose	N/A	N/A
6.2	Introduction		
6.2.1G	Introduction	Glossary	Definition- Controlled function
6.2.2G	Introduction	Glossary	Approved person
6.2.3G	Introduction	<i>refer to Glossary definition - person</i>	Definition - <i>person</i>
6.2.4G	Introduction- Appointed representatives	cross reference to SUP 10.1.16R/SUP 12	Approved persons/ Appointed Representatives
6.2.5G	Introduction- Introducers	cross reference to COB 5	Approved persons/ Advising and Selling
6.2.6G	Introduction- high level standards	cross reference to APER/FIT	APER/FIT
6.2.7G	Introduction	<i>cross reference to SUP 10.2.3G</i>	Introduction
6.2.8G	Introduction	cross reference to SUP 10 Annex 1	Frequently Asked Questions
6.2.9G	Controlled functions	cross reference to SUP 10 Form A	List of controlled functions
6.3	Procedures relating to approved persons		
6.3.1D	Making an application	<i>Refer to s.59 FSMA</i>	Reference to FSMA
6.3.2G	Making an application	cross reference to SUP 10 Annex 1	Frequently Asked Questions
6.3.3G	Making an application	<i>refer to SUP 10 Annex 3</i>	Overview of FSA's process
6.3.4D	Significant changes to an application	<i>cross reference to SUP 10 Annex 1</i>	Frequently Asked Questions
6.3.5.G	Outsourcing to another firm	cross reference to SUP 10.12.4G	Outsourcing
6.3.6.G	EEA firms and treaty firms	cross reference to SUP 10.1	Application
6.3.7G	Processing an application	cross reference to SUP 10.12.5G	Processing an application
6.3.8G	Processing an application	cross reference to SUP 10.12.6G	Processing an application
6.3.9G	Processing an application	cross reference to SUP 10.12.8G	Processing an application
6.3.10G	Processing an application	cross reference to SUP 10.12.9G	Processing an application
6.3.11G	Assessing fitness and propriety	cross reference to FIT	Assessing fitness and propriety
6.3.12G	Decisions on applications	<i>guidance previously deleted</i>	N/A
6.3.13G	Decisions on applications	cross reference to SUP 10.12.11G	Decisions on applications
6.4	Further questions		
6.4.1G	FAQS	cross reference to SUP 10 Annex 1	Frequently Asked Questions

Reference	Title	Destination	Description
6.4.2G	Further questions	cross reference to SUP 10.11.6G	Further Questions
6.5	Notified persons		
6.5.1G	Notified persons	cross reference to SUP 15.4.1R	Notified persons
6.5.2G	Notified persons	cross reference to SUP 15.4.1R	Notified persons
AUTH 6 Annex 1 G	Frequently asked questions	cross reference to SUP 10 Annex 1	Frequently Asked Questions
Auth 6 Annex 2G	Overview of process	<i>refer to SUP 10 Annex 3</i>	Overview of FSA's process

Enforcement manual

Derivations

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There is no table of derivations for *ENF*.

Enforcement manual

Destinations

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There is no table of destinations for *ENF*.

Decision making manual

Derivations

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There is no table of derivations for *DEC*.

Decision making manual

Destinations

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There is no table of destinations for *DEC*.

Handbook Modules

Dispute resolutions: Complaints sourcebook

Derivations

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1. There is no table of derivations for this sourcebook.

Handbook Modules

Dispute resolutions: Complaints sourcebook

Destinations

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Destination tables for DISP Chapters 2-4

These destination tables show where old DISP 2-4 rules appear in the new DISP 2-4 rules, which old rules have been deleted and the new additions.

27 March 2008

DISP 2

Old DISP 2	New DISP 2	Explanation
2.1.1 R	2.1.7 R	
2.1.2 G	2.1.1 G	
2.1.3 R	2.1.4 R	
2.1.4 G	Amended Glossary	
2.1.4A G	Amended Glossary	See paragraphs 3.09 – 3.11 of this policy statement
2.1.5 G	2.2.1 G	
2.2.1 G	-	See new 2.1.3 G. Apart from this, these are dealt with in the relevant sections introduced by new 2.2.1 G. As these are clearer and shorter, they do not need this introduction.
2.2.2 G	-	
2.2.2A G	-	
2.2.3 G	-	Unnecessary repetition.
2.3.1 R	2.8.1 R and 2.8.2 R	
2.3.1A G	2.8.6 G	
2.3.2 G	-	Now obsolete.
2.3.3 G	2.8.3 G and 2.8.4 G	
2.3.4 G	-	Unnecessary detail, see FSA Sourcebook FEES 5.5.1 R.

Old DISP 2	New DISP 2	Explanation
2.3.5 R	2.8.5 R	
2.3.6 R	2.8.7 R	
2.4.1 R	2.7.1 R	
2.4.2 G	-	Unnecessary repetition.
2.4.3 R	2.7.3 R and 2.7.9 R	See paragraphs 3.14 to 3.18 of this policy statement.
2.4.4 G	2.7.4 G	Latter part of current 2.4.4 G is unnecessary repetition.
2.4.5 G	2.7.5G	
2.4.6 G	2.7.4 G	
2.4.7 R	2.7.6 R (1)	
2.4.8 R	2.7.6 R (2)	
2.4.9 G	-	Unnecessary detail.
2.4.10 R to 2.4.12 R	2.7.6 R (3) to (13)	See paragraphs 3.16 to 3.25 of this policy statement.
2.4.12A R	-	Now obsolete.
2.4.13 G	2.7.7 G	See paragraphs 3.22 to 3.25 of this policy statement.
2.4.14 G	2.7.8 G	
2.4.15 G	2.7.10 G (1)	
2.4.15A G	2.7.10 G (2)	
2.4.15B G	2.7.10 G (3)	
2.4.16 R and 2.4.17 R	2.7.2 R	Part of current 2.4.17 R is unnecessary repetition.
2.5.1 G	-	Unnecessary repetition.
2.5.2 G	-	Unnecessary repetition.
2.5.3 G	Amended Glossary	
2.5.4 D	2.1.8 D	
2.6.1 R and 2.6.2 R	2.3.1 R	
2.6.3 G	2.3.2 G (1)	
2.6.3A G	2.3.2 G (2)	See paragraphs 3.12 to 3.15 of this policy statement.
2.6.4 G	2.1.5 G	To avoid repetition throughout DISP 2.
2.6.5 G	2.3.3 G	
2.6.6 G	2.1.6 G	To avoid repetition throughout DISP 2.

Old DISP 2	New DISP 2	Explanation
2.6.7 R	2.3.4 R	
2.6.8 G	-	Old 2.6.8 G repeats substance of preceding rule which is unnecessary repetition.
2.6.8A R and 2.6.8B R	2.4.1 R	
2.6.8C G	2.1.5 G	To avoid repetition throughout DISP 2.
2.6.9 R	2.5.1 R	Voluntary jurisdiction extended, see Chapter 4 of this policy statement.
2.6.9A G	-	Unnecessary repetition - see wording of new 2.5.1 R.
2.6.9B G	-	Detailed explanation is unnecessary.
2.6.9C G	-	Detailed explanation is unnecessary.
2.6.10 G	2.5.4 G	
2.6.10A G	2.1.6 G	To avoid repetition throughout DISP 2.
2.6.10B G	2.5.3 G	
2.6.11 R	2.5.1 R	
2.6.12 R	2.5.5 R	
2.6.13 G	-	Unnecessary repetition.
2.7.1 R	2.6.1 R, 2.6.3 R and 2.6.4 R (1)	
2.7.2 R	2.6.4 R (2)	
2.7.3 G	-	Old 2.7.3G repeats substance of old preceding rule which is unnecessary repetition.
2.7.4 G	2.6.2 G	
2.7.4A G	-	Unnecessary repetition, see new 2.6.3. R
2.7.5 G	-	Unnecessary repetition.
2.7.6 G	2.6.5 G	
New	DISP 2 Ann 1G	Voluntary jurisdiction extended, see Chapter 4 of this policy statement.

DISP 3

Old DISP 3	New DISP 3	Explanation
3.1.1 R	3.1.5 R	
3.1.2 G	-	Unnecessary detail.
3.1.3 G	-	Unnecessary detail.

Old DISP 3	New DISP 3	Explanation
3.1.4 R	Amended Glossary	
3.1.5 G	Amended Glossary	
3.1.5A G	Amended Glossary	See paragraphs 3.9 – 3.11 of this policy statement.
3.1.6 G	-	Part covered by DISP 2, rest in relevant sections.
3.1.7 G	3.1.1 G	
3.2.1 R (1) to (3)	3.2.1 R	
3.2.1 R (4)	3.3.4 R	
3.2.2 G	-	Unnecessary repetition; see DISP 2.
3.2.3 R	3.2.2 R	
3.2.4 R	3.2.2 R	
3.2.5 R (part)	3.2.4 R	
3.2.5 R (part)	3.2.5 R	
3.2.5 R (part)	3.2.6 R	
3.2.6 G	-	Unnecessary detail.
3.2.7 R (part)	3.2.3 R	
3.2.7 R (part)	3.2.5 R	
3.2.7 R (part)	3.2.6 R	
3.2.8 R (part)	3.3.1 R	
3.2.8 R (part)	3.3.2 R	
3.2.9 R 3.2.10 G	3.5.1 R	Substance of 3.2.10 G is in old 3.2.9 R. The two are combined into new 3.5.1 R. No substantive change is intended.
3.2.11 R	3.5.4 R	
3.2.12 R	3.5.5 R	See paragraphs 3.39 to 3.42 of this policy statement.
3.2.13 R	3.5.6 R	
3.2.14 G	3.5.7 G	
3.3.1 R	3.3.4 R	
3.3.1A R	3.3.5 R	
3.3.1B G	3.3.6 G	
3.3.2 G	3.3.3 G	
3.3.2A G	3.3.3 G	
3.3.3 G	3.3.4 R	Substance of 3.3.3 G is in old 3.3.1 R. The

Old DISP 3	New DISP 3	Explanation
		two are combined into new 3.3.4 R. No substantive change is intended.
3.3.4 G	-	Unnecessary detail.
3.3.5 G	-	Unnecessary detail.
3.3.6 G	-	Unnecessary detail.
3.4.1 R	3.4.1 R	
3.5.1 R	3.5.8 R	
3.5.2 R	3.5.9 R	
3.5.3 G	-	Unnecessary detail.
3.5.4 G	3.5.10 G	
3.5.5 G	3.5.11 G	
3.5.6 G	3.5.12 G	
3.6.1 R	3.5.13 R	
3.6.2 R	3.5.14 R	
3.6.3 R	3.5.15 R	
3.7.1(1) R	3.9.1 A R	
3.7.1(2) R	3.9.1 A R	
3.7.1(3) R	3.9.2 G	This is a consequence of the effect of new 3.9.1 R. Therefore guidance status is appropriate.
3.7.2 G	-	Unnecessary detail.
3.8.1(1) R	3.6.1 R	
3.8.1(2) R	3.6.4 R	
3.8.2 (part) G	3.6.5 G	
3.8.2 (part) G	3.7.3 G	
3.8.2A (part) G	3.6.5 G	
3.8.2A (part) G	3.7.3 G	
3.8.3 R	3.6.6 R	
3.9.1 (part) G	3.7.1 G	
3.9.1 (part) G	3.7.11 G	
3.9.2 R	3.7.2 R	
3.9.3 G	3.7.2 R	Substance of 3.9.3 G is in old 3.9.2 R. The two are combined into new 3.7.2 R. No substantive change is intended.
3.9.4 G	3.7.3 G	

Old DISP 3	New DISP 3	Explanation
3.9.4A G	3.7.3 G	
3.9.5 R	3.7.4 R	
3.9.6 G	3.7.6 G	
3.9.7 G	3.7.8 G	
3.9.8 G	3.7.5(1) G	
3.9.9 G	-	Deleted in the light of the High Court decision <i>Bunney v Burns Anderson Plc & Anor</i> ; <i>Cahill v Timothy James Partners Ltd</i> [2007] EWHC 1240. See paragraphs 3.43 – 3.44 of this policy statement
3.9.10 R	3.7.9 R	
3.9.11 G	3.7.10 G	
3.9.12 R	3.7.9 R	
3.9.13 G	3.7.5(2) G	
3.9.14 R	3.7.12 R	
3.9.15 R	3.7.7 R	
3.9.16 G	3.7.13 G	
3.9.17 G	3.7.13 G	
3.10.1(1) R	3.8.1 R	
3.10.1(2) R	3.8.2 B R	
3.10.1(3) R	3.8.3 R	
3.10.2	-	Unnecessary detail.
3.10.3	-	Unnecessary detail.
New	3.1.2 R	Definition; to avoid repetition throughout DISP 3.
New	3.1.3 R	See paragraphs 3.26 – 3.28 of this policy statement.
Appendix 1	3.1.4 G	Transferred from old Appendix 1 1.6.1 G.
New	3.5.2 G	See paragraphs 3.32 to 3.34 of this policy statement.
New	3.5.3 G	See paragraphs 3.35 and 3.38 of this policy statement.
New	3.6.2 G	Notes that the source of the FOS's discretion to determine cases is FSMA.
New	3.6.3 G	See paragraphs 3.35 and 3.38 of this policy statement.
Appendix 1.14.1 R	New 1.4.4 R	Shifted to new rule – see FSA document PS07/9.

DISP 4

Old DISP 4	New DISP 4	Explanation
4.1.1 G	4.1.2 G	
4.1.2 G	4.1.1 G	
4.2.1 R	4.2.1 R	
4.2.2 R	4.2.3 R	
4.2.3 G	-	Provided for in DISP 1.10 (in force 1 November 2007).
4.2.4 R	4.2.3 R	
4.2.5 R	4.2.2 R	
4.2.6 R	4.2.3 R	
4.2.7 R	4.2.8 R	
4.2.8 R	4.2.4 R	
4.2.9 R	4.2.4 R	
4.2.10 R	4.2.5 R	

Complaints against the FSA Scheme

Derivations

G

There is no table of derivations for *COAF*.

Complaints against the FSA Scheme

Destinations

G

There is no table of destinations for *COAF*.

Collective Investment Schemes Sourcebook

Derivations

G

1. The aim of the *guidance* in the following table is to give the reader a guide to the derivation of the text.
2. It is not a complete statement of the derivation and should not be relied on as if it were.

CIS sourcebook derivations Chapter 2 - Constitution

Ch/App	S/Ann	P		Subject	Source	Reference
2	1			Constitution		
2	1	1	R	Application	New	
	1	2	G		New	
	1	3	G		New	
	1	4	R	Categories of authorised fund	OEICR RSR	2.03 2.07 (1)
	1	5	G	Application	New	
2	2			Instrument constituting the scheme		
	2	1	R	Application	New	
	2	2	R	Instrument of incorporation for ICVC: matters which must be included in the instrument of incorporation	OEICR	2.01 (1), (2), (4) – (6)

Ch/App	S/Ann	P		Subject	Source	Reference
	2	3	R		Instrument of incorporation for ICVC: matters which may be included in the instrument of incorporation	OEICR 2.01 (3)
	2	4	R		Relationship between instrument of incorporation and the rules in this chapter	OEICR 2.01 (7)
	2	5	R		The trust deed for AUTs	RSR 2.02 (1) a,
	2	6	R		Matters that must be included in the trust deed	RSR Schedule 1 Part I
	2	7	R		Provisions that may be included in the trust deed	RSR Schedule 1 Part II
	2	8	R		Relationship between trust deed and rules in this sourcebook	RSR 2.02
2	3				UCITS obligations	
	3	1	R		Application	New
	3	2	G		UCITS schemes	RSR 2.07 (12)
	3	3	R		Requirements	RSR OEICR 2.03 2.02
	3	4	G		Outward passporting of UCITS schemes	New
2	4				Share classes	
	4	1	R		Application	OEICR 2.04

Ch/App	S/Ann	P		Subject	Source	Reference	
	4	2	G		Classes of shares in an ICVC	OEICR	2.04 (1)
	4	3	G		Classes of shares other than those listed in CIS 2.5.2G	SIB Guidance Release 2/97	
	4	4	G		What are currency class shares?	OEICR	2 Explanation
	4	5	R		Currency class shares – requirements	OEICR	2.04 (2)
	4	6	R		Rights of share classes	OEICR	2.04 (3) – (4)
2	5				Larger and smaller denomination shares		
	5	1	R		Application	OEICR	2.05
	5	2	G		Characteristics of larger and smaller denomination shares	OEICR	2 Explanation
	5	3	R		Requirement	OEICR	2.05
2	5	4	R		Subdivision and consolidation of shares	OEICR	2.06
2	6				Units and classes of units in AUTs		
2	6	1	R			RSR	2.05 & 6

CIS sourcebook derivations Chapter 3 - Prospectus

Ch/App	S/Ann	P		Subject	Source	Reference
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Ch/App	S/Ann	P			Subject	Source	Reference
3	1				Introduction		
3	1	1	R		Application	New	
3	1	2	R		Application	New	
3	1	3	G	(1), (3), (4)	Purpose	New	
3	1	3	G	(2)		OEICR	3 Introduction – last sentence
3	2				Drawing up and availability of prospectus		
3	2	1	R		Drawing up of prospectus	OEICR RSR	3.01.1, 3.01.2, 3.04.3
3	2	2	R		Availability of prospectus	OEICR RSR	3.02.1 (a) & (b), 3.02.2 3.03.1 (a) & (b), 3.03.2
3	3				False or misleading prospectus		
3	3	1	R		Requirement	OEICR RSR	3.03 3.06.1 to 3.06.4
3	4				Revision of and changes to prospectus		
3	4	1	R		Revision of prospectus	OEICR RSR	3.04.1 (a) & (b), 3.04.2 3.07.1 (a) & (b), 3.07.2
3	4	2	R	(1) (4)	Changes to prospectus	OEICR RSR OEICR	3.05.1 to 3.05.4 11.04 7. 12. 15
3	5				Information to be contained in the prospectus		
	5	1	R		Matters to be included	New	

Ch/App	S/Ann	P		Subject	Source	Reference
	5		R		Table: Contents of prospectus	
			R	1	Prominent statement	RSR OEICR 3.02.1 Schedule 1.1
			R	2	The authorised fund	RSR OEICR Schedule 2.7 Schedule 1.2
			R	3	Investment objectives and policy	RSR OEICR OEICR (New CP108) Schedule 2.7 a, f, g, & h Schedule 1.3 Schedule 1.3 i & j
			R	4	Distributions	RSR OEICR Schedule 2.7 j & k, 2.14 b Schedule 1.4 a to f
			R	5	Characteristics of units in the authorised fund	RSR OEICR Schedule 2.8 a, b, & f Schedule 1.4 a to c, & e, 2.8 e
			R	6	Authorised fund manager	RSR OEICR Schedule 2.1 a to e, h to km Schedule 1.6 a to j, & l to m
			R	7	Directors of an ICVC other than the ACD	OEICR Schedule 1.7 a to e
			R	8 (1) to (8)	The depository	RSR OEICR Schedule 2.2 a to g, & j Schedule 1.8 a to h
				8 (9)		OEICR Schedule 1.8 j
			R	9	Investment advisor	RSR OEICR Schedule 2.3 a, b, d to f Schedule 1.9 a to d
			R	10	Auditor	RSR OEICR Schedule 2.5 Schedule 7.10
			R	11	Register of holders	RSR OEICR Schedule 2.4, 2.6 Schedule 1.11

Ch/App	S/Ann	P		Subject	Source	Reference	
			R	12	Payments to the authorised fund manager	RSR OEICR	Schedule 2.12 a to d Schedule 1.12 a to e, 2.12 d
			R	13	Other payments out of the scheme property	RSR OEICR	Schedule 2.13 a, b, d, e Schedule 1.13 a to e
			R	14	Moveable and immovable property	OEICR	Schedule 1.14
			R	15	Amortisation (ICVC only)	OEICR	Schedule 1.15
			R	16	Sale and redemption of units	RSR OEICR	Schedule 2.15 a to e, g, h Schedule 1.16 a to e, g to j
			R	17	Valuation of scheme property	RSR OEICR	Schedule 2.10 a to c Schedule 1.17 a to c
			R	18	Dilution levy	RSR OEICR	Schedule 2.10 a to c Schedule 1.17 a to c
			R	19	SDRT provision	RSR OEICR	Schedule 2.10A a to b Schedule 1.18A a to b
			R	20	Forward and historic pricing	RSR OEICR	Schedule 2.16 Schedule 1.19
			R	21	Preliminary charge	RSR OEICR	Schedule 2.11 a & b Schedule 1.20 a & b
			R	22	Redemption charge	RSR OEICR	Schedule 2.12A a to c Schedule 1.2 a to e
			R	23	General information	RSR OEICR	Schedule 2.17 a to d Schedule 1.22 a to d
			R	24	Umbrella scheme	RSR OEICR	Schedule 2.21 (1) a to c, 2.21 (2) a to b Schedule 1.23A i to viii, 1.23B i to iii

Ch/App	S/Ann	P		Subject	Source	Reference	
			R	25	Marketing in another member state	RSR OEICR	Schedule 2.18 (1) a & b Schedule 1.24 a & b
			R	26	Additional information	RSR OEICR	Schedule 2.09, 2.20 Schedule 1.25

CIS sourcebook derivations Chapter 4 – Pricing and dealing

Ch/App	S/Ann	P		Subject	Source	Reference
4	1			Introduction		
4	1	1	R	Application	New	
4	1	2	G	Persons to whom the provisions apply	New	
4	1	3	G	Purpose	New	
4	1	4	G	Explanation	OEICR RSR	4 Explanation 4A Explanation
4	2			Initial offers		
4	2	1	R	Application	New	
4	2	2	G	Purpose	New	
4	2	3	R	Period of initial offer	OEICR RSR	4.01 4A.01 2 & 3
4	2	4	R	Issue of units: initial offer	OEICR RSR	4.02 4A.02
4	2	5	R	Compulsory termination of initial offer	OEICR RSR	4.03. 4A.03
4	3			Issue and cancellation		
4	3	1	R	Application	New	

Ch/App	S/Ann	P		Subject	Source	Reference	
4	3	2	G		Purpose	New	
4	3	3	R	(1) & (6) (2) to (5)	Issue and cancellation of shares by an ICVC	New OEICR	4.04.4 & 5, 4.05.1
4	3	4	R	(1) (2) to (5)	Issue and cancellation of shares by an AUT	New RSR	4A.04.4, 5, & 9, 4A.05.1
4	3	5	R	(1) (2) & (3)	Trustees refusal to issue or cancel units	New RSR	4A.04.6
4	3	6	R	(1) & (4) (2) & (3)	Instructions or modifications between the manager and trustees	New RSR	4A.04.7 & 8
4	3	7	R	(1) (2) to (4)	Payment for units issued	New RSR OEICR	4A.05.2 to 4 4.05.2 to 4
4	3	8	G		Box management errors	New	
4	3	9	R	(1) (2) & (3)	Issue of units to meet obligation to sell	New RSR OEICR	4A.04.3 & 4A.06 4.04.3 & 4.06
4	3	10	R	(1) (2)–(9)	Cancellation and payment for cancelled units	New OEICR RSR	4.07.1 & 2. 4A.07.1 & 2

Ch/App	S/Ann	P		Subject	Source	Reference
4	3	11	R	(1) (2) & (7)	Price of a unit New OEICR RSR	4.08. 1,3,4 &5 4A.08. 1,3,4 &5.
4	3	12	R	(1) (2) – (4)	Modification to number of units issued or cancelled. New OEICR RSR	4.09 4A.09
4	4			Sale and redemption		
4	4	1		Application	New	
4	4	2	G	Purpose	New	
4	4	3	R	Authorised fund manager's obligation to sell	OEICR RSR	4.11 4A.11
4	4	4	R	Authorised fund manager's obligation to redeem	OEICR RSR	4.12 4A.12
4	4	5	R	Payment on redemption	OEICR RSR	4.13 4A.13
4	4	6	R	Proceeds of redemption	OEICR RSR	4.14 4A.14
4	4	7	R	Notification of price to the depository	OEICR RSR	4.16 4A.16
4	4	8	R	Publication of prices	OEICR RSR	4.17 4A.17

Ch/App	S/Ann	P			Subject	Source	Reference
4	5				Issues and cancellations through the authorised fund manager and in specie cancellations		
4	5	1	R		Application	New	
4	5	2	G		Purpose	New	
4	5	3	R	(1) to (5) (6)	Issue and cancellation through the authorised fund manager	OEICR RSR New	4.15. 1 to 4 4A.15 2 to 5, 8
4	5	4	R	(1) to (3) (4)	In specie redemption	OEICR RSR New	4.18 4A.18
4	6				Dilution Levy and SDRT provision		
4	6	1	R		Application	New	
4	6	2	G		Purpose	OEICR RSR	Section D Explanation Section D Explanation
4	6	3	R		Dilution Levy and SDRT provision	OEICR RSR	4.19 4A.19
4	7				Forward and historic pricing		
4	7	1	R		Application	New	
4	7	2	G		Purpose	New	
4	7	3	G		Explanation	OEICR RSR	Section E Explanation Section E Explanation

Ch/App	S/Ann	P		Subject	Source	Reference
4	7	4	R	Forward and historic pricing	OEICR RSR	4.20 & Table 4.1 Notes 4A.20 & Table 4A.1 Notes
4	7	5	R	Table: Forward and historic pricing	OEICR RSR	Table 4.1 Table 4A.1
4	7	6	G	Explanatory Diagram. Pricing at and after valuation point	OEICR RSR	Explanatory diagram Explanatory diagram
4	8			Valuation		
4	8	1	R	Application	New	
4	8	2	G	Purpose	New	
4	8	3	R	Valuation: requirements	OEICR RSR	4.21. 1 to 4. 4A.21. 2 to 4, 10.
4	8	4	G	Valuation: method	IMRO rules	Chapter II, Section 7, Appendix 7.6(1)(e)
4	8	5	R	Regular valuation points	OEICR RSR	4.21. 5 to 8. 4A.21. 5 –7, 12.04.3 & 12.11.3
4	8	6	R	Additional valuation points	OEICR RSR	4.21 9 & 10. 4A.21 8 & 9.
4	8	7	R	Market movement	RSR	4.29.6.b.

CIS sourcebook derivations Chapter 5 – Investment and borrowing powers

Ch/App	S/Ann	P		Subject	Source	Reference
5	1			Introduction		
5	1	1	R	Application	New	
5	1	2	G	Application guidance	New	

Ch/App	S/Ann	P		Subject	Source	Reference
5	1	3	G		Purpose	New
5	1	4	G		Explanation of this chapter	New
5	1	5	G		Distinct meaning of certain terms	New
5	1	6	G		Table	RSR Part 5 Table
5	2				General investment powers and limits for authorised funds	
5	2	1	R		Application	New
5	2	2	G		Explanation of CIS 5.2	New
5	2	3	R		Prudent spread of risk	OEICR RSR 5.12.6 5.09.6
5	2	4	R		Investment powers: general	RSR OEICR 5.02 5.02
5	2	5	R	(1)(2)(a-c)	Valuation	RSR OEICR 5.02 5.03
5	2	6	G		Valuation	New
5	2	7	R		Part to be construed as a whole	RSR OEICR 5.04 5.04
5	2	8	G		Examples	OEICR RSR 5.04 5.04 (1)
5	2	9	R		Transferable Securities	RSR OEICR 5.05 (2)-(4) 5.05 (2)-(4)
5	2	10	R		Investment in associated collective investment schemes	RSR OEIC 5.15, 5.22.2, 5.30.2, 5.35.2 5.18
5	2	11	R		Investment in other group schemes	RSR OEICR 5.69 5.42

Ch/App	S/Ann	P		Subject	Source	Reference
5	2	12	R	Investment in other collective investment schemes: interpretation	RSR	5.08A
5	2	13	R	Significant influence for ICVCs	OEICR	5.17 (1)(2)
5	2	14	R	Significant influence for managers of AUTs	IMRO	II 7.7
5	2	15	R	Concentration	RSR OEICR	5.14 5.17 (3)
5	2	16	G		New	
5	3			Eligible markets regime		
5	3	1	R	Application	New	
5	3	2	G	Purpose	New	
5	3	3	R	Eligible markets : requirements	RSR OEICR	5.07A 5.06
5	3	4	G	Guidance on eligible markets : introduction	SIB Guidance Release	3/97
5	3	5	G	Regulated	SIB Guidance Release	3/97 par. 13
5	3	6	G	Operating regularly	SIB Guidance Release	3/97 par. 14
5	3	7	G	Recognised	SIB Guidance Release	3/97 par 15
5	3	8	G	Open to the public	SIB Guidance Release	3/97 par. 16
5	3	9	G	Liquidity and repatriation of funds	SIB Guidance Release	3/97 par.12
5	3	10	G	Responsibility of authorised fund manager	SIB Guidance Release	3/97 par.10

Ch/App	S/Ann	P			Subject	Source	Reference
5	4				Securities Schemes		
5	4	1	R		Application	New	
5	4	2	R		Securities schemes: general	RSR OEICR	5.09 5.12
5	4	3	R		Spread : general	RSR OEICR	5.10 5.13
5	4	4	R		Spread : government and public securities	RSR OEICR	5.11 5.14
5	4	5	R		Securities schemes: investment in collective investment schemes	RSR OEICR	5.12 5.15
5	4	6	R		Investment in warrants and nil and partly paid securities	RSR OEICR	5.13 5.16
5	5				Money market schemes		
5	5	1	R		Application	New	
5	5	2	G		Introduction	RSR	Part5 Section C Explanation
5	5	3	R		Money market schemes : general	RSR	5.16 & 5.19
5	5	4	R		Investment limits	RSR	5.17
5	5	5	R		Spread	RSR	5.18
5	6				Futures and options schemes		
5	6	1	R		Application	New	
5	6	2	G		Introduction	RSR	Part 5 Section D Explanation
5	6	3	R		Futures and options schemes : general	RSR	5.20
5	6	4	R		Permitted transactions (derivatives and forwards)	RSR	5.21 (1) – (4)

Ch/App	S/Ann	P		Subject	Source	Reference
5	6	5	R	Transactions for the purchase of property	RSR OEICR	5.21(11) 5.25(5)
5	6	6	R	OTC transactions in derivatives	RSR OEICR	5.21 (5) – (8) 5.10
5	6	7	R	Investment in collective investment schemes	RSR	5.22
5	6	8	G	What is cover and what is the purpose of cover?	RSR	Section D Explanation
5	6	9	R	Cover for transactions in derivatives and forward transactions	RSR	5.23 (1) – (8)
5	6	10	G	Examples of cover requirements	RSR	5.23(9)
5	6	11	G	Derivatives covering derivatives : explanation for the use of derivatives for cover	RSR	5.24
5	6	12	R	Derivatives covering derivatives : requirements	RSR	Part 5 Table 5.1
5	6	13	R	Deposit arrangements (for purchased options)	RSR	5.25(1),(2)
5	6	14	R	Borrowing	RSR	5.25 (3), (4)
5	6	15	R	Continuing nature of limits and requirements	RSR	5.26
5	6	16	G	Stages in defining cover	RSR	Section D Explanatory Diagram
5	6	17	G	Mutual cover as between derivatives	RSR	5.24 diagram

Ch/App	S/Ann	P			Subject	Source	Reference
5	7				Geared futures and options schemes		
5	7	1	R		Application	New	
5	7	2	G		Introduction	RSR	Part 5 Section E Explanation
5	7	3	R		Geared futures and options scheme : general	RSR	5.27
5	7	4	R		Limits on investment in initial outlay	RSR OEICR	5.28 5.27.3 to 6
5	7	5	G		Stages in using limit on initial outlay	New	
5	7	6	G		Stages in using limit on initial outlay	RSR	Section E Explanatory Diagram.
5	7	7	R		. Spread	RSR	5.29(1),(3),(5),(6),(7)
5	7	8	R		Investment in collective investment schemes	RSR	5.30(1)
5	7	9	R		Delivery of property under a transaction in derivatives	RSR	5.31
5	8				Property schemes		
5	8	1	R		Application	New	
5	8	2	G		Introduction	RSR	Part 5 Section F Explanation
5	8	3	R		Property schemes : general	RSR	5.32, 5.41
5	8	4	R		Permitted immovables	RSR	5.33 (2)
5	8	5	R		Approved immovables	RSR	5.33 (3) (4) (5) (6) (7) (8) (10)
5	8	6	R		Property-related assets	RSR	5.34
5	8	7	R		Investment in a collective investment scheme	RSR	5.35

Ch/App	S/Ann	P		Subject	Source	Reference
5	8	8	R	Property related limits	RSR	5.36
5	8	9	R	Mortgaged property	RSR	5.37
5	8	10	R	Spread	RSR	5.38
5	8	11	R	Initial periods	RSR	5.39
5	8	12	R	Grant of options and mortgages	RSR	5.40
5	8	13	G	Construction of property schemes	RSR	Part 5 Section F Explanation
5	9			Warrant schemes		
5	9	1	R	Application	New	
5	9	2	G	Introduction	New	5.08 5.42.1
			(1)		OEICR	
			(2)		RSR	
5	9	3	R	Warrant schemes	RSR OEICR	5.42 5.19
5	10			Feeder funds		
5	10	1	R	Application	New	
5	10	2	G	Introduction	RSR	Part 5 Section H Explanation
5	10	3	R	Feeder funds : general	RSR	5.43
5	10	4	R	Feeder funds investing in a single eligible investment trust	RSR	5.44
5	11			Funds of funds schemes		
5	11	1	R	Application	New	
5	11	2	G	Introduction	RSR	Part 5 Section I Explanation
5	11	3	R	Fund of funds schemes : general	RSR	5.45
5	11	4	R	Eligible combinations of scheme	RSR	5.46

Ch/App	S/Ann	P			Subject	Source	Reference
5	12				Umbrella schemes		
5	12	1	R		Application	New	
5	12	2	G		Introduction	RSR	Part 5 Section J Explanation
5	12	3	R		Umbrella schemes : general	RSR OEICR	5.47 (1) 5.20
5	12	4	R		Restriction on investment	RSR OEICR	5.47 (2) 5.21
5	13				Efficient portfolio management		
5	13	1	R		Application	New	
5	13	2	G		Explanation : requirements of efficient portfolio management	RSR OEICR	Part 5 Section K Explanation Part 5 Section E Explanation 5.24 (3)
5	13	3	R		Appropriate transactions	RSR OEICR	5.50 5.22
5	13	4	R		Economic appropriateness	RSR OEICR	5.51 5.23
5	13	5	R		Generation of additional capital or income	RSR OEICR	5.52 5.24
5	13	6	R		Permitted transactions	RSR OEICR	5.53 5.25 (1 - 4), 5.27 (1)
5	13	7	G		Cover for transactions in derivatives and forward transactions	RSR OEICR	Part 5 Section K Explanation Part 5 Section E Explanation
5	13	8	R		Cover for transactions in derivatives and forward transactions	RSR OEICR	5.54 (1) – (9) 5.26 (1) – (9)

Ch/App	S/Ann	P		Subject	Source	Reference
5	13	9	G	Examples of cover requirements	RSR OEICR	5.54 (10) 5.26 (10)
5	13	10	G	The use of index derivatives : congruence	IMRO Notice to Firms No 7	23/2/93
5	13	11	G	Borrowing in the context of efficient portfolio management	RSR OEICR	Part 5 Section K Explanation Part 5 Section E Explanation
5	13	12	R	Borrowing in the context of efficient portfolio management	RSR OEICR	5.55 5.28
5	13	13	R	The continuing nature of requirements and limits	RSR OEICR	5.56 5.29
5	14			Stock lending		
5	14	1	R	Application	New	
5	14	2	G	Stock lending permitted under this section (CIS 5.14)	OEICR RSR	Ch 5 Section F Explanation Ch 5 Section L Explanation
5	14	3	R	Stock lending : general	RSR OEICR	5.57 (2) 5.30 (1)
5	14	4	R	Permitted stock lending	RSR OEICR	5.58 5.31
5	14	5	G	Treatment of collateral	RSR OEICR	5.60 Explanation 5.32 Explanation
5	14	6	R	Treatment of collateral	RSR OEICR	5.60 (1) – (7) 5.32 (1) – (7)
5	14	7	R	Limitation by value	RSR OEICR	5.59 5.33

Ch/App	S/Ann	P		Subject	Source	Reference
5	15			Cash, borrowing, lending and other provisions		
5	15	1	R	Application	New	
5	15	2	R	Cash and near cash	RSR OEICR	5.61 5.34
5	15	3	R	General power to borrow	RSR OEICR	5.62 5.35
5	15	4	R	Borrowing limits	RSR OEICR	5.63 5.36
5	15	5	R	(1), (2) Restrictions on lending of money	RSR OEICR	5.64 5.37
5	15	6	R	Restrictions on lending of property other than money	RSR OEICR	5.65 5.38
5	15	7	R	General power to accept or underwrite placings	RSR OEICR	5.66 5.39
5	15	8	R	Guarantees and indemnities	RSR OEICR	5.67 5.40
5	15	9	G	Payment of liabilities on transfer of assets	New	
5	16	1	R	Application	New	
5	16	2	R	Requirement to cover sales	RSR OEICR	5.68 5.41

CIS sourcebook derivations Chapter 6 – Title transfer and plan registers

Ch/App	S/Ann	P			2. Subject	3. Source	Reference
6	1				Introduction		
6	1	1	R		Application	New	
6	1	2	G		Guidance	New	
6	1	3	G		Explanation of this chapter	New	
6	2				The register of unitholders		
6	2	1	R	(1) (2) to (6)	Basic requirements	New RSR	6.02. 1. to 5
6	2	2	R	(1) (2) & (3)	The register as evidence of title	New RSR	6.03
6	2	3	R	(1) (2) to (4)	Inspection of the register and copies of entries	New RSR	6.04
6	2	4	R	(1) (2) to (4)	The manager as unitholder	New RSR	6.05
6	2	5	R	(1) (2) to (6)	Certificates	New RSR	6.06
6	3				Transferability of units		
6	3	1	R	(1) (2) to (7)	Transfer of units by act of parties	New RSR	6.12
6	3	2	R	(1) (2) to (4)	Transfer of units by operation of law	New RSR	6.14
6	4				Permitted alterations of the register of unitholders		

Ch/App	S/Ann	P		2. Subject	3. Source	Reference
6	4	1	R	(1) (2) & (3)	Change of name and address of unitholder	New RSR 6.15
6	4	2	R	(1) (2) to (6)	Conversion of units	New RSR 6.16
6	4	3	R	(1) (2) & (3)	Subdivision and consolidation of units	New RSR 6.17
6	4	4	R	(1) (2)	Default by the unitholder	New RSR 6.19
6	5				Plan registers	
6	5	1	R		Application	New
6	5	2	R		Table of application	New
6	5	3	G		Explanation	New
6	5	4	R		Requirement	OEICR RSR 7.14.. 6.02A.

CIS sourcebook derivations Chapter 7 – Powers and duties

Ch/App	S/Ann	P		Subject	Source	Reference
7	1				Introduction	
7	1	1	R		Application	New
7	1	2	G		Purpose	New
7	1	3	G		Content of CIS 7	New
7	1	4	G		ICVCs	OEICR Part 6 Explanation
7	1	5	R		Table of application	New
7	2				Directors	
7	2	1	R		The directors	OEICR 6.01 (2) – (10)
7	2	2	R		Appointment of ACD	OEICR 6.12

Ch/App	S/Ann	P		Subject	Source	Reference	
7	2	3	R		Termination of appointment of ACD	OEICR	6.13
7	3				The ACD		
7	3	1	R		Functions of the ACD	OEICR	6.02
7	3	2	G		Valuation and pricing : for ICVCs	New	
7	3	3	R		Maintenance of records	OEICR	6.04 (1), (2)
7	3	4	R		Maintenance of capital	OEICR	6.04 (3)
7	4				The depositary		
7	4	1	R		General duties of the depositary	OEICR	6.05
7	4	2	G		Valuation and pricing	New	
7	4	3	R		Duty to inform the FSA : for ICVCs	OEICR	6.05A
7	4	4	R		Control by the depositary over scheme property	OEICR	6.06
7	4	5	R		Exercise of rights in respect of the scheme property	OEICR	6.07
7	5				The ICVC, its directors and the depositary		
7	5	1	R		Dealings in scheme property	OEICR	6.03 (1) – (3)
7	5	2	R		ICVC without a director	OEICR	6.04 (4)
7	5	3	R		Duties of the ACD and depositary : investment and borrowing powers	OEICR	6.09
7	6				Committees, appointments and conflicts of interest		

Ch/App	S/Ann	P		Subject	Source	Reference	
7	6	1	R		Committees and appointments	OEICR	6.10
7	6	2	G		Appointments and responsibilities for regulatory obligations	New	
7	6	3	R		Conflict of interests	OEICR	6.11
7	7				AUTS: powers and duties		
7	7	1	G		Introduction	New	
7	8				The manager		
7	8	1	R		Management duties	RSR	7.02
7	8	2	G		Valuation and pricing	New	
7	8	3	R		Maintenance of records	RSR	7.04
7	8	4	R		Manager to supply information to trustee	RSR	7.08
7	8	5	R		Auditor	RSR	7.05
7	8	6	R		Tax returns	RSR	7.06
7	9				The trustee		
7	9	1	R	(1) – (4) (5)	Oversight by the trustee of the manager	RSR	7.09. 1 to 4 Table 4C Part 7
7	9	2	G		Valuation and pricing : for AUTs	New	
7	9	3	R		Duty to inform the FSA : for AUTs	RSR	7.09A
7	9	4	R		Control by the trustee over the scheme property	RSR	7.10
7	9	5	R		Exercise of the rights in respect of the scheme property	RSR	7.11
7	10				The manager and trustee		

Ch/App	S/Ann	P		Subject	Source	Reference	
7	10	1	R		Duties of the manager and trustee under general law	RSR	7.12
7	10	2	R		Dealings in scheme property	RSR	7.03
7	10	3	R		Duties of the manager and trustee : investment and borrowing powers	RSR	7.14
7	10	4	R		Delegation	RSR	7.15
7	10	5	G		Delegation and responsibility for regulatory obligation	New	
7	10	6	R		Conflict of interests	RSR	7.16
7	11				New managers and trustees		
7	11	1			Replacement of a manager	RSR	7.17
7	11	2			Retirement of a manager	RSR	7.18
7	11	3			Consequences of retirement	RSR	7.19
7	11	4			Retirement of the trustee	RSR	7.20
7	Annex 1G				Valuation and pricing of authorised funds	IMRO	App 7.6 (1) (a) & (c)

CIS sourcebook derivations Chapter 8 – Charges and expenses

Ch/App	S/Ann	P		Subject	Source	Reference
8	1				Introduction	
8	1	1	R		Application	New
8	1	2	G		Purpose	New
8	1	3	R		Table of application	New

Ch/App	S/Ann	P		Subject	Source	Reference
8	2			Charges		
8	2	1	G	Application	New	
8	2	2	R	Preliminary charge : ICVCs and single- priced AUTs	RSR OEICR	4B.02 7.02 (2 & 3)
8	2	3	R	Payments by an ICVC to an ACD	OEICR	7.01
8	2	4	R	Increases in remuneration of an ACD	OEICR	7.03
8	2	5	R	Increase in preliminary charge of an authorised fund manager : ICVCs and single-priced AUTs	RSR OEICR	4B.03 7.03
8	2	6	R	Notice of an increase : ICVCs and single- priced AUTs	RSR OEICR	4B.03 7.03
8	2	7	R	Redemption charge : ICVCs	OEICR	7.04
8	2	8	R	Charges for an exchange of units in an umbrella scheme: ICVCs and single priced AUTs	RSR OEIC	4B.06 7.05
8	3			Restrictions and other requirements relating to payments: ICVCs		
8	3	1	R	Promotional payments	OEICR	7.06
8	3	2	R	Performance fees	OEICR	7.07
8	3	3	R	Movable and immovable property	OEICR	7.08
8	3	4	R	Set up costs	OEICR	7.10
8	3	5	R	Allocation of payments to capital or income	OEICR	7.12 (1) – (4)

Ch/App	S/Ann	P			Subject	Source	Reference
8	4				Other liabilities: ICVCs and AUTs		
8	4	1	R		Payment of liabilities on transfer of assets	OEICR RSR	7.09 8.04 (2 & 3)
8	4	2	R		Tax	OEICR	7.11
8	5				Charges and other payments: AUTs		
8	5	1	R		Managers periodic charges	RSR	8.02
8	5	2	R		Redemption charge : single-priced AUTs	RSR	4B.04
8	5	3	R		Control over maximum charges on issue, sale and redemptions: single-priced AUTs	RSR	4B.05
8	5	4	R		Remuneration of the trustee and reimbursement of trustees expenses	RSR	8.03
8	5	5	R		Payments out of the scheme property	RSR	8.04
8	5	6	R		Exemptions from liability to account for profits	RSR	8.05
8	5	7	R		Allocation of payments to capital or income	RSR	8.06

CIS sourcebook derivations Chapter 9 - Income

Ch/App	S/Ann	P			Subject	Source	Reference
9	1				Introduction		
9	1	1	R		Application	New	
9	1	2	G		Purpose	New	

Ch/App	S/Ann	P		Subject	Source	Reference
9	1	3	R		Table of application	New
9	2				Requirements	
9	2	1	R		Accounting period	OEICR RSR
						8.01 9.02
9	2	2	R		Annual income allocation date	OEICR RSR
						8.02 9.03
9	2	3	R		Annual allocation of income	OEICR RSR
						8.03 9.04
9	2	4	R		Annual allocation of accumulation shares or accumulation units	OEICR RSR
						8.04 9.05
9	2	5	R		Annual distribution to holders of income shares or income units	OEICR RSR
						8.05. 9.06.
9	2	6	R		Interim allocations of income	OEICR RSR
						8.06 9.07
9	2	7	G		Income Equalisation	OEICR RSR
						8.07 9.08
9	2	8	R		Tax certificates	OEICR RSR
						8.08 9.10.1.b.
9	2	9	R	(1) (2)	Unclaimed distributions	OEICR RSR
						8.09 9.09.6
9	2	10	R		Payment of distributions to joint holders (AUTs only)	RSR
						9.09.3
9	2	11	R		Income derived from stock lending (AUTs only)	RSR
						9.11

CIS sourcebook derivations Chapter 10 - Report and Accounts

Ch/App	S/Ann	P			Subject	Source	Reference
10	1				Introduction		
10	1	1	R		Application	New	
10	1	2	G		Application: guidance	New	
10	1	3	G		Purpose	New	
10	1	4	G		Contents of this chapter	New	
10	2				Preparation of annual and half yearly reports		
10	2	1	R	(1) (2) & (3)	Preparation by the manager of an AUT of annual and half- yearly accounts	New RSR	10.02.1
10	2	2	G		Preparation by the directors of an ICVC of annual and half-yearly reports	OEICR	Part 9. Explanation
10	3				Contents of annual and half- yearly reports		
10	3	1	R		Application	New	
10	3	2	G		Explanation	New	

Ch/App	S/Ann	P	R	Subject	Source	Reference
10	3	3	R	(1) (2) & (3) (4)	Annual reports OEICR RSR OEICR OEICR RSR	9.01.1 10.02.2, & 3 9.01.2 & 3 9.01.7 10.02.3A
10	3	4	R	(1) (2) & (3)	Half-yearly reports OEICR RSR OEICR RSR	9.01.4 10.02.1 & 3 9.01.5 & 6 Table 12.1 & Note 8.
10	3	5	R	(1) (2)	Signing of reports OEICR RSR	9.01.9 10.02.4
10	3	6	R		Short form accounts in reports OEICR RSR	9.01. 7A,7B,7C & 10. 10.07
10	3	7	R		Duty of the ACD OEICR	9.01.8
10	4				Information to be included in annual and half-yearly reports	
10	4	1	R		Application New	
10	4	2	R		Report of the directors of an ICVC or report of the manager of an AUT OEICR RSR	Schedule 2 Part I Schedule 3 Part I
10	4	3	R		Report of the directors or report of the manager: umbrella schemes OEICR RSR	Schedule 2 Part I 12.a Table 12.1 Note 8.a ii & iii.

Ch/App	S/Ann	P		Subject	Source	Reference
10	4	4	R	Report of the directors or report of the manager: short form accounts	OEICR RSR	Schedule 2, Part I, 14. Schedule 3 Part IA
10	4	5	R	Comparative table	OEICR RSR	Schedule 2 Part II Schedule 3 Part III
10	4	6	R	Report of the depository of an ICVC	OEICR	9.05 Schedule 2 Part III
10	4	7	R	Report of the trustee of an AUT	RSR	10.06 Schedule 3 Part V
10	4	8	R	Report of the auditor	OEICR RSR	Schedule 2 Part IV Schedule 3 Part IV
10	4	9	R	Auditor's statement relating to short form accounts	OEICR RSR	Schedule 2 Part IVA Schedule 3 Part IVA
10	5			Publication and availability of annual and half-yearly reports		
10	5	1	R	Application	New	
10	5	2	R	Publication of reports	OEICR RSR	9.02 10.03
10	5	3	R	Reports to be offered to purchasers of units	OEICR RSR	9.03 10.04 1&2
10	5	4	R	Publication of availability of reports and prospectus	OEICR RSR	9.04 10.05

CIS sourcebook derivations Chapter 11- Meetings of holders, amendments to the scheme and service of documents

Ch/App	S/Ann	P			Subject	Source	Reference
11	1				Introduction		
11	1	1	R		Application	New	
11	1	2	G		Purpose	New	
11	1	3			Explanation of this chapter	New	
11	1	4	R		Table of application	New	
11	2				Meetings of shareholders		
11	2	1	R		General meetings	OEICR	10.01
11	2	2	R	(1) (2)	Special meaning of shareholders	OEICR New	10.08
11	2	3	R		Notice of meetings	OEICR	10.02
11	2	4	R		Quorum	OEICR	10.03
11	2	5	R		Resolutions	OEICR	10.04
11	2	6	R		Voting rights	OEICR	10.05
11	2	7	R		Rights to demand a poll	OEICR	10.06
11	2	8	R		Proxies	OEICR	10.07
11	2	9	R		Class meetings	OEICR	10.09
11	2	10	R		Variation of class rights	OEICR	10.10
11	3				Meeting of unitholders		
11	3	1	R		Convening and attendance at meetings of unitholders	RSR	11.07.1 to4, 5.

Ch/App	S/Ann	P	R	Subject	Source	Reference	
11	3	2	R	(1) (2)	Special meaning of unitholders	RSR New	11.07.6
11	3	3	R		Power of a meeting of unitholders	RSR	11.08
11	3	4	R		The chairman	RSR	11.11
11	3	5	R		Adjournment	RSR	11.12
11	3	6	R		Notice of meetings	RSR	11.09
11	3	7	R		Quorum	RSR	11.10
11	3	8	R		Restriction on the posing of composite resolutions to meetings of unitholders	RSR	11.14.1 & 2 a-c.
11	3	9	R	(1) to (5) (6)	Voting rights	RSR	11.13.6 to 10 11.07.3, 3A & 4
11	3	10	R		Rights to demand a poll	RSR	11.13.1 to 5.
11	3	11	R		Proxies	RSR	11.15
11	3	12	R		Minutes	RSR	11.16
11	3	13	R		Class meetings	RSR	11.18
11	4				Amendments to the instrument constituting the scheme		
11	4	1	G		Explanation	New	
11	4	2	R	(1) (2) (3)	Amendment to instrument of incorporation: with meeting	OEICR New OEICR	10.11.1 10.11.2
11	4	3	R		Amendment to the trust deed: with meeting	RSR	11.02

Ch/App	S/Ann	P		Subject	Source	Reference	
11	4	4	R	(1) (2) & (3) (4)(a) to (d) (4) (e) (4) (f) (5) (6) (7) & (8)	Amendment to the instrument constituting the scheme: without meeting	OEICR RSR OEICR RSR RSR OEICR RSR OEICR RSR RSR	10.11.3 11.03.1 & 2. 10.11.3.b(i) to (iv) 11.03.1.a , b, d, & e 11.03.1.ff 10.11.3.b.(v) 11.03.1.h. 10.11.3.a & c. 11.03.1. c, cc, dd, f, gg. 11.03.3 & 4.
11	4	5	G		Matters to be included in notices sent to unitholders when a manager proposes a change from dual to single pricing	CP14	Letter to industry
11	5				Schemes of arrangement		
11	5	1	G		Schemes of arrangement: explanation	New	
11	5	2	R		Schemes of arrangement: requirements	OEICR RSR	12.19. 11.05.2 to 5, & 11.06.2,3.

Ch/App	S/Ann	P			Subject	Source	Reference
11	6				Service of notice and other documents		
11	6	1	R		Notice to holders	OEICR RSR	10.12.1,3 & 4. 15.02.1,3 & 4
11	6	2	R	(1) (2) & (3)	Other notices	OEICR RSR New	10.12.2 15.02.2
11	6	3	G		Form of document or notice	New	

CIS sourcebook derivations Chapter 12 – special provisions for certain categories of scheme

Ch/App	S/Ann	P			Subject	Source	Reference
12	1				Introduction		
12	1	1	R		Application	New	
12	1	2	G		Purpose	New	
12	1	3	R		Table of application	New	
12	2				Futures and options schemes and geared futures and options schemes		
12	2	1	R		Special rules for sales and redemptions	RSR	12.03A, 12.04, 12.04A
12	3				Property schemes		
12	3	1	R		Standing independent valuer	RSR	12.05 (1), (3)

Ch/App	S/Ann	P		Subject	Source	Reference
12	3	2	R		Functions of the standing independent valuer	RSR 12.06
12	3	3	R		Special rules for pricing	RSR 12.07(1),(2)
12	3	4	R		Failure to obtain minimum subscriptions	RSR 12.08
12	3	5	R		Rules which do not apply to property schemes	RSR 12.07(6)
12	4				Feeder funds and funds of funds	
12	4	1	R		Special rules for pricing	RSR 12.12
12	4	2	R		Fund of funds schemes	RSR 12.14
12	5				Umbrella schemes	
12	5	1	R		Qualification for authorisation	RSR OEICR 12.15 11.01
12	5	2	R		Base currency	OEICR 11.02
12	5	3	R		Allocation of scheme property	OEICR 11.03
12	5	4	R		Income	OEICR 11.05
12	5	5	R		An ICVC with only one sub-fund	OEICR 11.06
12	5	6	G		Other sourcebook provisions relating to umbrella schemes	New
12	5	7	R		Investment and borrowing powers	RSR OEICR Table 12.1 11.04
12	5	8	G		Main provisions relating specifically to umbrella schemes	New

CIS sourcebook derivations Chapter 13 – Suspension and resumption of dealing

Ch/App	S/Ann	P			Subject	Source	Reference
13	1				Application		
13	1	1	R			New	
13	1	2	G		Purpose	New	
13	1	3	R		Requirement	RSR OEICR	13.02 12.01
13	1	4	G		Suspension beyond 28 days	New	

CIS sourcebook derivations Chapter 14 – Termination of authorised funds

Ch/App	S/Ann	P			Subject	Source	Reference
14	1				Introduction		
14	1	1	R		Application	New	
14	1	2	G		Purpose	New	
14	1	3	G		Explanation of this chapter	New	
14	1	4	R		Table of application	New	
14	2				Winding up a solvent ICVC		
14	2	1	G		Explanation of CIS 14.2	OEICR	Part 12 Section B Explanation
14	2	2	G		Table	New	
14	2	3	R		When an ICVC is to be wound up	OEICR	12.02 (1), (2)
14	2	4	R		Solvency statement	OEICR	12.02 (3) – (5)
14	2	5	R		Consequences of commencement of winding up	OEICR	12.03

Ch/App	S/Ann	P		Subject	Source	Reference
14	2	6	R		Manner of winding up	OEICR 12.04
14	2	7	R		Final account	OEICR 12.05
14	2	8	R		Duty to ascertain liabilities	OEICR 12.06
14	2	9	R		Reports and accounts	OEICR 12.07
14	2	10	R		Liabilities of the ACD	OEICR 12.08
14	2	11	R		Additional provisions applicable to umbrella companies	OEICR 12.09
14	2	12	R		Miscellaneous	OEICR 12.10
14	3				Termination of a sub-fund of an umbrella scheme	
14	3	1	G		Explanation of CIS 14.3	OEICR Part 12 Section C Explanation
14	3	2	R		Special meaning for CIS 14.3	OEICR 12.11
14	3	3	R		When a sub-fund is to be terminated	OEICR 12.12 (1), (2)
14	3	4	R		Solvency statement	OEICR 12.12 (3) – (6)
14	3	5	R		Consequences of commencement of termination of a sub-fund	OEICR 12.13
14	3	6	R		Manner of termination	OEICR 12.14
14	3	7	R		Termination account	OEICR 12.15
14	3	8	R		Duty to ascertain liabilities	OEICR 12.16
14	3	9	R		Reports and accounts	OEICR 12.17
14	3	10	R		Liabilities of the ACD	OEICR 12.18

Ch/App	S/Ann	P			Subject	Source	Reference
14	4				Winding up an AUT		
14	4	1	G		Explanation of CIS 14.4	New	
14	4	2	R		When an AUT is to be wound up	RSR	13.03
14	4	3	R		Manner of winding up	RSR	13.04
14	4	4	R		Accounting and reports during winding up	RSR	13.05
14	5				Schemes that are not commercially viable		
14	5	1	G		Explanation of this section	New	
14	5	2	G		Information to be provided to the FSA	SIB letter to industry	1992

CIS sourcebook derivations Chapter 15 – Dual pricing and dealing

Ch/App	S/Ann	P			Subject	Source	Reference
15	1				Introduction		
15	1	1	R		Application	New	
15	1	2	R			New	
15	1	3	R		Purpose	New	
15	1	4	G		Explanation	RSR	Part 4 (Explanation)
15	2				Initial offers and unitisations		
15	2	1	R		Application	New	
15	2	2	G		Purpose	New	
15	2	3	R		Period of initial offer	RSR	4.01

Ch/App	S/Ann	P		Subject	Source	Reference
15	2	4	R		Issue of units : initial offer	RSR 4.02
15	2	5	R		Initial price	RSR 4.03
15	2	6	R		Compulsory termination of initial offer	RSR 4.04
15	2	7	R		Creation of units : unitisation	RSR 4.05
15	3				Issues and cancellations	
15	3	1	R		Application	New
15	3	2	G		Purpose	New
15	3	3	G		Box management errors	New
15	3	4	R	(1 – 3) (4)	Issue of units : manager's instructions	RSR RSR 4.07 4.06.3
15	3	5	R		Issue by trustee	RSR 4.08
15	3	6	R		Issue price	RSR 4.09
15	3	7	R		Cancellation of units	RSR 4.10
15	3	8	R		Cancellation price	RSR 4.11
15	3	9	R		Trustee's refusal to issue or cancel units	RSR 4.12
15	3	10	R		Instructions or notifications between manager and trustee	RSR 4.25
15	3	11	R		Timing of instructions to issue or cancel units	RSR 4.13
15	3	12	R		Modification to number of units issued or cancelled	RSR 4.13A
15	4				Sale and redemption	
15	4	1	R		Application	RSR 4.14
15	4	2	G		Purpose	New

Ch/App	S/Ann	P		Subject	Source	Reference
15	4	3	R		Manager's obligation to sell	RSR 4.15
15	4	4	R		Sale price parameters	RSR 4.16 (1) – (4)
15	4	5	R		Preliminary charge	RSR 4B.02
15	4	6	R		Increase in preliminary charge	RSR 4B.03
15	4	7	R		Manager's obligation to redeem	RSR 4.18
15	4	8	R		Payment on redemption	RSR 4.19
15	4	9	R		Redemption price parameters	RSR 4.20
15	4	10	R		Increase in redemption charge	RSR 4.21
15	4	11	R		Control over maximum charges on issue and redemption	RSR 4.21A
15	4	12	R		Exchange of units in umbrella schemes	RSR 4.21B
15	4	13	R		Notification of prices to the trustee	RSR 4.23
15	4	14	R		Publication of prices	RSR 4.24
15	5				Issues and cancellations through the manager and in specie cancellations	
15	5	1	R		Application	New
15	5	2	G		Purpose	RSR 4.22
15	5	3	R		Issues and cancellations through the manager	RSR 4.22

Ch/App	S/Ann	P		Subject	Source	Reference	
15	5	4	R		In specie cancellation	RSR	4.28
15	6				SDRT provision		
15	6	1	R		Application	New	
15	6	2	G		Purpose	New	
15	6	3	R	(1), (2)	SDRT provision	RSR	4.21.c
15	7				Forward and historic pricing		
15	7	1	R		Application	New	
15	7	2	G		Purpose	New	
15	7	3	G		Purpose	New	
15	7	4	R		Forward and historic pricing	RSR	4.20A & 4.26
15	7	5	R		Forward or historic pricing	RSR	Table 4A.1
15	7	6	G		Explanatory diagram	RSR	Part 4A Section E Explanatory diagram
15	8				Valuation		
15	8	1	R		Application	New	
15	8	2	G		Purpose	New	
15	8	3	R		Valuation	RSR	4.29
15	8	4	R		Table - Valuation	RSR	Table 4.2
15	8	5	G			IMRO	II Appendix 7.6(1)(e)

CIS sourcebook derivations Chapter 16 – Application and notification

Ch/App	S/Ann	P		Subject	Source	Reference
16	1				Introduction	
16	1	1	G		Application	New
16	1	2	G		Purpose	New

Ch/App	S/Ann	P		Subject	Source	Reference
16	1	3	G	Contacting the collective investment schemes and product regulation department	New	
16	1	4	G	Application for authorisation of an ICVC	New	
16	1	5	G		New	
16	1	6	G	Application for authorisation of a unit trust scheme	New	
16	1	7	G		New	
16	1	8	G	Notification in respect of a scheme constituted in another EEA state	SIB Guidance Release	3/89. Par. 20
16	1	9	G	Notification in respect of a scheme constituted in a designated country or territory	SIB Guidance Release	3/98. Par. 4
16	1	10	G	Application in respect of other overseas collective investment schemes	New	
16	1	11	G	Notification of proposed changes to ICVCs	New	
16	1	12	G	Notification of proposed changes to AUTs	New	
16	1	13	G	Revocation of authorisation or recognition	New	
16	2			Independence of depositaries of ICVCs		

Ch/App	S/Ann	P		Subject	Source	Reference	
16	2	1	G		Introduction	SIB Guidance Release	1/97. Introduction
16	2	2	G		Independence : depository, ICVC and corporate director of an ICVC	SIB Guidance Release	1/97 par. 4 to 9.
16	2	3	G		Independence : depository and individual directors of an ICVC	SIB Guidance Release	1/97. Par. 10
16	2	4	G		Other matters affecting independence	SIB Guidance Release	1/97. Par. 11 to 13.
16	3				Independence of trustees and managers of AUTs		
16	3	1	G		Introduction	SIB Guidance Release	1/90. Par. 2
16	3	2	G		Independence : trustee, manager	SIB Guidance Release	1/90. Par 3 to 13
16	4				Notification to the FSA in its role as registrar of ICVCs		
16	4	1	R		Notification to the FSA in its role as registrar of ICVCs	New	

CIS sourcebook derivations Chapter 17 – Recognised schemes

Ch/App	S/Ann	P		Subject	Source	Reference
17	1				Application and purpose	
17	1	1	R		Application	New
17	1	2	G		Purpose	New

Ch/App	S/Ann	P		Subject	Source	Reference
17	2		G			
				Information and documents which should be supplied with a notification under section 264 of the Act		
17	2	1	D		RSR	14.01 & Table 14.1
				Information and documents which should		
17	2	2	G		RSR	14.03
				Subsequent notification in respect of schemes recognised under section 264 of the Act		
17	3					
				Notification to the FSA under sections 270 and 272		
17	3	1	D		RSR	14.02 & Table 14.2
				Information and documents to be supplied with notifications under sections 270 (designated territories) and 272 (individually recognised overseas schemes) of the Act		
17	3	2	G		RSR	14.03
				Subsequent notification in respect of schemes recognised under sections 270 and 272 of the Act		
17	3	3	R		RSR	Schedule 2, par. 17 e. & 19.
				Additional information required in the prospectus for notifications under section 272		

Ch/App				S/Ann	P	Subject	Source	Reference
17	3	4	R	(1) (2) & (3)		Preparation and maintenance of prospectus	New RSR	3.05 & 3.06. 1.b.
17	3	5	G			Refusal of approval: schemes recognised under section 270 of the Act	New	
17	3	6	G			Refusal of approval : schemes recognised under section 272 of the Act	New	
17	4					Facilities in the United Kingdom and revocation of recognition		
17	4	1	R			General	RSR	14.04
17	4	2	R			Documents	RSR	14.05 (1) (2)
17	4	3	R			Price and redemption	RSR	14.06
17	4	4	R			Bearer certificates and characteristics of units in the scheme	RSR	14.07
17	4	5	R			Complaints	RSR	14.08
17	4	6	R			Place of facilities	RSR	14.09
17	4	7	R			Service of notice and other documents	RSR	15.
17	4	8	G			Revocation of recognition : schemes recognised under section 264 of the Act	New	

Ch/App	S/Ann	P		Subject	Source	Reference
17	4	9	G		Revocation of recognition : schemes recognised under sections 270 and 272 of the Act	New

CIS sourcebook derivations - Appendix CIS G

Ch/App	S/Ann	P		4. Subject	5. Source	Reference
CIS	G			Correction of box management errors	IMRO	II Section 7, Appendix 7.6 (1)(b) & (d).

The Collective Investment Schemes Sourcebook

Destinations

Financial Services (Open-Ended Investment Companies) Regulations 1997

G

1. The aim of the *guidance* in the following table is to give the reader a guide to the destination of relevant text.
2. It is not a complete statement of the destination and should not be relied on as if it were.

Destinations

1. Source reference	Subject	Module	Ch/App	S/Ann	P		
Part 2.	Constitution	CIS	2				
Explanation		CIS	2	4	4	G	
			2	5	2	G	
2.01. 1,2,4,5, & 6	The instrument of incorporation	CIS	2	2	2	R	
2.01.3			2	2	3	G	
2.01.7			2	2	4	R	
2.02	UCITS obligations	CIS	2	3	3	R	
2.03	Categories of company	CIS	2	1	4	R	
2.04	Share Classes	CIS	2	4	1	R	
2.04 (1)			2	4	2	G	
2.04 (2)			2	4	5	R	
2.04 (3 & 4)			2	4	6	R	

1. Source reference	Subject	Module	Ch/App	S/Ann	P		
2.05 (1 – 4)	Larger and smaller denomination shares	CIS	2	5	3	R	
2.06	Sub-division and consolidation of shares	CIS	2	5	4	R	
Part 3	Prospectus	CIS	3				
Explanations		CIS	3	1	3	G	(2)
3.01	Drawing up of prospectus	CIS	3	2	1	R	
3.02	Availability of prospectus	CIS	3	2	2	R	
3.03	False or misleading prospectus	CIS	3	3	1	R	
3.04 (1 & 2)	Revision of prospectus	CIS	3	4	1	R	Deleted
3.04 (3)			3	2	1	R	
3.04 (4)							
3.05	Changes to the prospectus	CIS	3	4	2	R	
Part 4	Pricing and Dealing	CIS	4				
Explanations		CIS	4	1	4	G	
4.01	Initial Offers	CIS	4	2	3	R	
4.02	Initial price	CIS	4	2	4	R	
4.03	Compulsory termination of initial offer	CIS	4	2	5	R	
(1)	Introduction	CIS					Deleted Definitions (3)
(2)			4	3	9	R	
(3)			4	3	3	R	
4.04 (4 & 5)							

1. Source reference	Subject	Module	Ch/App	S/Ann	P	
4.05 (1)	Issue of shares by company	CIS	4	3	3	R (5)
4.05 (2, 3 & 4)			4	3	7	R (2 – 4)
4.06	Issue of shares to meet ACD's obligation to sell	CIS	4	3	9	R
4.07	Cancellation of shares	CIS	4	3	10	R (2 – 4, 7 & 9)
4.08 (1, 3 – 5)	Price of a share	CIS	4	3	11	R (2, 3 – 5)
4.08 (2)						Deleted
4.09	Modification to number of shares issued or cancelled	CIS	4	3	12	R (2 – 4)
4.10	Sale and redemption: Introduction					Deleted
4.11	ACD's obligation to sell	CIS	4	4	3	R
4.12	ACD's obligation to redeem	CIS	4	4	4	R
4.13	Payment on redemption	CIS	4	4	5	R
4.14	Proceeds on redemption	CIS	4	4	6	R
4.15	Issue and cancellation through the ACD when not acting as a principal	CIS	4	5	3	R
4.16	Notification of price to the depository	CIS	4	4	7	R
4.17	Publication of prices	CIS	4	4	8	R
4.18	In specie cancellation	CIS	4	5	4	R
Section D	Explanation	CIS	4	6	2	G
4.19	Dilution levy	CIS	4	6	3	R

1. Source reference	Subject	Module	Ch/App	S/Ann	P		
Section E	Explanation	CIS	4	7	3	G	
Section E – Explanatory diagram	Pricing at and after valuation point	CIS	4	7	6	G	
4.20	Forward and historic pricing	CIS	4	7	4	R	
Table 4.1 & notes	Rules	CIS	4	7	5	R	
4.21 (1 – 4)	Valuation of the scheme property	CIS	4	8	3	R	
4.21 (5 – 8)			4	8	5	R	
4.21 (9 & 10)			4	8	6	R	
Part 5	Investment and Borrowing powers	CIS	5				
5.01 / Explanation	General						Deleted
5.02	Investment powers: general	CIS	5	2	4	R	
5.03	Valuation	CIS	5	2	5	R	
5.04	Part to be construed as a whole	CIS	5	2	7	R	
5.05 (1)	Transferable security	CIS					Definitions
5.05 (2 – 4)			5	2	9	R	
5.06	Eligible securities and derivatives markets	CIS					Definitions
			5	3	3	R	
5.07	Approved security						Definitions
5.08	Warrants	CIS	5	9	2	G	(2)
5.09	Derivative and approved derivative						Definitions
5.10	Off-exchange derivatives	CIS	5	6	6	R	
5.11	Synthetic Future						Definitions
5.12 (1 – 5)	Securities companies: general	CIS	5	4	2	R	
5.12 (6)			5	2	3	G	

1. Source reference	Subject	Module	Ch/App	S/Ann	P		
5.13	Spread: general	CIS	5	4	3		
5.14 (1 - 4 & 7) 5.14 (5) 5.14 (6)	Spread: Government and other public securities	CIS	5	4	4		Definitions Deleted
5.15	Investment in collective investment schemes	CIS	5	4	5	R	
5.16	Investment in warrants and in nil paid or partly paid securities	CIS	5	4	6	R	
5.17 (1 & 2) 5.17 (3)	Significant influence	CIS	5 5	2 2	13 15	R R	
5.18	Investment in associated collective investment schemes	CIS	5	2	10	R	
5.19	Warrant companies	CIS	5	9	3	R	
5.20	Umbrella companies: general	CIS	5	12	3	R	
5.21	Restriction on investment	CIS	5	12	4	R	
Section E	Explanation	CIS	5	13	2	G	
5.22	Appropriate transactions	CIS	5	13	3	R	
5.23	Economic appropriateness	CIS	5	13	4	R	
5.24 (1, 2, 4 & 5) 5.24 (3)	Generation of additional capital or income	CIS	5 5	13 13	5 2	R G	(6)
5.25 (1 - 4) 5.25 (5) 5.25 (6)	Permitted transactions	CIS	5 5	13 6	6 5	R R	Deleted

1. Source reference	Subject	Module	Ch/App	S/Ann	P		
5.26	Cover for transactions under this Section	CIS	5	13	8	R	
5.27 (1)	Limits on initial outlay	CIS	5	13	6	R	(5)
5.27 (2)							Definitions
5.27 (3 – 6)		CIS	5	7	4	R	(6 – 9)
5.28	Borrowing in the context of efficient portfolio management	CIS	5	13	12	R	
5.29	Continuing nature of limits and requirements	CIS	5	13	13	R	
Section F	Explanation	CIS	5	14	2	G	
5.30	Stocklending; general	CIS	5	14	3	R	
5.31	Permitted stocklending	CIS	5	14	4	R	
5.32 (Explanation)	Treatment of collateral	CIS	5	14	5	G	
5.32 (1 – 7)			5	14	6	R	
5.33	Limitation by value	CIS	5	14	7	R	
5.34	Cash and near cash	CIS	5	15	2	R	
5.35	General power to borrow	CIS	5	15	3	R	
5.36	Borrowing limits	CIS	5	15	4	R	
5.37	Restriction on lending of money	CIS	5	15	5	R	
5.38	Restriction on lending of property other than money	CIS	5	15	6	R	
5.39	General power to underwrite or accept placings	CIS	5	15	7	R	

1. Source reference	Subject	Module	Ch/App	S/Ann	P		
5.40	Guarantees and indemnities	CIS	5	15	8	R	
5.41	Requirement to cover sales	CIS	5	16	2	R	
5.42	Investment in other group schemes	CIS	5	2	11	R	
Part 6	Powers and duties of the Directors and the depository	CIS	7				
Explanation		CIS	7	1	4	G	
6.01	The Directors	CIS	7	2	1	R	
6.02	Authorised Corporate Director	CIS	7	3	1	R	
6.03 (1 – 3)	Dealings in scheme property	CIS	7	5	1	R	
6.03 (4)			7	5	2	R	
6.04 (1 & 2)	Maintenance of records etc.	CIS	7	3	3	R	
6.04 (3)			7	3	4	R	
6.05	General duties of the depository	CIS	7	4	1	R	
6.05A	Duty to inform the FSA	CIS	7	4	3	R	
6.06	Control by the depository over the scheme property	CIS	7	4	4	R	
6.07	Exercise of rights in respect of the scheme property	CIS	7	4	5	R	
6.08	Timely performance of Duties						Deleted
6.09	Duties of the ACD and depository: investment and borrowing powers	CIS	7	5	3	R	

1. Source reference	Subject	Module	Ch/App	S/Ann	P		
6.10	Committees and appointments	CIS	7	6	1	R	
6.11 (1 – 13) 6.11 (14)	Conflict of interest etc	CIS	7	6	3	R	Deleted
6.12	Appointment of ACD	CIS	7	2	2	R	
6.13	Termination of appointment of ACD	CIS	7	2	3	R	
Part 7	Charges and expenses	CIS	8				
Explanations							Deleted
7.01	Payments by the company to the ACD	CIS	8	2	3	R	
7.02 (1) 7.02 (2 &3) 7.02 (4)	Preliminary charge	CIS	8	2	2	R	Deleted (1 & 3) Deleted
7.03	Increase in remuneration or preliminary change	CIS	8 8 8	2 2 2	5 4 6	R R R	
7.04	Redemption charge	CIS	8	2	7	R	
7.05	Umbrella companies	CIS	8	2	8	R	(1 & 2)
7.06	Restricted Payments	CIS	8	3	1	R	
7.07	Performance fees	CIS	8	3	2	R	
7.08	Movable and immovable property	CIS	8	3	3	R	
7.09	Payment of liabilities on transfer of assets	CIS	8	4	1	R	
7.10	Amortisation	CIS	8	3	4	R	
7.11	Tax	CIS	8	4	2	R	
7.12 (1 – 4) 7.12 (5)	Allocation of payments to capital or income	CIS	8 3	3 4	5 2	R R	(4) (a)

1. Source reference	Subject	Module	Ch/App	S/Ann	P		
7.13							
7.14	Plan register	CIS	6	5	4	R	
Part 8	Income	CIS	9				
8.01	Accounting periods	CIS	9	2	1	R	
8.02	Annual income allocation date	CIS	9	2	2	R	
8.03	Annual allocation of income	CIS	9	2	3	R	
8.04	Annual allocation to accumulation shares	CIS	9	2	4	R	
8.05 (1 & 2)	Annual distribution to holders of income shares	CIS	9	2	5	R	
8.06	Interim allocations of income	CIS	9	2	6	R	
8.07	Income equalisation	CIS	9	2	7	R	
8.08	Tax certificates	CIS	9	2	8	R	
8.09	Unclaimed distributions	CIS	9	2	9	R	
Part 9	Reports and Accounts	CIS	10				
Explanation		CIS	10	2	1	R	
9.01 (1a – 3 & 7)	Contents of annual and half-yearly reports	CIS	10	3	3	R	
9.01 (4 & 5)			10	3	4	R	
9.01 (9)			10	3	5	R	
9.01 (1b)			10	3	6	R	
9.01 (8)			10	3	7	R	
9.02	Publication of company reports	CIS	10	5	2	R	
9.03	Reports to be offered to purchasers of shares	CIS	10	5	3	R	

1. Source reference	Subject	Module	Ch/App	S/Ann	P		
9.04	Publication of availability of reports and prospectus	CIS	10	5	4	R	
9.05	Annual report by the depositary	CIS	10	4	6	R	
Part 10	Shareholders Meetings and Amendments to the Instrument of Incorporation	CIS	11				
Explanation							Deleted
10.01	General meetings	CIS	11	2	1	R	
10.02	Notice of meetings	CIS	11	2	3	R	
10.03	Quorum	CIS	11	2	4	R	
10.04	Resolutions	CIS	11	2	5	R	
10.05	Voting rights	CIS	11	2	6	R	
10.06	Right to demand a poll	CIS	11	2	7	R	
10.07	Proxies	CIS	11	2	8	R	
10.08	Special meaning of shareholder	CIS	11	2	2	R	(1)
10.09	Class meetings	CIS	11	2	9	R	
10.10	Variation of class rights	CIS	11	2	10	R	
10.11 (1 & 2)	Amendments to instrument of incorporations	CIS	11	4	2	R	(1 & 3)
10.11 (3)			11	4	4	R	(4 & 5)
10.12 (1, 3 & 4)	Service of notices and other documents	CIS	11	6	1	R	
10.12 (2)			11	6	2	R	(1)
Part 11	Umbrella companies						

1. Source reference	Subject	Module	Ch/App	S/Ann	P	
11.01	Qualification to be authorised as an umbrella company	CIS	12	5	1	R (1)
11.02	Base currency	CIS	12	5	2	R
11.03	Allocation of scheme property	CIS	12	5	3	R
11.04	Investment and borrowing powers	CIS	12	5	7	R
11.05	Income	CIS	12	5	4	R
11.06	Shares in respect of less than two sub-funds in issue	CIS	12	5	5	R
Part 12	Suspension and Termination	CIS	14			
Section B	Winding up a Solvent Company: Explanation	CIS	14	2	1	G
12.01	Suspension and resumption of dealings in shares	CIS	13	1	3	
12.02 (1 & 2)	When a company is to be wound up	CIS	14	2	3	R
12.02 (3 – 5)			14	2	4	R
12.03	Consequences of commencement of winding up	CIS	14	2	5	R
12.04	Manner of winding up	CIS	14	2	6	R
12.05	Final account	CIS	14	2	7	R
12.06	Duty to ascertain liabilities	CIS	14	2	8	R
12.07	Reports and accounts	CIS	14	2	9	R
12.08	Liabilities of the ACD	CIS	14	2	10	R

1. Source reference	Subject	Module	Ch/App	S/Ann	P		
12.09	Additional provisions applicable to umbrella companies	CIS	14	2	11	R	
12.10	Miscellaneous	CIS	14	2	12		
Section C	Termination of a sub-fund of an umbrella company: Explanation	CIS	14	3	1	G	
12.11	General	CIS	14	3	2	R	
12.12 (1 & 2)	When a sub-fund is to be terminated	CIS	14	3	3	R	
12.12 (3 – 6)			14	3	4	R	
12.13	Consequences of commencement of termination of a sub-fund	CIS	14	3	5	R	
12.14	Manner of termination	CIS	14	3	6	R	
12.15	Termination account	CIS	14	3	7	R	
12.16	Duty to ascertain liabilities	CIS	14	3	8	R	
12.17	Reports and accounts	CIS	14	3	9	R	
12.18	Liabilities of the ACD	CIS	14	3	10	R	
12.19	Amalgamation and reconstruction	CIS	11	5	2	R	
Schedule 1	Prominent statement	CIS	3	5	2	R	1
2	The company	CIS	3	5	2	R	2
3	Investment objectives and policy	CIS	3	5	2	R	3
4	Distributions	CIS	3	5	2	R	4

1. Source reference	Subject	Module	Ch/App	S/Ann	P		
5 (a – c & e)	The characteristics of shares in the company	CIS	3	5	2	R	5
6 (a – j & l – m)	The authorised corporate director (ACD)	CIS	3	5	2	R	6
7	Other director of the company	CIS	3	5	2	R	7
8	The depository	CIS	3	5	2	R	8
9	The investment adviser	CIS	3	5	2	R	9
10	The auditor	CIS	3	5	2	R	10
11	The register of shareholders	CIS	3	5	2	R	11
12	Payments to the ACD	CIS	3	5	2	R	12
13	Other payments out of the scheme property	CIS	3	5	2	R	13
14	Movable and immovable property	CIS	3	5	2	R	14
15	Amortisation	CIS	3	5	2	R	15
16	Sale and redemption of shares	CIS	3	5	2	R	16
17	Valuation of scheme property	CIS	3	5	2	R	17
18 (a)	Dilution levy	CIS	3	5	2	R	18
18 (b)			3	5	2	R	19
19	Forward and historic pricing	CIS	3	5	2	R	20
20	Preliminary charge	CIS	3	5	2	R	21
21	Redemption charge	CIS	3	5	2		22
22	General information	CIS	3	5	2		23

1. Source reference	Subject	Module	Ch/App	S/Ann	P	
23	Umbrella schemes	CIS	3	5	2	24
24	Marketing in another member State	CIS	3	5	2	25
25	Additional information	CIS	3	5	2	26
Schedule 2 : Part I 12 (a)	Report of the directors	CIS	10 10	4 4	2 3	 R (1 – 8) & (10 – 15)
Schedule 2 : Part II	Comparative tables	CIS	10	4	5	R
Schedule 2 : Part III	Report of the depository	CIS	10	4	6	R
Schedule 2 : Part IV	Report of the auditor	CIS	10	4	8	R
Schedule 2 : Part IVA	Auditor's statement relating to short form accounts	CIS	10	4	9	R
Schedule 3	Glossary	CIS				Definitions

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Destinations

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1. The aim of the *guidance* in the following table is to give the reader a guide to the destination of relevant text.
2. It is not a complete statement of the destination and should not be relied on as if it were.

Source reference	Subject	Module	Ch/App	S/Ann	P		
Part 2	Constitution	CIS	2				
2.01	Introduction						Deleted
2.02 (1)	The trust deed	CIS	2	2	5	R	
2.02			2	2	8	R	
2.03 (1 & 2)	UCITS obligations	CIS	2	3	3	R	Deleted
2.03 (3)							
2.04	Public availability of trust deed	CIS	3	5	2	R	23 (2)
2.05 & 2.06	Units: Types of unit	CIS	2	6	1	R	
2.07 (1)	Categories of scheme	CIS	2	1	4	R	Definitions Deleted
2.07 (2 – 10)							
2.07 (11)							
2.07 (12)							
Part 3	Scheme Particulars	CIS	3				

Source reference	Subject	Module	Ch/App	S/Ann	P	
3.01	Introduction					Deleted
3.02	Preparation of scheme particulars	CIS	3	5	2	R (1)
3.03 (1 & 2) 3.03 (3)	Publication of scheme particulars	CIS	3	2	2	R Deleted
3.04	Inspection of scheme particulars	CIS	17	3	4	R (1)
3.05	Schemes authorised in certain designated territories	CIS	17	3	4	R (2)
3.06 (1a, 2 – 4) 3.06. 1b 3.06 (5)	False or misleading scheme particulars	CIS	3 17	3 3	1 4	R R (3) Deleted
3.07 (1 & 2)	Revision of scheme particulars	CIS	3	4	1	R
Part 4	Pricing and dealing (dual pricing)	CIS	15			
Explanation		CIS	15	1	4	
4.01	Introduction to this part and to Section A	CIS	15	2	3	R
4.02	Creation of units: initial offer	CIS	15	2	4	R
4.03	Initial price	CIS	15	2	5	R
4.04	Compulsory termination of initial offer	CIS	15	2	6	R
4.05	Creation of units: unitisation	CIS	15	2	7	R
4.06 (1 & 2) 4.06 (3)	Introduction	CIS	15	3	4	R (3)

Source reference	Subject	Module	Ch/App	S/Ann	P		
4.07	Creation of units: manager's instructions	CIS	15	3	4	R	
4.08	Creation by trustee	CIS	15	3	5	R	
4.09	Creation price	CIS	15	3	6	R	
4.10	Cancellation of units	CIS	15	3	7	R	
4.11	Cancellation price	CIS	15	3	8	R	
4.12	Trustee's refusal to create or cancel units	CIS	15	3	9	R	
4.13	Timing of instructions to create or cancel units	CIS	15	3	11	R	
4.13A	Inadvertent error in number of units created or cancelled	CIS	15	3	12	R	
4.14 (1) 4.14 (2 & 3)	Introduction	CIS	15	4	1	R	Deleted
4.15	Manager's obligation to issue	CIS	15	4	3	R	
4.16	Issue price parameters	CIS	15	4	4	R	
4.18	Manager's obligation to redeem	CIS	15	4	7	R	
4.19	Payment on redemption	CIS	15	4	8	R	
4.20	Redemption price parameters	CIS	15	4	9	R	
4.21	Charges on redemption	CIS	15	4	10	R	
4.21A	Control over maximum charges on issue and redemption	CIS	15	4	11	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
4.21B	Exchange of units in umbrella funds	CIS	15	4	12	R	
4.21C	SDRT provision	CIS	15	6	3	R	
4.22	Sale and purchase by the trustee through the manager as agent	CIS	15	5	2, 3	R	
4.23	Notification of prices to the trustee	CIS	15	4	13	R	
4.24	Publication of prices	CIS	15	4	14	R	
4.25	Instructions etc by manager to trustee	CIS	15	3	10	R	
Explanatory Table	Pricing at or after the valuation point	CIS	15	7	6	G	
4.26	Forward and historic pricing	CIS	15	7	4	R	(1)
Table 4.1	Forward or historic pricing	CIS	15	7	5	R	
4.27	Income equalisation on reissue						Deleted
4.28	In specie redemption	CIS	15	5	4	R	
4.29	Valuation of the property of the scheme	CIS	15	8	3	R	
4.29 (6) (b)			4	8	7	R	
Table 4.2	Valuation Rules	CIS	15	8	4	R	
Part 4A	Single Pricing and Dealing	CIS	4				
Explanation		CIS	4	1	4	G	
4A.01 (2 & 3)	Introduction to this part and to Section A	CIS	4	2	3	R	
4A.02	Initial price	CIS	4	2	4	R	
4A.03	Compulsory termination of initial offer	CIS	4	2	5	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
4A.04 1 4A.04 (2 & 7.b,c.) 4A.04 (3) 4A.04 (4 & 5, 9) 4A.04 (6) 4A.04 (7a & 8)	Section B Creation and cancellation Introduction	CIS					Deleted Definitions
			4	3	9	R	
			4	3	4	R	
			4	3	5	R	
			4	3	6	R	
4A.05 (1) 4A.05 (2 – 4)	Creation of units by trustee	CIS	4	3	4	R	(4)
			4	3	7	R	(2) – (4)
4A.06	Creation of units to meet manager's obligation to issue	CIS	4	3	9	R	(2)
4A.07	Cancellation of units	CIS	4	3	10	R	
4A.08 (1, 3, 4 & 5) 4a.08 (2)	Price of a unit	CIS	4	3	11	R	Deleted
4A.09	Inadvertent error in number of units created or cancelled	CIS	4	3	12	R	
4A.10	Introduction						Deleted
4A.11	Manager's obligation to issue	CIS	4	4	3	R	
4A.12	Manager's obligation to redeem	CIS	4	4	4	R	
4A.13	Payment on redemption	CIS	4	4	5	R	
4A.14	Proceeds of redemption	CIS	4	4	6	R	
4A15 (1) 4A.15 (2 – 5 & 8)	Sale and purchase by the trustee through the manager as agent	CIS	4	5	3	R	Deleted
4A.16	Notification of price to the trustee	CIS	4	4	7	R	
4A.17	Publication of prices	CIS	4	4	8	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
4A.18	In specie cancellation	CIS	4	5	4	R	
Section D	Explanation	CIS	4	6	2	G	
4A.19	Dilution levy	CIS	4	6	3	R	
Section E	Explanation	CIS	4	7	3	G	
			15	7	6	G	
Section E	Explanatory diagram: Pricing at en after valuation point	CIS	4	7	6	G	
4A.20	Forward and historic pricing	CIS	4	7	4	G	
			15	7	4	G	
Table 4A.1	Forward or historic pricing	CIS	15	7	5	R	
			4	7	4	R	
			4	7	5	R	
4A.21 ((2 – 4 & 10)	Valuation of the property of the scheme	CIS	4	8	3	R	
4A.21 (5, 6 & 7)			4	8	5	R	
4A.21 (8 & 9)			4	8	6	R	
4A.22	Income equalisation						Deleted
Part 4B	Charges and Duties	CIS	8 & 15				
4B.01	Introduction						Deleted
4B.02	Preliminary charge	CIS	15	4	5	R	
			8	2	2	R	
4B.03	Increase in preliminary charge	CIS	15	4	6	R	
			8	2	5	R	
			8	2	6	R	
4B.04	Redemption charge	CIS	8	5	2	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
4B.05	Control over maximum charges on issue and redemption	CIS	8	5	3	R	
4B.06	Exchange of units in an umbrella	CIS	8	2	8	R	(3)
4B.07	Stamp duty and stamp duty reserve tax	CIS	15	6	3	R	
Part 5	Investment and borrowing powers	CIS	5				
Explanation							Deleted
Table	Overview of investment and borrowing powers	CIS	5	1	6	G	
5.02	Investment powers: general	CIS	5	2	4	R	(2 & 3)
5.03	Valuation	CIS	5	2	5	R	
5.04	Part to be construed as a whole	CIS	5	2	7	R	
			5	2	8	G	
5.05 (1)	Transferable security	CIS	5	2	9	R	Definitions
5.05 (2 – 4)							
5.06	Approved security						Definitions
5.07 (1 & 2)	Derivative and approved derivative						Definitions
5.07 (3 & 4)							Deleted
5.07A	Eligible securities and derivatives markets	CIS	5	3	3	R	
5.08	Permitted immovable and approved immovable						Deleted
5.08A	Miscellaneous	CIS	5	2	12	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
5.09	Securities funds: general	CIS	5	4	2	R	
5.10	Spread: general	CIS	5	4	3	R	
5.11 (1 – 4 & 7) 5.11 (5) 5.11 (6)	Spread: Government and other public securities	CIS	5	4	4	R	Definitions Deleted
5.12	Investment in collective investment schemes	CIS	5	4	5	R	
5.13	Investment to warrants and in nil paid or partly paid securities	CIS	5	4	6	R	
5.14	Concentration	CIS	5	2	15	R	
5.15	Investment in collective investment schemes managed by manager etc	CIS	5	2	10	R	
Section C	Money Market Funds: Explanation	CIS	5	5	2	G	
5.16	Money market funds: general	CIS	5	5	3	R	
5.17	Investment limits	CIS	5	5	4	R	
5.18	Spread	CIS	5	5	5	R	
5.19	Other Provisions	CIS	5	5	3	R	
Section D	Explanation – Futures and Options Funds	CIS	5 5	6 6	2 16	G G	
5.20	Futures and options funds: general	CIS	5	6	3	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
5.21 (1 – 4)	Permitted transactions (derivatives and forwards)	CIS	5	6	4	R	Definitions
5.21 (5 – 8)			5	6	6	R	
5.21 (9 & 10)							
5.21 (11 & 12)			5	6	5	R	
5.22 (1)	Investment in collective investment schemes	CIS	5	6	7	R	
5.22 (2)			5	2	10	R	
5.23 (1 – 8)	Cover for derivatives and forward transactions	CIS	5	6	9	R	
5.23 9 (a – e)			5	6	10	G	
5.24	Explanation – Derivatives covering derivatives	CIS	5	6	11	G	
Diagram	Mutual cover as between derivatives	CIS	5	6	17	G	
Notes			5	6	12	R	
Table 5.1	Derivative covering derivatives: ground rules	CIS	5	6	12	R	
5.25 (1 & 2)	Deposit arrangements (for purchased options) and borrowing	CIS	5	6	13	R	
5.25 (3 & 4)			5	6	14	R	
5.26	Continuing nature of limits and requirements	CIS	5	6	15	R	
Section E	Explanation – Geared Futures and Options Funds	CIS	5	7	2	G	
			5	7	6	G	
5.27	Geared futures and options funds: general	CIS	5	7	3	R	
5.28	Limits on investment in initial outlay	CIS	5	7	4	R	
5.29 (1, 3, 5 – 7)	Spread	CIS	5	7	7	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
5.30 (1)	Investment in collective investment schemes	CIS	5	7	8	R	
5.30 (2)			5	2	10	R	
5.31	Delivery of property pursuant to a derivatives transaction	CIS	5	7	9	R	
Section F	Explanation – Property Funds	CIS	5	8	1	R	
Table		CIS	5	8	13	G	
5.32	Property funds: general	CIS	5	8	3	R	
5.33 (1)	Permitted and approved immovables	CIS					Definitions
5.33 2 (a – c)			5	8	4	R	
5.33 (3 – 8 & 10)			5	8	8	R	
5.33 (9)							Deleted
5.34	Property related assets	CIS	5	8	6	R	
5.35 (1)	Investment in collective investment schemes	CIS	5	8	7	R	
5.35 (2)			5	2	10	R	
5.36	Property related limits	CIS	5	8	8	R	
5.37	Mortgaged property	CIS	5	8	9	R	
5.38	Spread	CIS	5	8	10	R	
5.39	Initial periods	CIS	5	8	11	R	
5.40	Grant of options, mortgages etc.	CIS	5	8	12	R	
5.41	Other provisions	CIS	5	8	3	R	(8)
5.42	Warrant funds	CIS	5	9	3	R	
Section H	Explanation: Feeder Funds	CIS	5	10	2	G	

Source reference	Subject	Module	Ch/App	S/Ann	P		
5.43	Feeder funds: general	CIS	5	10	3	R	
5.44	Feeder funds investing in eligible investment trusts	CIS	5	10	4	R	
Section I	Explanation: Funds of Funds	CIS	5	11	2	G	
5.45	Funds of funds: general	CIS	5	11	3	R	
5.46	Eligible combinations of schemes	CIS	5	11	4	R	
Section J	Explanation – Umbrella Funds	CIS	5	12	2	G	
5.47 (1)	Umbrella funds: general	CIS	5	12	3	R	
5.47 (2)			5	12	4	R	
Section K	Explanation – Efficient Portfolio Management	CIS	5 5	13 13	2 7	G G	
5.49	Efficient portfolio management: general	CIS	5	13	1	R	
5.50	Appropriate transactions	CIS	5	13	3	R	
5.51	Economic appropriateness	CIS	5	13	4	R	
5.52	Generation of additional capital or income	CIS	5	13	5	R	
5.53 (1 – 6) 5.53 (7)	Permitted transactions	CIS	5	13	6	R	Deleted
5.54 (1 – 9) 5.54 (10)	Cover for transactions under this Section	CIS	5 5	13 13	8 9	R R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
5.55	Borrowing in the context of efficient portfolio management	CIS	5	13	12	R	
5.56	Continuing nature of limits and requirements	CIS	5	13	13	R	
5.57 (1)	Stocklending: general	CIS	5	14	1	R	
5.57 (2)			5	14	3	R	
5.58	Permitted stocklending	CIS	5	14	4	R	
5.59	Limitation by value	CIS	5	14	7	R	
5.60	Explanation	CIS	5	14	5	G	
5.60 (1 – 7)	Treatment of collateral	CIS	5	14	6	R	
5.61	Cash and near cash	CIS	5	15	2	R	
5.62	General power to borrow	CIS	5	15	3	R	
5.63	Borrowing limits	CIS	5	15	4	R	
5.64	Restriction on lending of money	CIS	5	15	5	R	
5.65	Restriction on lending of property other than money	CIS	5	15	6	R	
5.66	General power to underwrite or accept placings	CIS	5	15	7	R	
5.67	Guarantees and indemnities	CIS	5	15	8	R	
5.68	Requirement to cover sales	CIS	5	16	2	R	
5.69	Investment in other group schemes	CIS	5	2	11	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
Part 6	Title and Transfer	CIS	6	1	1	R	
6.01	Introduction	CIS	6	1	1		
6.02	The register	CIS	6	2	1	R	
6.02A	Plan sub-register	CIS	6	5	4	R	
6.03	The register as evidence of title	CIS	6	2	2	R	(2, 3)
6.04	Inspection of the register and copies of entries	CIS	6	2	3	R	
6.05	The manager as holder	CIS	6	2	4	R	
6.06	Certificates etc.	CIS	6	2	5	R	
6.12	Transfer of units by act of parties	CIS	6	3	1	R	
6.14	Transfer of units by operation of law	CIS	6	3	2	R	
6.15	Change of name and address of holder	CIS	6	4	1	R	
6.16	Conversion of units	CIS	6	4	2	R	
6.17	Subdivision and consolidation of units	CIS	6	4	3	R	
6.19	Default by holder	CIS	6	4	4	R	
Part 7	Powers and Duties of the Manager and trustee	CIS	7				
7.01	Introduction						Deleted
7.02	Management of the scheme	CIS	7	8	1	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
7.03	Dealings in property of the scheme	CIS	7	10	2	R	
7.04	Maintenance of records	CIS	7	8	3	R	
7.05 (1, 2 & 4) 7.05 (3)	Audit	CIS	7	8	5	R	Deleted
7.06	Tax returns	CIS	7	8	6	R	
7.07	Review of scheme's constitution						Deleted
7.08	Manager to supply information to trustee	CIS	7	8	4	R	
7.09	Oversight by the trustee of the manager	CIS	7	9	1	R	
7.09A	Duty to inform the FSA	CIS	7	9	3	R	
7.10	Control by the trustee over the property of the scheme	CIS	7	9	4	R	
7.11	Exercise of rights in respect of the property of the scheme	CIS	7	9	5	R	
7.12	Duties of the manager and trustee under the general law	CIS	7	10	1	R	
7.13	Timely performance of duties						Deleted
7.14	Duties of the manager and trustee: investment and borrowing powers	CIS	7	10	3	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
7.15	Delegation	CIS	7	10	4	R	
7.16	Conflict of interest etc.	CIS	7	10	6	R	
7.17	Replacement of manager	CIS	7	11	1	R	
7.18	Retirement of manager	CIS	7	11	2	R	
7.19	Supplementary	CIS	7	11	3	R	
7.20	Retirement of the trustee	CIS	7	11	4	R	
Part 8	Payments and benefits to Manager and trustee	CIS	8				
8.01	Introduction						Deleted
8.02 (1 – 5) 8.02 (6)	Manager's periodic charge	CIS	8	5	1	R	Deleted
8.03 (1 & 3) 8.03 (2)	Remuneration of the trustee and reimbursement of trustee's expenses	CIS	8	5	4	R	Deleted
8.04 (1) 8.04 (2 & 3)	Other payments out of the property of the scheme	CIS	8 8	5 4	5 1	R R	
8.05	Exemption from liability to account for profits	CIS	8	5	6	R	
8.06	Allocation of payments to capital or to income	CIS	8	5	7	R	
Part 9	Income	CIS	9				

Source reference	Subject	Module	Ch/App	S/Ann	P			
9.01	Introduction						Deleted	
9.02	Accounts periods	CIS	9	2	1	R		
9.03	Annual income allocation date	CIS	9	2	2	R		
9.04	Annual allocation of income	CIS	9	2	3	R		
9.05	Annual allocation to accumulation units	CIS	9	2	4	R		
9.06	Annual distribution to holders of income units	CIS	9	2	5	R		
9.07	Interim allocations of income	CIS	9	2	6	R		
9.08	Income equalisation	CIS	9	2	7	G		
9.09 (1 & 2)	How distributions may be made	CIS					Deleted	
9.09 (3 & 4)			9	2	10	R		
9.09 (5)								Deleted
9.09 (6)			9	2	9	R		
9.10 (1a)	Distribution statements and tax certificates	CIS					Deleted	
9.10 (1b)			9	2	8	R		
9.11	Income derived from stocklending	CIS	9	2	11	R		
Part 10	Reports	CIS	10					
10.01	Introduction						Deleted	
10.02 (1)	Annual and half-yearly reports	CIS	10	2	1	R		
10.02 (2 – 3A)			10	3	3	R		
10.02 (1 & 3)			10	3	4	R		
10.02 (4)			10	3	5	R		

Source reference	Subject	Module	Ch/App	S/Ann	P		
10.03	Publication of manager's reports	CIS	10	5	2	R	
10.04 (1 & 2)	Manager's reports to be offered to purchasers of units	CIS	10	5	3	R	
10.05	Manager to publish daily statement of availability of reports, etc.	CIS	10	5	4	R	
10.06	Annual Report by the trustee	CIS	10	4	7	R	(1) & (2)
10.07	Short form accounts in reports	CIS	10	3	6	R	(1) & (3)
Part 11	Meetings and modifications	CIS	11				
11.01	Introduction						Deleted
11.02	Modification of the trust deed: with meeting	CIS	11	4	3	R	
11.03	Modification of the trust deed: without meeting	CIS	11	4	4	R	
11.04	Resolution to change scheme particulars	CIS	3	4	2	R	
11.05 (1)	Amalgamation	CIS					Definitions
11.05 (2 – 5)			11	5	2	R	
11.06 (1)	Reconstruction	CIS					Definitions
11.06 (2 & 3)			11	5	2	R	
11.07 (1, 2 & 5)	Convening of meetings and attendance and voting thereat	CIS	11	3	1	R	
11.07 (3, 3A & 4)			11	3	9	R	
11.07 (6)			11	3	2	R	

Source reference	Subject	Module	Ch/App	S/Ann	P		
11.08	Powers of a meeting of holders	CIS	11	3	3	R	
11.09	Notices of meetings of holders	CIS	11	3	6	R	
11.10	Quorum	CIS	11	3	7	R	
11.11	The chairman	CIS	11	3	4	R	
11.12	Adjournment	CIS	11	3	5	R	
11.13 (1 – 5)	Votes at meetings	CIS	11	3	10	R	
11.13 (6 – 10)			11	3	9	R	
11.14 (1 – 2e)	Restrictions on the putting of composite resolutions to meetings of holders	CIS	11	3	8	R	
11.15	Proxies	CIS	11	3	11	R	
11.16	Minutes	CIS	11	3	12	R	
11.18	Class meetings	CIS	11	3	13	R	
Part 12	Special Provisions for certain categories of scheme	CIS	12				
12.01	Introduction						Deleted
12.02	Efficient portfolio management: off-exchange options						Deleted
12.03	Off-exchange derivatives: discrepancy in valuation						Deleted
12.03A	Special rule for issues and redemptions	CIS	12	2	1	R	

Source reference	Subject	Module	Ch/App	S/Ann	P			
12.04 (1)	Special rules for pricing	CIS					Deleted	
12.04 (2)			4	7	4	R	(3)	
12.04 (3)			4	8	5	R		
12.04			12	2	1	R		
12.04A	Special rules for issues and redemptions	CIS	12	2	1	R		
12.05 (1 & 3)	Standing independent valuer	CIS	12	3	1	R	Definitions Deleted	
12.05 (2)								
12.05 (4 – 6)								
12.06	Functions of the standing independent valuer	CIS	12	3	2	R		
12.07 (1, 2 & 4)	Special rules for pricing	CIS	12	3	3	R	(3) Deleted	
12.07 (3)			4	7	4	R		
12.07 (5)								
12.07 (6)			12	3	5	R		
12.08	Failure to obtain minimum subscriptions	CIS	12	3	4	R		
12.09	Notification of breaches etc						Deleted	
12.10	Suspension of dealing						Deleted	
12.11 (1)	Warrant funds: Special rules for pricing	CIS					Deleted (3)	
12.11 (2)			4	7	4	R		
12.11 (3)			4	8	5	R		
12.12	Pricing and valuation of feeder funds	CIS	12	4	1	R		

Source reference	Subject	Module	Ch/App	S/Ann	P		
12.13	Feeder funds: notification of risk of loss of eligibility of eligible investment trust						Deleted
12.14	Valuation of funds of funds	CIS	12	4	2	R	
12.15	Qualification to be authorised as an umbrella fund	CIS	12	5	1	R	
Table 12.1	Umbrella schemes: application of regulations	CIS	12 10	5 3	7 4	R R	
Table 12.1 (8)	Notes	CIS	10	3	4	R	
Table 12.1 (8a)			10	4	3	R	
Part 13	Suspension and Termination	CIS	13				
13.01	Introduction						Deleted
13.02	Suspension and resumption of issue and redemption of units	CIS	13	1	3	R	
13.03	When the scheme is to be wound up	CIS	14	4	2	R	
13.04	Manner of winding up	CIS	14	4	3	R	
13.05	Accounting and reports during winding up	CIS	14	4	4	R	
Part 14	Recognised Schemes	CIS 17					
14.01	Information and documents	CIS	17	2	1	G	

Source reference	Subject	Module	Ch/App	S/Ann	P	
Table 14.1	Information and documents to be supplied by section 86 scheme operators	CIS	17	2	1	G (4)
14.02	Information and documents	CIS	17	3	1	D
Table 14.2	Information and documents to be supplied by section 87 scheme operators	CIS	17	3	1	D (4)
14.03	Subsequent notification	CIS	17 17	2 3	2 2	G G
14.04	General	CIS	17	4	1	R
14.05	Documents	CIS	17	4	2	R
14.06	Redemption	CIS	17	4	3	R
14.07	Bearer certificates	CIS	17	4	4	R
14.08	Complaints	CIS	17	4	5	R
14.09	Place of facilities	CIS	17	4	6	R
14.10	Section 86 schemes. Notification about operator or trustee					Deleted
Table 14.3	To be notified by section 86 scheme operators or trustee	CIS	17	3	1	D (4)
Part 15	Supplementary Section 86 schemes	CIS	11	6		
15.01	Introduction					Deleted
15.02 (1)	Service of notices and documents	CIS	11	6	1	R
15.02 (2)			11	6	2	R
Schedule 1	Trust Deed	CIS	2	2		

Source reference	Subject	Module	Ch/App	S/Ann	P		
Part I	Matters which must be contained in the trust deed	CIS	2	2	6	R	
Part II	Matters which may be contained in the trust deed	CIS	2	2	7	G	
Schedule 2	Information to be contained in scheme particulars	CIS	3	5			
1 (a – m)	The manager or operator	CIS	3	5	2	R	(6)
2	The trustee	CIS	2	5	2	R	(8)
3 (a, b & d – f) 3 (g)	The investment adviser	CIS	3	5	2	R	(9) Deleted
4	The registrar	CIS	3	5	2	R	(11)(2)
5	The auditor	CIS	3	5	2	R	(10)
6	The register of holders	CIS	3	5	2	R	(11)(1)
7 & 7A 7 (j & k)	The constitution and objectives of the scheme	CIS	3 2	5 5	2 2	R R	(3)
8 (a & b & f)	The characteristics of units in the scheme	CIS	2	5	2	R	(5)
9	The characteristics of the scheme itself	CIS	2	5	2	R	(26)
10	Valuation of property	CIS	3	5	2	R	(17)
11 (a & b)	Preliminary charge	CIS	3	5	2	R	(21)
12	Periodic charge	CIS	3	5	2	R	(12)
12A	Charge on redemption	CIS	3	5	2	R	(22)

Source reference	Subject	Module	Ch/App	S/Ann	P	
13 (a, b, d & e)	Other charges and expenses	CIS	3	5	2	R (13)
14 (b)	Distribution – State	CIS	2	5	2	R (4)
15 (a – e & g & h)	The issue and redemption of units in the scheme	CIS	3	5	2	R (16)
16	Pricing basis for issue and redemption	CIS	3	5	2	R (20)
17 a. to d. e.	General information	CIS	3 17	5 3	2 3	R (23) R (1)
18	Additional information when units are marketed in another member State	CIS	3	5	2	R (25)
19	Section 88 recognised schemes: availability of compensation	CIS	17	3	3	R (2)
20	Additional information	CIS	3	5	2	R (26)
Schedule 3	Annual and half-yearly reports.	CIS	10			
Part I	Report of manager	CIS	10	4	2	R
Part IA	Report of the manager – short form accounts	CIS	10	4	4	R
Part III	Comparative table	CIS	10	4	5	R
Part IV	Report of the auditor	CIS	10	4	8	R

Source reference	Subject	Module	Ch/App	S/Ann	P		
Part IVA	Auditor's statement relating to short form accounts	CIS	10	4	9	R	
Part V	Report to trustee	CIS	10	4	7	R	

Credit Unions sourcebook

Derivations

G

There is no table of derivations in *CRED*.

Credit Unions sourcebook

Destinations

G

There is no table of destinations in *CRED*.

Lloyd's sourcebook

Derivations

G

1. The aim of the *guidance* in the following table is to give the reader a guide to the derivation of the text.
2. It is not a complete statement of the derivation and should not be relied on as if it were.

Ch/App	S/Ann	P		Subject	Source	Reference
10	3	1	R	Carrying of <i>premiums</i> to trust fund	ICA 82	s 83(2)
10	3	3	R	Separate trust funds for long-term and general business	ICA 82	s 83(3)
10	4			Notification of amendments to trust deeds	ICA 82	s 83(2)
11				Required margins of solvency	1983 Lloyd's regs	ss 3(5) - 3(7)
12				Determination of liabilities	1983 Lloyd's regs	s 3(4)
13				Assets: valuation and realisability risk	1983 Lloyd's regs	s 3(4)
14				Assets: market and credit risk	1983 Lloyd's regs	s 3(4)
15	2	1	R	Requirement to report to the <i>FSA</i>	ICA 82	s 86(1)
15	3			Content and form of the <i>Lloyd's Return</i>	1983 Lloyd's regs	ss 4 & 5
15	9	1	R	(3) Actuarial certificate	ICA 82	s 83(6)
15	9	3	R	Audit certificate	ICA 82	s 83(4A)
15	Ann 1		R	Reporting Forms	1983 Lloyd's regs	Schedule 3
15	Ann 2		R	Certificate by Council	1983 Lloyd's regs	Schedule 3
15	Ann 5		R	Auditors report	ICA 82	s 83(5)
15	Ann 6		R	Accounting classes	Accounts and statements regs	s 3

Lloyd's sourcebook

Destinations

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1. The aim of the *guidance* in the following table is to give the reader a guide to the destination of relevant text.
2. It is not a complete statement of the destination and should not be relied on as if it were.
3. The following Act and regulations are referred to in the table:

Insurance Companies Act 1982

Insurance (Lloyd's) Regulations 1983 (SI 1983/224)

Insurance (Lloyd's) Regulations 1996 (SI 1996/3011)

Source reference	Subject	Module	Ch/App	S/Ann	P		
ICA 82 s83(2)	Carrying of <i>premiums</i> to trust fund	<i>LLD</i>	10	3	1	R	& <i>LLD</i> 10.4 (Changes in approved trust deeds)
ICA 82 s83(3)	Separate trust funds for long-term and general business	<i>LLD</i>	10	3	3	R	
ICA 82 s83(4)	Appointment of auditors	<i>SUP</i>	3	3			
ICA 82 s83(4A)	Audit certificate to be submitted in a form prescribed	<i>LLD</i>	15	9	3	R	
ICA 82 s83(5)	Statements contained in prescribed form	<i>LLD</i>	15	Ann	5	R	
ICA 82 s83(6)	Submission of actuarial certificate	<i>LLD</i>	15	9	1	R	(3)
ICA 82 s83A	Various intervention powers may be invoked against <i>members</i> if <i>Society</i> fails to satisfy an obligation to which it is subject in another member State with regard to the insurance directives or the insurance activities of Lloyd's in that State	<i>The Act</i>					Sections 47 (Exercise of power in support of overseas regulator), 166 (Reports by skilled persons) and 169 (investigations etc. in support of overseas regulator)
ICA 82 s84(1)	Various sections of the ICA 82 relating to solvency shall apply subject to prescribed modifications	<i>LLD</i>	11				

Source reference	Subject	Module	Ch/App	S/Ann	P		
ICA 82 s84(2)	Various intervention powers may be invoked against <i>members</i> if <i>Society</i> fails to satisfy the above obligation	<i>LLD</i>	11				
ICA 82 s85	Schedule 2C shall apply to transfers of business to and from <i>members</i> if certain conditions are met	The <i>Act</i>					Section 323 in relation to modifying Part VII
ICA 82 s86(1)	The <i>Council</i> shall submit an annual statement of business	<i>LLD</i>	15	2	1	R	
ICA 82 s86(2)	The statement may need to deal separately with classes or descriptions of business as so specified	<i>LLD</i>	15				
1983 Lloyd's Regs s3	Financial resources	<i>LLD</i>	11				
1983 Lloyd's Regs s4	Audit	<i>LLD</i>	15	3			
1983 Lloyd's Regs s5	Statement of business	<i>LLD</i>	15				
1983 Lloyd's Regs schedule 1A	Calculation of prescribed surplus	<i>LLD</i>	11				
1983 Lloyd's Regs schedule 2	Prescribed audit report	<i>LLD</i>	15	Ann	5	R	
1983 Lloyd's Regs schedule 3	Prescribed statement of business	<i>LLD</i>	15	Ann	1	R	& <i>LLD</i> 15 Annex 2R
1996 Lloyd's Regs ss3 - 4	Application of ICA 82 to <i>former members</i>	The <i>Act</i>					Sections 320 – 322

Professional firms sourcebook
Derivations

G

There is no table of derivations for *PROF*.

Professional firms sourcebook
Destinations

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There is no table of destinations for *PROF*.

Recognised Investment Exchange and Recognised Clearing House sourcebook

Destinations and derivations

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There was no single source of rules and guidance for recognised bodies under the Financial Services Act 1986. It is not therefore possible to produce detailed tables of destinations and derivations linking most of the provisions of *REC* to existing material.

This schedule provides:

- (i) a list of corresponding recognition requirements under the Financial Services Act 1986 and the Financial Services and Markets Act 2000 and the *Recognition Requirements Regulations*;
- (ii) a list of correspondences between notification requirements under the Financial Services Act 1986 and notification requirements under the Financial Services and Markets Act 2000;
- (iii) a summary of the main guidance issued under the Financial Services Act 1986 or other source material which was used in part in the preparation of the guidance issued in *REC*.

Entries are made in both columns where there is a nearest equivalent provision or one covering the same broad area under both the new and old legislation. "No equivalent" indicates that there is no real equivalent to the provision in the other column.

Recognition requirements

Recognition requirement under the Financial Services Act 1986	Recognition requirement under the Financial Services and Markets Act 2000
<p>UK RIEs</p> <p><u>Schedule 4 to the Financial Services Act 1986</u></p> <p>Paragraph 1 – financial resources (No equivalent)</p> <p>(No equivalent)</p> <p>Paragraph 2(1) – orderly markets and proper protection for investors (No equivalent)</p> <p>Paragraph 2(2) – proper markets and availability of information</p> <p>Paragraph 2(3) – repealed by the Official Listing of Securities (Change of Competent Authority) Regulations 2000</p>	<p><u>Part I of the Schedule to the Recognition Requirements Regulations</u></p> <p>Paragraph 1 – financial resources</p> <p>Paragraph 2 – suitability</p> <p>Paragraph 3 – systems and controls</p> <p>Paragraph 4(1) – orderly markets and proper protection for investors</p> <p>Paragraph 4(2)(a) – access to facilities</p> <p>Paragraphs 4(2)(b), 4(2)(c) and 4(3) – proper markets and relevant information</p> <p>(No equivalent)</p>

Recognition requirement under the Financial Services Act 1986	Recognition requirement under the Financial Services and Markets Act 2000
<p>Paragraphs 2(4) and 6(2) – settlement</p> <p>Paragraph 2(5) – transaction recording (No equivalent) (No equivalent) (No equivalent)</p> <p>Paragraph 3 – monitoring and enforcing rules</p> <p>Paragraph 4 – investigation of complaints</p> <p>Paragraph 5 – promotion and maintenance of standards</p> <p><u>Traded Securities (Disclosure) Regulations 1994</u></p> <p>Regulation 3(3)</p> <p><u>Part I of Schedule 21 to the Companies Act 1989</u></p> <p>Paragraph 1 – default rules</p> <p>Paragraph 2 – content of rules</p> <p>Paragraph 3 – notification to other parties affected</p> <p>Paragraph 4 – application of default rules to designated non-members</p> <p>Paragraph 5 – delegation of functions in connection with default procedures</p> <p>Paragraph 6 – cooperation with other authorities</p> <p>Paragraph 7 – margin</p>	<p>Paragraph 4(2)(d) – settlement</p> <p>Paragraph 4(2)(e) – transaction recording</p> <p>Paragraph 4(2)(f) – financial crime</p> <p>Paragraph 4(2)(g) – custody</p> <p>Paragraph 7 – rules and consultation</p> <p>Paragraph 8 – discipline</p> <p>Paragraph 9 – complaints</p> <p>Paragraph 6 – promotion and maintenance of standards</p> <p>Paragraph 5 – disclosure by issuers</p> <p><u>Part II of the Schedule to the Recognition Requirements Regulations</u></p> <p>Paragraph 10 – default rules in respect of market contracts</p> <p>Paragraphs 11 and 12 – content of rules</p> <p>Paragraph 13 – notification to other parties affected</p> <p>Paragraph 11 – content of rules</p> <p>Regulation 6(2) of the Recognition Requirements Regulations</p> <p>Paragraph 14 – cooperation with other authorities</p> <p>Paragraph 15 – margin</p>
<p>UK RCHs</p> <p><u>Section 39(4) of the Financial Services Act 1986</u></p> <p>Sub-section (a) – financial resources (No equivalent) (No equivalent)</p>	<p><u>Part III of the Schedule to the Recognition Requirements Regulations</u></p> <p>Paragraph 16 – financial resources</p> <p>Paragraph 17 – suitability</p> <p>Paragraph 18 – systems and controls</p>

Recognition requirement under the Financial Services Act 1986	Recognition requirement under the Financial Services and Markets Act 2000
(No equivalent) Sub-section (b) – monitoring and enforcing rules	Paragraph 21 – rules Paragraph 22 – discipline
(No equivalent)	Paragraph 19(1) – proper protection for investors
(No equivalent)	Paragraph 19(2)(a) – access to facilities
Sub-section (c) – provision of settlement services for RIEs	Paragraph 19(2)(b) – nature of clearing services
(No equivalent)	Paragraph 19(2)(c) – transaction recording
(No equivalent)	Paragraph 19(2)(d) – financial crime
(No equivalent)	Paragraph 19(2)(e) – custody
Sub-section (d) – promotion and maintenance of standards	Paragraphs 20 – promotion and maintenance of standards
(No equivalent)	Paragraph 23 – complaints
<u>Part II of Schedule 21 to the Companies Act 1989</u>	<u>Part IV of the Schedule to the Recognition Requirements Regulations</u>
Paragraph 8 – default rules	Paragraph 24 – default rules in respect of market contracts
Paragraphs 9 and 10 – content of rules	Paragraph 25 – content of rules
Paragraph 11 – notification to other parties affected	Paragraph 26 – notification to other parties affected
Paragraph 12 – delegation of functions in connection with default procedures	Regulation 6(2) of the Recognition Requirements Regulations
Paragraph 13 – cooperation with other authorities	Paragraph 27 – cooperation with other authorities
Paragraph 14 – margin	Paragraph 28 – margin

Recognition requirement under the Financial Services Act 1986	Recognition requirement under the Financial Services and Markets Act 2000
<p>Overseas recognised bodies</p> <p><u>Section 40(2) of the Financial Services Act 1986</u></p> <p>Sub-section (a) – equivalent protection</p> <p>Sub-section (b) – cooperation</p> <p>Sub-section (c) – supervisory or regulatory cooperation</p> <p><u>Part III of Schedule 21 to the Companies Act 1989</u></p> <p>Paragraph 15 – rules and practices</p>	<p><u>Section 292(3) of the Financial Services and Markets Act 2000</u></p> <p>Sub-section (a) – equivalent protection</p> <p>Sub-section (c) – cooperation</p> <p>Sub-section (d) – supervisory or regulatory cooperation</p> <p>Sub-section (b) – default procedures</p>

Notification requirements

Notification requirement under the Financial Services Act 1986	Notification requirement under the Financial Services and Markets Act 2000
<p>Sections 41(5) and 41(6) of the Financial Services Act 1986</p> <p>(No equivalent)</p> <p><u>Companies Act 1989</u></p> <p>Section 157</p> <p><u>The Financial Services (Notification by Recognised Bodies) Regulations 1995</u></p> <p>Rule 2.01</p> <p>Rule 2.03</p> <p>Rule 2.04</p> <p>Rule 2.05</p> <p>Rule 2.06</p> <p>Rule 2.07</p> <p>(No equivalent)</p> <p>(No equivalent)</p>	<p>Sections 293(5) to 293(8) of the Financial Services and Markets Act 2000</p> <p>Section 295(1) of the Financial Services and Markets Act 2000</p> <p><u>Companies Act 1989</u></p> <p>Section 157</p> <p><u>Chapter 3 of the RIE and RCH Sourcebook</u></p> <p>REC 3.4 and REC 3.5</p> <p>REC 3.5</p> <p>REC 3.6</p> <p>(No equivalent)</p> <p>REC 3.7</p> <p>REC 3.8 and REC 3.11</p> <p>REC 3.9</p> <p>REC 3.10</p>

Notification requirement under the Financial Services Act 1986	Notification requirement under the Financial Services and Markets Act 2000
Rule 2.08	REC 3.12
Rule 2.09	REC 3.13
Rules 2.10, 2.11 and 2.12	REC 3.14, REC 3.15 and REC 3.17
(No equivalent)	REC 3.16
Rules 3.03	REC 3.19
Rule 3.05	REC 3.20
Rule 3.06	REC 3.21
Rule 3.07	REC 3.22
Rule 3.08	REC 3.23
(No equivalent)	<u>Chapter 6 of the RIE and RCH Sourcebook</u>
(No equivalent)	REC 6.7

Main sources of guidance in the Recognised Investment Exchange and Recognised Clearing House sourcebook

<p><u>FSA (formerly SIB) guidance releases etc</u></p> <p>Endorsement of IOSCO's principles for the oversight of screen-based trading systems for derivative products (GR 2/91)</p> <p>Incentive schemes in relation to on-exchange derivatives (GR 3/92)</p> <p>Proper trades in relation to on-exchange derivatives (GR 1/93)</p> <p>Proper markets in relation to on-exchange derivatives (GR 2/93)</p> <p>Standards of regulation for recognised investment exchanges (GR 2/96)</p> <p><u>Other material</u></p> <p>Guidance for applicants for recognition as an overseas investment exchange or overseas clearing house – HM Treasury paper, June 1992</p> <p>Regulation of the United Kingdom equity markets – SIB report, June 1995</p>

PERG - AUTH DERIVATION TABLE

PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
1. Introduction to the Perimeter Guidance manual											
New material											
2. Authorisation and regulated activities											
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2	1	1			Application	Ch2	1	1			Application
2	1	2			Purpose	Ch2	1	2			Purpose
2.2 Introduction											
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2.4 Link between activities and the United Kingdom											
2	4				Link between activities and the United Kingdom	Ch2	4	1			Link between activities and the United Kingdom
2.5 Investments and activities: general											
2	5	1			Investments and activities: general	Ch2	5	1			Investments and activities: general
2	5	2			Investments and activities: general	Ch2	5	2			Investments and activities: general
2	5	3			Modification of certain exclusions as a result of Investment Services and Insurance Mediation Directives	Ch2	5	3			Modification of certain exclusions as a result of Investment Services and Insurance Mediation Directives
2	5	4			Investment services	Ch2	5	4			Investment services
2	5	5			Investment services	Ch2	5	5			Investment services
2	5	6			Insurance mediation or reinsurance mediation	Ch2	5	6			Insurance mediation or reinsurance mediation
2.6 Specified investments: a broad outline											
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2	6	3			Deposits	Ch2	6	3			Deposits
2	6	4			Deposits	Ch2	6	4			Deposits
2	6	4A			Electronic money	Ch2	6	4A			Electronic money
2	6	5			Rights under a contract of insurance	Ch2	6	5			Rights under a contract of insurance
2	6	6			Rights under a contract of insurance	Ch2	6	6			Rights under a contract of insurance
2	6	7			Rights under a contract of insurance	Ch2	6	7			Rights under a contract of insurance
2	6	8			Rights under a contract of insurance	Ch2	6	8			Rights under a contract of insurance
2	6	9			Shares etc	Ch2	6	9			Shares etc
2	6	10			Shares etc	Ch2	6	10			Shares etc
2	6	11			Debt instruments	Ch2	6	11			Debt instruments
2	6	12			Debt instruments	Ch2	6	12			Debt instruments
2	6	13			Warrants	Ch2	6	13			Warrants

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PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
2	6	14			Warrants	Ch2	6	14			Warrants
2	6	15			Certificates representing securities	Ch2	6	15			Certificates representing securities
2	6	16			Certificates representing securities	Ch2	6	16			Certificates representing securities
2	6	17			Units	Ch2	6	17			Units
2	6	18			Units	Ch2	6	18			Units
2	6	19			Rights under a stakeholder pension scheme	Ch2	6	19			Rights under a stakeholder pension scheme
2	6	20			Options	Ch2	6	20			Options
2	6	21			Futures	Ch2	6	21			Futures
2	6	22			Futures	Ch2	6	22			Futures
2	6	23			Contracts for differences	Ch2	6	23			Contracts for differences
2	6	24			Contracts for differences	Ch2	6	24			Contracts for differences
2	6	25			Lloyd's investments	Ch2	6	25			Lloyd's investments
2	6	26			Rights under a funeral plan	Ch2	6	26			Rights under a funeral plan
2	6	27			Rights under a regulated mortgage contract	Ch2	6	27			Rights under a regulated mortgage contract
2	6	28			Rights to or interests in investments	Ch2	6	28			Rights to or interests in investments
2	6	29			Rights to or interests in investments	Ch2	6	29			Rights to or interests in investments
2.7 Activities: a broad outline											
2	7	1			Activities: a broad outline	Ch2	7	1			Activities: a broad outline
2	7	2			Accepting deposits	Ch2	7	2			Accepting deposits
2	7	2A			Issuing e-money	Ch2	7	2A			Issuing e-money
2	7	3			Effecting or carrying out contracts of insurance as principal	Ch2	7	3			Effecting or carrying out contracts of insurance as principal
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2	7	4			Effecting or carrying out contracts of insurance as principal	Ch2	7	4			Effecting or carrying out contracts of insurance as principal
2	7	5			Dealing in investments (as principal or agent)	Ch2	7	5			Dealing in investments (as principal or agent)
2	7	6			Dealing in investments (as principal or agent)	Ch2	7	6			Dealing in investments (as principal or agent)
2	7	6A			Dealing in investments (as principal or agent)	Ch2	7	6A			Dealing in investments (as principal or agent)
2	7	7			Arranging deals in investments and arranging regulated mortgage activities	Ch2	7	7			Arranging deals in investments and arranging regulated mortgage activities

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PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
2	7	7A			Arranging deals in investments and arranging regulated mortgage activities	Ch2	7	7A			Arranging deals in investments and arranging regulated mortgage activities
2	7	7B			Arranging deals in investments and arranging regulated mortgage activities	Ch2	7	7B			Arranging deals in investments and arranging regulated mortgage activities
2	7	7C			Arranging deals in investments and arranging regulated mortgage activities	Ch2	7	7C			Arranging deals in investments and arranging regulated mortgage activities
2	7	8			Managing investments	Ch2	7	8			Managing investments
2	7	8A			Assisting in the administration and performance of a contract of insurance	Ch2	7	8A			Assisting in the administration and performance of a contract of insurance
2	7	9			Safeguarding and administering investments	Ch2	7	9			Safeguarding and administering investments
2	7	10			Safeguarding and administering investments	Ch2	7	10			Safeguarding and administering investments
2	7	11			Sending dematerialised instructions	Ch2	7	11			Sending dematerialised instructions
2	7	12			Establishing etc collective investment schemes	Ch2	7	12			Establishing etc collective investment schemes
2	7	13			Establishing etc collective investment schemes	Ch2	7	13			Establishing etc collective investment schemes
2	7	14			Establishing etc stakeholder pension schemes	Ch2	7	14			Establishing etc stakeholder pension schemes
2	7	14A			Providing basic advice on stakeholder products	Ch2	7	14A			Providing basic advice on stakeholder products
2	7	14B			Providing basic advice on stakeholder products	Ch2	7	14B			Providing basic advice on stakeholder products
2	7	15			Advising on investments	Ch2	7	15			Advising on investments
2	7	16			Advising on investments	Ch2	7	16			Advising on investments
2	7	16A			Advising on investments	Ch2	7	16A			Advising on investments
2	7	16B			Advising on regulated mortgage contracts	Ch2	7	16B			Advising on regulated mortgage contracts
2	7	17			Lloyd's activities	Ch2	7	17			Lloyd's activities
2	7	18			Entering funeral plan contracts	Ch2	7	18			Entering funeral plan contracts
2	7	19			Entering funeral plan contracts	Ch2	7	19			Entering funeral plan contracts
2	7	20			Entering into and administering a regulated mortgage contract	Ch2	7	20			Entering into and administering a regulated mortgage contract
2	7	21			Agreeing	Ch2	7	21			Agreeing

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PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
2.8 Exclusions applicable to particular regulated activities											
2	8	1			Exclusions applicable to particular regulated activities	Ch2	8	1			Exclusions applicable to particular regulated activities
2	8	2			Accepting deposits	Ch2	8	2			Accepting deposits
2	8	2A			Issuing e-money	Ch2	8	2A			Issuing e-money
2	8	3			Effecting and carrying out contracts of insurance	Ch2	8	3			Effecting and carrying out contracts of insurance
2	8	4			Dealing in investments as principal	Ch2	8	4			Dealing in investments as principal
2	8	4A			Dealing in investments as principal	Ch2	8	4A			Dealing in investments as principal
2	8	4B			Dealing in investments as principal	Ch2	8	4B			Dealing in investments as principal
2	8	5			Dealing in investments as agent	Ch2	8	5			Dealing in investments as agent
2	8	6			Arranging deals in investments and arranging regulated mortgage contracts	Ch2	8	6			Arranging deals in investments and arranging regulated mortgage contracts
2	8	7			Managing investments	Ch2	8	7			Managing investments
2	8	7A			Assisting in the administration and performance of a contract of insurance	Ch2	8	7A			Assisting in the administration and performance of a contract of insurance
2	8	7B			Assisting in the administration and performance of a contract of insurance	Ch2	8	7B			Assisting in the administration and performance of a contract of insurance
2	8	8			Safeguarding and administering investments	Ch2	8	8			Safeguarding and administering investments
2	8	9			Sending dematerialised instructions	Ch2	8	9			Sending dematerialised instructions
2	8	10			Establishing etc collective investment schemes	Ch2	8	10			Establishing etc collective investment schemes
2	8	11			Establishing etc stakeholder pension schemes	Ch2	8	11			Establishing etc stakeholder pension schemes
2	8	12			Advising on investments	Ch2	8	12			Advising on investments
2	8	13			Lloyd's activities	Ch2	8	13			Lloyd's activities
2	8	14			Entering funeral plan contracts	Ch2	8	14			Entering funeral plan contracts
2	8	14A			Administering regulated mortgage contracts	Ch2	8	14A			Administering regulated mortgage contracts
2	8	15			Agreeing	Ch2	8	15			Agreeing
2	8	16			Agreeing	Ch2	8	16			Agreeing
2.9 Regulated activities: exclusions applicable in certain circumstances											
2	9	1			Regulated activities: exclusions applicable in certain circumstances	Ch2	9	1			Regulated activities: exclusions applicable in certain circumstances

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PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
2	9	2			Regulated activities: exclusions applicable in certain circumstances	Ch2	9	2			Regulated activities: exclusions applicable in certain circumstances
2	9	3			Trustees, nominees or personal representatives	Ch2	9	3			Trustees, nominees or personal representatives
2	9	4			Trustees, nominees or personal representatives	Ch2	9	4			Trustees, nominees or personal representatives
2	9	5			Professions or business not involving regulated activities	Ch2	9	5			Professions or business not involving regulated activities
2	9	6			Professions or business not involving regulated activities	Ch2	9	6			Professions or business not involving regulated activities
2	9	7			Sale of goods and supply of services	Ch2	9	7			Sale of goods and supply of services
2	9	8			Sale of goods and supply of services	Ch2	9	8			Sale of goods and supply of services
2	9	9			Group and joint enterprises	Ch2	9	9			Group and joint enterprises
2	9	10			Group and joint enterprises	Ch2	9	10			Group and joint enterprises
2	9	11			Sale of body corporate	Ch2	9	11			Sale of body corporate
2	9	12			Sale of body corporate	Ch2	9	12			Sale of body corporate
2	9	13			Employee share schemes	Ch2	9	13			Employee share schemes
2	9	14			Employee share schemes	Ch2	9	14			Employee share schemes
2	9	15			Overseas persons	Ch2	9	15			Overseas persons
2	9	16			Overseas persons	Ch2	9	16			Overseas persons
2	9	17			Overseas persons	Ch2	9	17			Overseas persons
2	9	17A			Overseas persons	Ch2	9	17A			Overseas persons
2	9	18			Incoming ECA providers	Ch2	9	18			Incoming ECA providers
2	9	19			Insurance mediation activities	Ch2	9	19			Insurance mediation activities
2.10 Persons carrying on regulated activities who do not need authorisation											
2	10	1			Persons carrying on regulated activities who do not need authorisation	Ch2	10	1			Persons carrying on regulated activities who do not need authorisation
2	10	2			Persons carrying on regulated activities who do not need authorisation	Ch2	10	2			Persons carrying on regulated activities who do not need authorisation
2	10	3			Persons carrying on regulated activities who do not need authorisation	Ch2	10	3			Persons carrying on regulated activities who do not need authorisation
2	10	4			Persons carrying on regulated activities who do not need authorisation	Ch2	10	4			Persons carrying on regulated activities who do not need authorisation
2	10	5			Appointed representatives	Ch2	10	5			Appointed representatives

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PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
2	10	6			Recognised Investment Exchanges and Recognised Clearing Houses	Ch2	10	6			Recognised Investment Exchanges and Recognised Clearing Houses
2	10	7			Particular exempt persons	Ch2	10	7			Particular exempt persons
2	10	8			Particular exempt persons	Ch2	10	8			Particular exempt persons
2	10	9			Members of Lloyd's	Ch2	10	9			Members of Lloyd's
2	10	10			Members of Lloyd's	Ch2	10	10			Members of Lloyd's
2	10	11			Members of Lloyd's	Ch2	10	11			Members of Lloyd's
2	10	12			Members of the professions	Ch2	10	12			Members of the professions
2	10	13			Members of the professions	Ch2	10	13			Members of the professions
2	10	14			Members of the professions	Ch2	10	14			Members of the professions
2	10	15			Members of the professions	Ch2	10	15			Members of the professions
2	10	16			Members of the professions	Ch2	10	16			Members of the professions
2.11 What to do now?											
2	11	1			What to do now?	Ch2	11	1			
PERG 2 Annex 1G Authorisation and regulated activities											
2	1				Authorisation and regulated activities	Ch2	Ann1				Authorisation and regulated activities
PERG 2 Annex 2G Regulated activities and the permission regime											
2	2				Regulated activities and the permission regime	Ch2	Ann2				Regulated activities and the permission regime
3. Guidance on the scope of the regulated activity of issuing e-money											
3.1 Application and purpose											
3	1	1			Application	App 3	1	1			Application
3	1	2			Application	App 3	1	2			Application
3	1	3			Purpose	App 3	1	3			Purpose
3	1	4			Purpose	App 3	1	4			Purpose
3	1	5			Purpose	App 3	1	5			Purpose
3.2 The regulated activity of issuing e-money											
3	2	1			The Regulated Activities Order	App 3	2	1			The Regulated Activities Order
3	2	2			The Regulated Activities Order	App 3	2	2			The Regulated Activities Order
3	2	3			The Regulated Activities Order	App 3	2	3			The Regulated Activities Order
3	2	4			The Regulated Activities Order	App 3	2	4			The Regulated Activities Order
3	2	5			The Regulated Activities Order	App 3	2	5			The Regulated Activities Order
3	2	6			The E-Money Directive	App 3	2	6			The E-Money Directive
3	2	7			The E-Money Directive	App 3	2	7			The E-Money Directive
3	2	8			The E-Money Directive	App 3	2	8			The E-Money Directive
3	2	9			The E-Money Directive	App 3	2	9			The E-Money Directive
3	2	10			The E-Money Directive	App 3	2	10			The E-Money Directive
3	2	11			Exclusions	App 3	2	11			Exclusions

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PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
3	2	12			The issuer of e-money	App 3	2	12			The issuer of e-money
3	2	13			The issuer of e-money	App 3	2	13			The issuer of e-money
3	2	14			The issuer of e-money	App 3	2	14			The issuer of e-money
3	2	15			Exclusion from the definition of deposit	App 3	2	15			Exclusion from the definition of deposit
3	2	16			Exclusion from the definition of deposit	App 3	2	16			Exclusion from the definition of deposit
3	2	17			Exclusion from the definition of deposit	App 3	2	17			Exclusion from the definition of deposit
3	2	18			Exclusion from the definition of deposit	App 3	2	18			Exclusion from the definition of deposit
3	2	19			Exclusion from the definition of deposit	App 3	2	19			Exclusion from the definition of deposit

3.3 Elements of the definition of e-money

3	3	1			Monetary value	App 3	3	1			Monetary value
3	3	2			Storage on an electronic device	App 3	3	2			Storage on an electronic device
3	3	3			Storage on an electronic device	App 3	3	3			Storage on an electronic device
3	3	4			Storage on an electronic device	App 3	3	4			Storage on an electronic device
3	3	5			Prepayment	App 3	3	5			Prepayment
3	3	6			Prepayment	App 3	3	6			Prepayment
3	3	7			Prepayment	App 3	3	7			Prepayment
3	3	8			Prepayment	App 3	3	8			Prepayment
3	3	9			Prepayment	App 3	3	9			Prepayment
3	3	10			Multipurpose	App 3	3	10			Multipurpose
3	3	11			Multipurpose	App 3	3	11			Multipurpose
3	3	12			Multipurpose	App 3	3	12			Multipurpose
3	3	13			Multipurpose	App 3	3	13			Multipurpose
3	3	14			Accounted e-money schemes	App 3	3	14			Accounted e-money schemes
3	3	15			Accounted e-money schemes	App 3	3	15			Accounted e-money schemes
3	3	16			Accounted e-money schemes	App 3	3	16			Accounted e-money schemes
3	3	17			Accounted e-money schemes	App 3	3	17			Accounted e-money schemes
3	3	18			Accounted e-money schemes	App 3	3	18			Accounted e-money schemes
3	3	19			Accounted e-money schemes	App 3	3	19			Accounted e-money schemes
3	3	20			Accounted e-money schemes	App 3	3	20			Accounted e-money schemes
3	3	21			Accounted e-money schemes	App 3	3	21			Accounted e-money schemes

3.4 Financial promotion

3	4				Financial promotion	App 3	4	1			Financial promotion
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4. Guidance on regulated activities connected with mortgages

4.1 Application and purpose

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PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
4	1	1			Application	App 4	1	1			Application
4	1	2			Purpose of guidance	App 4	1	2			Purpose of guidance
4	1	3			Effect of guidance	App 4	1	3			Effect of guidance
4	1	4			Effect of guidance	App 4	1	4			Effect of guidance
4	1	5			Effect of guidance	App 4	1	5			Effect of guidance
4	1	6			Guidance on other activities	App 4	1	6			Guidance on other activities

4.2 Introduction

4	2	1			Requirement for authorisation or exemption	App 4	2	1			Requirement for authorisation or exemption
4	2	2			Professional firms	App 4	2	2			Professional firms
4	2	3			Questions to be considered to decide if authorisation is required	App 4	2	3			Questions to be considered to decide if authorisation is required
4	2	4			Questions to be considered to decide if authorisation is required	App 4	2	4			Questions to be considered to decide if authorisation is required
4	2	5			Financial promotion	App 4	2	5			Questions to be considered to decide if authorisation is required

4.3 Regulated activities related to mortgages

4	3	1			Regulated activities related to mortgages	App 4	3	1			Regulated activities related to mortgages
4	3	2			Regulated activities related to mortgages	App 4	3	2			Regulated activities related to mortgages
4	3	3			The business test	App 4	3	3			The business test
4	3	4			The business test	App 4	3	4			The business test
4	3	5			The business test	App 4	3	5			The business test
4	3	6			The business test	App 4	3	6			The business test
4	3	7			The business test	App 4	3	7			The business test
4	3	8			The business test	App 4	3	8			The business test
4	3	9			The business test	App 4	3	9			The business test

4.4 What is a regulated mortgage contract?

4	4	1			The definition of "regulated mortgage contract"	App 4	4	1			The definition of "regulated mortgage contract"
4	4	1A			Provision of credit	App 4	4	1A			Provision of credit
4	4	2			Which borrowers?	App 4	4	2			Which borrowers?
4	4	3			Date the contract is entered into	App 4	4	3			Date the contract is entered into
4	4	4			Date the contract is entered into	App 4	4	4			Date the contract is entered into
4	4	5			Land in the United Kingdom	App 4	4	5			Land in the United Kingdom
4	4	6			Occupancy requirement	App 4	4	6			Occupancy requirement
4	4	7			Occupancy requirement	App 4	4	7			Occupancy requirement
4	4	8			Occupancy requirement	App 4	4	8			Occupancy requirement

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PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
4	4	9			Occupancy requirement	App 4	4	9			Occupancy requirement
4	4	10			Purpose of the loan is irrelevant	App 4	4	10			Purpose of the loan is irrelevant
4	4	11			Type of lending	App 4	4	11			Type of lending
4	4	12			Type of lending	App 4	4	12			Type of lending
4	4	13			Regulated mortgage contracts and contract variations	App 4	4	13			Regulated mortgage contracts and contract variations
4	4	14			Regulated mortgage contracts and contract variations	App 4	4	14			Regulated mortgage contracts and contract variations

4.5 Arranging regulated mortgage contracts

4	5	1			Definition of the regulated activities involving arranging	App 4	5	1			Definition of the regulated activities involving arranging
4	5	2			Definition of the regulated activities involving arranging	App 4	5	2			Definition of the regulated activities involving arranging
4	5	3			Definition of the regulated activities involving arranging	App 4	5	3			Definition of the regulated activities involving arranging
4	5	4			Exclusion: article 25A(1) arrangements not causing a deal	App 4	5	4			Exclusion: article 25A(1) arrangements not causing a deal
4	5	5			Exclusion: article 25(A)2 arrangements enabling parties to communicate	App 4	5	5			Exclusion: article 25(A)2 arrangements enabling parties to communicate
4	5	6			Exclusion: article 25(A)2 arrangements enabling parties to communicate	App 4	5	6			Exclusion: article 25(A)2 arrangements enabling parties to communicate
4	5	7			Exclusion: article 25A(1) and (2) arranging of contracts to which the arranger is a party	App 4	5	7			Exclusion: article 25A(1) and (2) arranging of contracts to which the arranger is a party
4	5	8			Exclusion: article 25A(1) and (2) arrangements with or through authorised persons	App 4	5	8			Exclusion: article 25A(1) and (2) arrangements with or through authorised persons
4	5	9			Exclusion: article 25A(1)(b) arrangements made in the course of administration by authorised person	App 4	5	9			Exclusion: article 25A(1)(b) arrangements made in the course of administration by authorised person
4	5	10			Exclusion: article 25A(2) arrangements and introducing	App 4	5	10			Exclusion: article 25A(2) arrangements and introducing
4	5	11			Exclusion: article 25A(2) arrangements and introducing	App 4	5	11			Exclusion: article 25A(2) arrangements and introducing
4	5	12			Exclusion: article 25A(2) arrangements and introducing	App 4	5	12			Exclusion: article 25A(2) arrangements and introducing

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PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
4	5	13			Exclusion: article 25A(2) arrangements and introducing	App 4	5	13			Exclusion: article 25A(2) arrangements and introducing
4	5	14			Exclusion: article 25A(2) arrangements and introducing	App 4	5	14			Exclusion: article 25A(2) arrangements and introducing
4	5	15			Exclusion: article 25A(2) arrangements and introducing	App 4	5	15			Exclusion: article 25A(2) arrangements and introducing
4	5	16			Exclusion: article 25A(2) arrangements and introducing	App 4	5	16			Exclusion: article 25A(2) arrangements and introducing
4	5	17			Exclusion: article 25A(2) arrangements and introducing	App 4	5	17			Exclusion: article 25A(2) arrangements and introducing
4	5	18			Exclusion: article 25A(2) arrangements and introducing	App 4	5	18			Exclusion: article 25A(2) arrangements and introducing
4	5	19			Other exclusions	App 4	5	19			Other exclusions

4.6 Advising on regulated mortgage contracts

4	6	1			Definition of 'advising on regulated mortgage contracts'	App 4	6	1			Definition of 'advising on regulated mortgage contracts'
4	6	2			Definition of 'advising on regulated mortgage contracts'	App 4	6	2			Definition of 'advising on regulated mortgage contracts'
4	6	3			Definition of 'advising on regulated mortgage contracts'	App 4	6	3			Definition of 'advising on regulated mortgage contracts'
4	6	4			Definition of 'advising on regulated mortgage contracts'	App 4	6	4			Definition of 'advising on regulated mortgage contracts'
4	6	5			Advice must relate to a particular regulated mortgage contract	App 4	6	5			Advice must relate to a particular regulated mortgage contract
4	6	6			Advice must relate to a particular regulated mortgage contract	App 4	6	6			Advice must relate to a particular regulated mortgage contract
4	6	7			Advice must relate to a particular regulated mortgage contract	App 4	6	7			Advice must relate to a particular regulated mortgage contract
4	6	8			Advice must relate to a particular regulated mortgage contract	App 4	6	8			Advice must relate to a particular regulated mortgage contract
4	6	9			Advice must relate to a particular regulated mortgage contract	App 4	6	9			Advice must relate to a particular regulated mortgage contract
4	6	10			Advice given to a person in his capacity as a borrower or potential borrower	App 4	6	10			Advice given to a person in his capacity as a borrower or potential borrower
4	6	11			Advice given to a person in his capacity as a borrower or potential borrower	App 4	6	11			Advice given to a person in his capacity as a borrower or potential borrower

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PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
4	6	12			Advice given to a person in his capacity as a borrower or potential borrower	App 4	6	12			Advice given to a person in his capacity as a borrower or potential borrower
4	6	13			Advice or information	App 4	6	13			Advice or information
4	6	14			Advice or information	App 4	6	14			Advice or information
4	6	15			Advice or information	App 4	6	15			Advice or information
4	6	16			Advice or information	App 4	6	16			Advice or information
4	6	17			Advice must relate to the merits (of entering into as borrower or varying)	App 4	6	17			Advice must relate to the merits (of entering into as borrower or varying)
4	6	18			Advice must relate to the merits (of entering into as borrower or varying)	App 4	6	18			Advice must relate to the merits (of entering into as borrower or varying)
4	6	19			Advice must relate to the merits (of entering into as borrower or varying)	App 4	6	19			Advice must relate to the merits (of entering into as borrower or varying)
4	6	20			Advice must relate to the merits (of entering into as borrower or varying)	App 4	6	20			Advice must relate to the merits (of entering into as borrower or varying)
4	6	21			Scripted questioning (including decision trees)	App 4	6	21			Scripted questioning (including decision trees)
4	6	22			Scripted questioning (including decision trees)	App 4	6	22			Scripted questioning (including decision trees)
4	6	23			Scripted questioning (including decision trees)	App 4	6	23			Scripted questioning (including decision trees)
4	6	24			Scripted questioning (including decision trees)	App 4	6	24			Scripted questioning (including decision trees)
4	6	25			Scripted questioning (including decision trees)	App 4	6	25			Scripted questioning (including decision trees)
4	6	26			Medium used to give advice	App 4	6	26			Medium used to give advice
4	6	27			Medium used to give advice	App 4	6	27			Medium used to give advice
4	6	28			Medium used to give advice	App 4	6	28			Medium used to give advice
4	6	29			Medium used to give advice	App 4	6	29			Medium used to give advice
4	6	30			Exclusion: periodical publications, broadcasts and websites	App 4	6	30			Exclusion: periodical publications, broadcasts and websites
4	6	31			Exclusion: advice in the course of administration by authorised person	App 4	6	31			Exclusion: advice in the course of administration by authorised person
4	6	32			Other exclusions	App 4	6	32			Other exclusions

4.7 Entering into a regulated mortgage contract

4	7	1			Definition of 'entering into a regulated mortgage contract'	App 4	7	1			Definition of 'entering into a regulated mortgage contract'
4	7	2			Exclusions	App 4	7	2			Exclusions

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PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
4	7	3			Transfer of lending obligations	App 4	7	3			Transfer of lending obligations

4.8 Administering a regulated mortgage contract

4	8	1			Definition of 'administering a regulated mortgage contract'	App 4	8	1			Definition of 'administering a regulated mortgage contract'
4	8	2			Definition of 'administering a regulated mortgage contract'	App 4	8	2			Definition of 'administering a regulated mortgage contract'
4	8	3			Definition of 'administering a regulated mortgage contract'	App 4	8	3			Definition of 'administering a regulated mortgage contract'
4	8	4			Exclusion: arranging administration by authorised persons	App 4	8	4			Exclusion: arranging administration by authorised persons
4	8	5			Exclusion: arranging administration by authorised persons	App 4	8	5			Exclusion: arranging administration by authorised persons
4	8	6			Exclusion: arranging administration by authorised persons	App 4	8	6			Exclusion: arranging administration by authorised persons
4	8	7			Exclusion: administration pursuant to agreement with authorised person	App 4	8	7			Exclusion: administration pursuant to agreement with authorised person
4	8	8			Other exclusions	App 4	8	8			Other exclusions

4.9 Agreeing to carry on a regulated activity

4	9				Agreeing to carry on a regulated activity	App 4	9				Agreeing to carry on a regulated activity
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4.10 Exclusions applying to more than one regulated activity

4	10	1			Exclusion: Activities carried on in the course of a profession or non-investment business	App 4	10	1			Exclusion: Activities carried on in the course of a profession or non-investment business
4	10	2			Exclusion: Activities carried on in the course of a profession or non-investment business	App 4	10	2			Exclusion: Activities carried on in the course of a profession or non-investment business
4	10	3			Exclusion: Activities carried on in the course of a profession or non-investment business	App 4	10	3			Exclusion: Activities carried on in the course of a profession or non-investment business
4	10	4			Exclusion: Activities carried on in the course of a profession or non-investment business	App 4	10	4			Exclusion: Activities carried on in the course of a profession or non-investment business
4	10	5			Exclusion: Trustees, nominees and personal representatives	App 4	10	5			Exclusion: Trustees, nominees and personal representatives
4	10	6			Exclusion: Trustees, nominees and personal representatives	App 4	10	6			Exclusion: Trustees, nominees and personal representatives
4	10	7			Exclusion: Trustees, nominees and personal representatives	App 4	10	7			Exclusion: Trustees, nominees and personal representatives

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PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
4	10	8			Exclusion: Trustees, nominees and personal representatives	App 4	10	8			Exclusion: Trustees, nominees and personal representatives

4.11 Link between activities and the United Kingdom

4	11	1			Introduction	App 4	11	1			Introduction
4	11	2			Introduction	App 4	11	2			Introduction
4	11	3			Legislative provisions: definition of "regulated mortgage contract"	App 4	11	3			Legislative provisions: definition of "regulated mortgage contract"
4	11	4			Legislative provisions: section 418 of the Act	App 4	11	4			Legislative provisions: section 418 of the Act
4	11	5			Legislative provisions: section 418 of the Act	App 4	11	5			Legislative provisions: section 418 of the Act
4	11	6			Legislative provisions: overseas persons exclusion	App 4	11	6			Legislative provisions: overseas persons exclusion
4	11	7			Legislative provisions: overseas persons exclusion	App 4	11	7			Legislative provisions: overseas persons exclusion
4	11	8			Territorial scenarios: general	App 4	11	8			Territorial scenarios: general
4	11	9			Territorial scenarios: general	App 4	11	9			Territorial scenarios: general
4	11	10			Service provider in the United Kingdom	App 4	11	10			Territorial scenarios: general
4	11	11			Service provider in the United Kingdom	App 4	11	11			Territorial scenarios: general
4	11	12			Service provider overseas: general	App 4	11	12			Service provider overseas: general
4	11	13			Service provider overseas: arranging regulated mortgage contracts	App 4	11	13			Service provider overseas: arranging regulated mortgage contracts
4	11	14			Service provider overseas: arranging regulated mortgage contracts	App 4	11	14			Service provider overseas: arranging regulated mortgage contracts
4	11	15			Service provider overseas: advising on regulated mortgage contracts	App 4	11	15			Service provider overseas: advising on regulated mortgage contracts
4	11	16			Service provider overseas: entering into a regulated mortgage contract	App 4	11	16			Service provider overseas: entering into a regulated mortgage contract
4	11	17			Service provider overseas: entering into a regulated mortgage contract	App 4	11	17			Service provider overseas: entering into a regulated mortgage contract
4	11	18			Service provider overseas: administering a regulated mortgage contract	App 4	11	18			Service provider overseas: administering a regulated mortgage contract
4	11	19			Service provider overseas: administering a regulated mortgage contract	App 4	11	19			Service provider overseas: administering a regulated mortgage contract

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PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
4	11	20			Service provider: agreeing to carry on a regulated activity	App 4	11	20			Service provider: agreeing to carry on a regulated activity
4	11	21			E-Commerce Directive	App 4	11	21			E-Commerce Directive
4	11	22			Distance marketing directive	App 4	11	22			Distance marketing directive
4.12 Appointed representatives											
4	12	1			What is an appointed representative?	App 4	12	1			What is an appointed representative?
4	12	2			What is an appointed representative?	App 4	12	2			What is an appointed representative?
4	12	3			Business for which an appointed representative is exempt	App 4	12	3			What is an appointed representative?
4	12	4			Persons who are not already appointed representatives	App 4	12	4			Persons who are not already appointed representatives
4	12	5			Persons who are already appointed representatives	App 4	12	5			Persons who are already appointed representatives
4.13 Other exemptions											
4	13	1			Other exemptions	App 4	13				Other exemptions
4.14 Mortgage activities carried on by professional firms											
4	14	1			Introduction	App 4	14	1			Introduction
4	14	2			Introduction	App 4	14	2			Introduction
4	14	3			Introduction	App 4	14	3			Introduction
4	14	4			Part XX exemption: arranging regulated mortgage contracts	App 4	14	4			Introduction
4	14	5			Part XX exemption: advising on regulated mortgage contracts	App 4	14	5			Part XX exemption: advising on regulated mortgage contracts
4	14	6			Part XX exemption: entering into and administering a regulated mortgage contract	App 4	14	6			Part XX exemption: entering into and administering a regulated mortgage contract
4.15 Mortgage activities carried on by 'packagers'											
4	15	1			Introduction	App 4	15	1			Introduction
4	15	2			Mortgage Clubs (sometimes called mortgage wholesalers)	App 4	15	2			Introduction
4	15	3			Mortgage packaging companies	App 4	15	3			Mortgage packaging companies
4	15	4			Broker packagers (sometimes called 'intermediary brokers')	App 4	15	4			Broker packagers (sometimes called 'intermediary brokers')
4.16 Mortgage activities and securitisation											
4	16	1			Introduction	App 4	16	1			Introduction
4	16	2			Introduction	App 4	16	2			Introduction

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PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
4	16	3			Entering into a regulated mortgage contract	App 4	16	3			Entering into a regulated mortgage contract
4	16	4			Administering, arranging and advising on a regulated mortgage contract	App 4	16	4			Administering, arranging and advising on a regulated mortgage contract

4.17 Interaction with the Consumer Credit Act

4	17	1			Entering into and administering a regulated mortgage contract	App 4	17	1			Entering into and administering a regulated mortgage contract
4	17	2			Entering into and administering a regulated mortgage contract	App 4	17	2			Entering into and administering a regulated mortgage contract
4	17	3			Entering into and administering a regulated mortgage contract	App 4	17	3			Entering into and administering a regulated mortgage contract
4	17	4			Entering into and administering a regulated mortgage contract	App 4	17	4			Entering into and administering a regulated mortgage contract
4	17	5			Entering into and administering a regulated mortgage contract	App 4	17	5			Entering into and administering a regulated mortgage contract
4	17	6			Advising on and arranging a regulated mortgage contract	App 4	17	6			Advising on and arranging a regulated mortgage contract
4	17	7			Advising on and arranging a regulated mortgage contract	App 4	17	7			Advising on and arranging a regulated mortgage contract
4	17	8			Advising on and arranging a regulated mortgage contract	App 4	17	8			Advising on and arranging a regulated mortgage contract
4	17	9			Advising on and arranging a regulated mortgage contract	App 4	17	9			Advising on and arranging a regulated mortgage contract
4	17	10			Advising on and arranging a regulated mortgage contract	App 4	17	10			Advising on and arranging a regulated mortgage contract
4	17	11			Advising on and arranging a regulated mortgage contract	App 4	17	11			Advising on and arranging a regulated mortgage contract
4	17	12			Advising on and arranging a regulated mortgage contract	App 4	17	12			Advising on and arranging a regulated mortgage contract
4	17	13			Advising on and arranging a regulated mortgage contract	App 4	17	13			Advising on and arranging a regulated mortgage contract
4	17	14			Advising on and arranging a regulated mortgage contract	App 4	17	14			Advising on and arranging a regulated mortgage contract
4	17	15			Financial Promotion and advertisements	App 4	17	15			Financial Promotion and advertisements
4	17	16			Financial Promotion and advertisements	App 4	17	16			Financial Promotion and advertisements

4.18 Regulated activities related to mortgages: flowchart

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PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
4	18	1			Do you need authorisation?	App 4	18	1			Do you need authorisation?

5. Guidance on insurance mediation activities

5.1 Application and purpose

5	1	1			Application	App5	1	1			Application
5	1	2			Purpose of guidance	App5	1	2			Purpose of guidance
5	1	3			Purpose of guidance	App5	1	3			Purpose of guidance
5	1	4			Purpose of guidance	App5	1	4			Purpose of guidance
5	1	5			Purpose of guidance	App5	1	5			Purpose of guidance
5	1	6			Purpose of guidance	App5	1	6			Purpose of guidance
5	1	7			Effect of guidance	App5	1	7			Effect of guidance
5	1	8			Effect of guidance	App5	1	8			Effect of guidance
5	1	9			Effect of guidance	App5	1	9			Effect of guidance
5	1	10			Effect of guidance	App5	1	10			Effect of guidance
5	1	11			Guidance on other activities	App5	1	11			Guidance on other activities

5.2 Introduction

5	2	1			Introduction	App5	2	1			Introduction
5	2	2			Requirement for authorisation or exemption	App5	2	2			Requirement for authorisation or exemption
5	2	3			Questions to be considered to decide if authorisation is required	App5	2	3			Questions to be considered to decide if authorisation is required
5	2	4			Questions to be considered to decide if authorisation is required	App5	2	4			Questions to be considered to decide if authorisation is required
5	2	5			Approach to implementation of the IMD	App5	2	5			Approach to implementation of the IMD
5	2	6			Approach to implementation of the IMD	App5	2	6			Approach to implementation of the IMD
5	2	7			Approach to implementation of the IMD	App5	2	7			Approach to implementation of the IMD
5	2	8			Approach to implementation of the IMD	App5	2	8			Approach to implementation of the IMD
5	2	9			Approach to implementation of the IMD	App5	2	9			Approach to implementation of the IMD
5	2	10			Financial promotion	App5	2	10			Financial promotion

5.3 Contracts of insurance

5	3	1			Contracts of insurance	App5	3	1			Contracts of insurance
5	3	2			Definition	App5	3	2			Definition
5	3	3			Definition	App5	3	3			Definition
5	3	4			Definition	App5	3	4			Definition
5	3	5			Definition	App5	3	5			Definition

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PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
5	3	6			Definition	App5	3	6			Definition
5	3	7			Connected contracts of insurance	App5	3	7			Connected contracts of insurance
5	3	8			Large risks	App5	3	8			Large risks
5	3	9			Specified investments	App5	3	9			Specified investments
5	3	10			Specified investments	App5	3	10			Specified investments
5	3	11			Specified investments	App5	3	11			Specified investments
5.4 The business test											
5	4				The business test	App5	4				The business test
5.5 The regulated activities: dealing in contracts as agent											
5	5				The regulated activities: dealing in contracts as agent	App5	5				The regulated activities: dealing in contracts as agent
5.6 The regulated activities: arranging deals in, and making arrangements with a view to transactions in, contracts of insurance											
5	6	1			The regulated activities: arranging deals in, and making arrangements with a view to transactions in, contracts of insurance	App5	6	1			The regulated activities: arranging deals in, and making arrangements with a view to transactions in, contracts of insurance
5	6	2			Article 25(1): arranging (bringing about) deals in investments	App5	6	2			Article 25(1): arranging (bringing about) deals in investments
5	6	3			Article 25(2): making arrangements with a view to transactions in investments	App5	6	3			Article 25(2): making arrangements with a view to transactions in investments
5	6	4			Article 25(2): making arrangements with a view to transactions in investments	App5	6	4			Article 25(2): making arrangements with a view to transactions in investments
5	6	5			Exclusion: article 72C (Provision of information on an incidental basis)	App5	6	5			Exclusion: article 72C (Provision of information on an incidental basis)
5	6	6			Exclusion: article 72C (Provision of information on an incidental basis)	App5	6	6			Exclusion: article 72C (Provision of information on an incidental basis)
5	6	7			Exclusion: article 72C (Provision of information on an incidental basis)	App5	6	7			Exclusion: article 72C (Provision of information on an incidental basis)
5	6	8			Exclusion: article 72C (Provision of information on an incidental basis)	App5	6	8			Exclusion: article 72C (Provision of information on an incidental basis)
5	6	9			Exclusion: article 72C (Provision of information on an incidental basis)	App5	6	9			Exclusion: article 72C (Provision of information on an incidental basis)
5	6	10			Exclusion from article 25(2): arrangements enabling parties to communicate	App5	6	10			Exclusion from article 25(2): arrangements enabling parties to communicate

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PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
5	6	11			Exclusion from article 25(2): arrangements enabling parties to communicate	App5	6	11			Exclusion from article 25(2): arrangements enabling parties to communicate
5	6	12			Exclusion from article 25(2): transactions to which the arranger is a party	App5	6	12			Exclusion from article 25(2): transactions to which the arranger is a party
5	6	13			Exclusion from article 25(2): transactions to which the arranger is a party	App5	6	13			Exclusion from article 25(2): transactions to which the arranger is a party
5	6	14			Exclusion from article 25(2): transactions to which the arranger is a party	App5	6	14			Exclusion from article 25(2): transactions to which the arranger is a party
5	6	15			Exclusion from article 25(2): transactions to which the arranger is a party	App5	6	15			Exclusion from article 25(2): transactions to which the arranger is a party
5	6	16			Exclusion from article 25(2): transactions to which the arranger is a party	App5	6	16			Exclusion from article 25(2): transactions to which the arranger is a party
5	6	17			Exclusion from article 25(2) for introducing	App5	6	17			Exclusion from article 25(2) for introducing
5	6	18			Exclusion from article 25(2) for introducing	App5	6	18			Exclusion from article 25(2) for introducing
5	6	19			Exclusion from article 25(2) for introducing	App5	6	19			Exclusion from article 25(2) for introducing
5	6	20			Exclusion from article 25(2) for introducing	App5	6	20			Exclusion from article 25(2) for introducing
5	6	21			Exclusion from article 25(2) for introducing	App5	6	21			Exclusion from article 25(2) for introducing
5	6	22			Exclusion from article 25(2): arrangements for the provision of finance	App5	6	22			Exclusion from article 25(2): arrangements for the provision of finance
5	6	23			Other exclusions	App5	6	23			Other exclusions
5.7 The regulated activities: assisting in the administration and performance of a contract of insurance											
5	7	1			The regulated activities: assisting in the administration and performance of a contract of insurance	App5	7	1			The regulated activities: assisting in the administration and performance of a contract of insurance

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PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
5	7	2			The regulated activities: assisting in the administration and performance of a contract of insurance	App5	7	2			The regulated activities: assisting in the administration and performance of a contract of insurance
5	7	3			The regulated activities: assisting in the administration and performance of a contract of insurance	App5	7	3			The regulated activities: assisting in the administration and performance of a contract of insurance
5	7	4			The regulated activities: assisting in the administration and performance of a contract of insurance	App5	7	4			The regulated activities: assisting in the administration and performance of a contract of insurance
5	7	5			The regulated activities: assisting in the administration and performance of a contract of insurance	App5	7	5			The regulated activities: assisting in the administration and performance of a contract of insurance
5	7	6			The regulated activities: assisting in the administration and performance of a contract of insurance	App5	7	6			The regulated activities: assisting in the administration and performance of a contract of insurance
5	7	7			Exclusions	App5	7	7			Exclusions
5	7	8			Exclusions	App5	7	8			Exclusions
5.8 The regulated activities: advising on contracts of insurance											
5	8	1			The regulated activities: advising on contracts of insurance	App5	8	1			The regulated activities: advising on contracts of insurance
5	8	2			The regulated activities: advising on contracts of insurance	App5	8	2			The regulated activities: advising on contracts of insurance
5	8	3			The regulated activities: advising on contracts of insurance	App5	8	3			The regulated activities: advising on contracts of insurance
5	8	4			Advice must relate to a particular contract of insurance	App5	8	4			Advice must relate to a particular contract of insurance
5	8	5			Advice must relate to a particular contract of insurance	App5	8	5			Advice must relate to a particular contract of insurance
5	8	6			Advice given to a person in his capacity as an investor or potential investor	App5	8	6			Advice given to a person in his capacity as an investor or potential investor

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PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
5	8	7			Advice given to a person in his capacity as an investor or potential investor	App5	8	7			Advice given to a person in his capacity as an investor or potential investor
5	8	8			Advice or information	App5	8	8			Advice or information
5	8	9			Advice or information	App5	8	9			Advice or information
5	8	10			Advice or information	App5	8	10			Advice or information
5	8	11			Advice or information	App5	8	11			Advice or information
5	8	12			Advice must relate to the merits (of buying or selling a contract of insurance)	App5	8	12			Advice must relate to the merits (of buying or selling a contract of insurance)
5	8	13			Advice must relate to the merits (of buying or selling a contract of insurance)	App5	8	13			Advice must relate to the merits (of buying or selling a contract of insurance)
5	8	14			Advice must relate to the merits (of buying or selling a contract of insurance)	App5	8	14			Advice must relate to the merits (of buying or selling a contract of insurance)
5	8	15			Pre-purchase questioning (including decision trees)	App5	8	15			Pre-purchase questioning (including decision trees)
5	8	16			Pre-purchase questioning (including decision trees)	App5	8	16			Pre-purchase questioning (including decision trees)
5	8	17			Pre-purchase questioning (including decision trees)	App5	8	17			Pre-purchase questioning (including decision trees)
5	8	18			Pre-purchase questioning (including decision trees)	App5	8	18			Pre-purchase questioning (including decision trees)
5	8	19			Pre-purchase questioning (including decision trees)	App5	8	19			Pre-purchase questioning (including decision trees)
5	8	20			Medium used to give advice	App5	8	20			Medium used to give advice
5	8	21			Medium used to give advice	App5	8	21			Medium used to give advice
5	8	22			Medium used to give advice	App5	8	22			Medium used to give advice
5	8	23			Medium used to give advice	App5	8	23			Medium used to give advice
5	8	24			Exclusion: periodical publications, broadcasts and web-sites	App5	8	24			Exclusion: periodical publications, broadcasts and web-sites
5	8	25			Exclusion: periodical publications, broadcasts and web-sites	App5	8	25			Exclusion: periodical publications, broadcasts and web-sites
5	8	26			Other exclusions	App5	8	26			Other exclusions

5.9 The Regulated Activities: agreeing to carry on a regulated activity

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PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
5	9				The Regulated Activities: agreeing to carry on a regulated activity	App5	9	1			The Regulated Activities: agreeing to carry on a regulated activity
5.10 Renewals											
5	10	1			Renewals	App5	10	1			Renewals
5.11 Other aspects of exclusions											
5	11	1			Other aspects of exclusions	App5	11	1			Other aspects of exclusions
5	11	2			Other aspects of exclusions	App5	11	2			Other aspects of exclusions
5	11	3			Exclusions disapplied where activities relate to contracts of insurance	App5	11	3			Exclusions disapplied where activities relate to contracts of insurance
5	11	4			Exclusions disapplied where activities relate to contracts of insurance	App5	11	4			Exclusions disapplied where activities relate to contracts of insurance
5	11	5			Exclusions disapplied where activities relate to contracts of insurance	App5	11	5			Exclusions disapplied where activities relate to contracts of insurance
5	11	6			Exclusions disapplied where activities relate to contracts of insurance	App5	11	6			Exclusions disapplied where activities relate to contracts of insurance
5	11	7			Exclusions disapplied in connection with insurance mediation	App5	11	7			Exclusions disapplied in connection with insurance mediation
5	11	8			Exclusions applying to more than one regulated activity	App5	11	8			Exclusions applying to more than one regulated activity
5	11	9			Activities carried on in the course of a profession or non-investment business	App5	11	9			Activities carried on in the course of a profession or non-investment business
5	11	10			Activities carried on in the course of a profession or non-investment business	App5	11	10			Activities carried on in the course of a profession or non-investment business
5	11	11			Activities carried on in the course of a profession or non-investment business	App5	11	11			Activities carried on in the course of a profession or non-investment business
5	11	12			Activities carried on in the course of a profession or non-investment business	App5	11	12			Activities carried on in the course of a profession or non-investment business

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PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
5	11	13			Activities carried on by a provider of relevant goods or services	App5	11	13			Activities carried on by a provider of relevant goods or services
5	11	14			Activities carried on by a provider of relevant goods or services	App5	11	14			Activities carried on by a provider of relevant goods or services
5	11	15			Activities carried on by a provider of relevant goods or services	App5	11	15			Activities carried on by a provider of relevant goods or services
5	11	16			Large risks	App5	11	16			Large risks

5.12 Link between activities and the United Kingdom

5	12	1			Introduction	App5	12	1			Introduction
5	12	2			Introduction	App5	12	2			Introduction
5	12	3			Introduction	App5	12	3			Introduction
5	12	4			Introduction	App5					Introduction
5	12	5			Where are insurance mediation activities carried on?	App5	12	5			Where are insurance mediation activities carried on?
5	12	6			Where are insurance mediation activities carried on?	App5	12	6			Where are insurance mediation activities carried on?
5	12	7			Where are insurance mediation activities carried on?	App5	12	7			Where are insurance mediation activities carried on?
5	12	8			Where are insurance mediation activities carried on?	App5	12	8			Where are insurance mediation activities carried on?
5	12	9			Overseas persons	App5	12	9			Overseas persons
5	12	10			Overseas persons	App5	12	10			Overseas persons
5	12	11			How should persons be authorised?	App5	12	11			How should persons be authorised?
5	12	12			How should persons be authorised?	App5	12	12			How should persons be authorised?
5	12	13			Passporting	App5	12	13			Passporting
5	12	14			Passporting	App5	12	14			Passporting
5	12	15			E-Commerce Directive	App5	12	15			E-Commerce Directive
5	12	16			E-Commerce Directive	App5	12	16			E-Commerce Directive
5	12	17			E-Commerce Directive	App5	12	17			E-Commerce Directive

5.13 Appointed representatives

5	13	1			What is an appointed representative?	App5	13	1			What is an appointed representative?
5	13	2			What is an appointed representative?	App5	13	2			What is an appointed representative?
5	13	3			Business for which an appointed representative is exempt	App5	13	3			Business for which an appointed representative is exempt
5	13	4			Business for which an appointed representative is exempt	App5	13	4			Business for which an appointed representative is exempt

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PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
5	13	5			Persons who are not already appointed representatives	App5	13	5			Persons who are not already appointed representatives
5	13	6			Persons who are already appointed representatives	App5	13	6			Persons who are already appointed representatives
5.14 Exemptions											
5	14	1			Professionals	App5	14	1			Professionals
5	14	2			Professionals	App5	14	2			Professionals
5	14	3			Professionals	App5	14	3			Professionals
5	14	4			Professionals	App5	14	4			Professionals
5	14	5			Other exemptions	App5	14	5			Other exemptions
5.15 Illustrative tables											
5	15	1			Illustrative tables	App5	15	1			Illustrative tables
5	15	2			Illustrative tables	App5	15	2			Illustrative tables
5	15	3			Illustrative tables	App5	15	3			Illustrative tables
5	15	4			Illustrative tables	App5	15	4			Illustrative tables
5	15	5			Illustrative tables	App5	15	5			Illustrative tables
5	15	6			Illustrative tables	App5	15	6			Illustrative tables
5	15	7			Illustrative tables	App5	15	7			Illustrative tables
5	15	8			Illustrative tables	App5	15	8			Illustrative tables
5.16 Meaning of 'insurance mediation'											
5	16				Meaning of 'insurance mediation'	App5	16	1			Meaning of 'insurance mediation'
6. Guidance on the Identification of Contracts of Insurance											
6.1 Application											
6	1				Application	App6	1	1			Application
6.2 Purpose of guidance											
6	2	1			Purpose of guidance	App6	2	1			Purpose of guidance
6.3 Background											
6	3				Background	App6	3	1			Background
6.4 Limitations of this guidance											
6	4				Limitations of this guidance	App6	4	1			Limitations of this guidance
6.5 General principles											
6	5				General principles	App6	5	1			General principles
6.6 The factors											
6	6				The factors	App6	6	1			The factors
6.7 Examples											
6	7	1			Example 1: discretionary medical schemes	App6	7	1			Example 1: discretionary medical schemes

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PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
6	7	2			Example 2: disaster recovery business	App6	7	2			Example 2: disaster recovery business
6	7	3			Example 2: disaster recovery business	App6	7	3			Example 2: disaster recovery business
6	7	4			Example 2: disaster recovery business	App6	7	4			Example 2: disaster recovery business
6	7	5			Example 2: disaster recovery business	App6	7	5			Example 2: disaster recovery business
6	7	6			Example 2: disaster recovery business	App6	7	6			Example 2: disaster recovery business
6	7	7			Example 3: manufacturers' and retailers' warranties	App6	7	7			Example 3: manufacturers' and retailers' warranties
6	7	8			Example 3: manufacturers' and retailers' warranties	App6	7	8			Example 3: manufacturers' and retailers' warranties
6	7	9			Example 3: manufacturers' and retailers' warranties	App6	7	9			Example 3: manufacturers' and retailers' warranties
6	7	10			Example 3: manufacturers' and retailers' warranties	App6	7	10			Example 3: manufacturers' and retailers' warranties
6	7	11			Example 4: separate warranty transactions and extended warranties	App6	7	11			Example 4: separate warranty transactions and extended warranties
6	7	12			Example 4: separate warranty transactions and extended warranties	App6	7	12			Example 4: separate warranty transactions and extended warranties
6	7	13			Example 4: separate warranty transactions and extended warranties	App6	7	13			Example 4: separate warranty transactions and extended warranties
6	7	14			Example 4: separate warranty transactions and extended warranties	App6	7	14			Example 4: separate warranty transactions and extended warranties
6	7	15			Example 4: separate warranty transactions and extended warranties	App6	7	15			Example 4: separate warranty transactions and extended warranties
6	7	16			Example 4: separate warranty transactions and extended warranties	App6	7	16			Example 4: separate warranty transactions and extended warranties
6	7	17			Example 5: typical warranty schemes administered by motor dealers	App6	7	17			Example 5: typical warranty schemes administered by motor dealers
6	7	18			Example 6: tax investigation schemes	App6	7	18			Example 6: tax investigation schemes
6	7	19			Example 6: tax investigation schemes	App6	7	19			Example 6: tax investigation schemes
6	7	20			Example 7: solicitors' retainers	App6	7	20			Example 7: solicitors' retainers
6	7	21			Example 7: solicitors' retainers	App6	7	21			Example 7: solicitors' retainers
6	7	22			Example 8: contracts providing for ultimate repayment of any indemnity ('time and distance cover')	App6	7	22			Example 8: contracts providing for ultimate repayment of any indemnity ('time and distance cover')

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PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
7. Periodical publications, news services and broadcasts: Applications for certification											
7.1 Application and purpose											
7	1	1			Application	Ch7	1	1			Application
7	1	2			Purpose	Ch7	1	2			Purpose
7	1	3			Purpose	Ch7	1	3			Purpose
7.2 Introduction											
7	2	1			Exclusion for advice given in certain publications and services	Ch7	2	1			Exclusion for advice given in certain publications and services
7	2	2			Certificate that the exclusion applies	Ch7	2	2			Certificate that the exclusion applies
7	2	3			Certificates under the Financial Services Act 1986	Ch7	2	3			Certificates under the Financial Services Act 1986
7.3 Does the activity require authorisation?											
7	3	1			Advising on investments and advising on regulated mortgage contracts	Ch7	3	1			Advising on investments and advising on regulated mortgage contracts
7	3	1A			Advising on investments and advising on regulated mortgage contracts	Ch7	3	1A			Advising on investments and advising on regulated mortgage contracts
7	3	2			Advising on investments and advising on regulated mortgage contracts	Ch7	3	2			Advising on investments and advising on regulated mortgage contracts
7	7	3			Carrying on the regulated activity by way of business	Ch7	7	3	3		Carrying on the regulated activity by way of business
7	3	3A			Carrying on the regulated activity by way of business	Ch7	3	3A			Carrying on the regulated activity by way of business
7	3	4			Carrying on the regulated activity by way of business	Ch7	3	4			Carrying on the regulated activity by way of business
7	3	5			Carrying on the regulated activity in the United Kingdom	Ch7	3	5			Carrying on the regulated activity in the United Kingdom
7	3	6			Carrying on the regulated activity in the United Kingdom	Ch7	3	6			Carrying on the regulated activity in the United Kingdom
7	3	7			Carrying on the regulated activity in the United Kingdom	Ch7	3	7			Carrying on the regulated activity in the United Kingdom
7	3	8			Exclusions and exempt persons	Ch7	3	8			Exclusions and exempt persons
7	3	9			Which person is required to be authorised?	Ch7	3	9			Which person is required to be authorised?
7	3	10			Which person is required to be authorised?	Ch7	3	10			Which person is required to be authorised?
7.4 Does the article 54 exclusion apply?											
7	4	1			The formats	Ch7	4	1			The formats
7	4	2			The formats	Ch7	4	2			The formats

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PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
7	4	3			Formats in writing or other legible form	Ch7	4	3	1		Formats in writing or other legible form
7	4	4			Television and Radio	Ch7	4	4			Television and Radio
7	4	5			The principal purpose test	Ch7	4	5			The principal purpose test
7	4	6			The principal purpose test	Ch7	4	6			The principal purpose test
7	4	7			The principal purpose test	Ch7	4	7			The principal purpose test
7	4	8			The principal purpose test	Ch7	4	8			The principal purpose test
7	4	9			The principal purpose test	Ch7	4	9			The principal purpose test
7	4	10			The principal purpose test	Ch7	4	10			The principal purpose test
7	4	11			The principal purpose test	Ch7	4	11			The principal purpose test
7	4	12			The principal purpose test	Ch7	4	12			The principal purpose test
7	4	13			Who can benefit from the exclusion?	Ch7	4	13			Who can benefit from the exclusion?
7.5 When is it appropriate to apply for a certificate?											
7	5				When is it appropriate to apply for a certificate?	Ch7	5				When is it appropriate to apply for a certificate?
7.6 Applications for a certificate											
7	6	1			Pre-application contact	Ch7	6	1			Pre-application contact
7	6	2			Form of application	Ch7	6	2			Form of application
7	6	3			Requests for further information	Ch7	6	3			Requests for further information
7	6	4			Time for processing applications	Ch7	6	4			Time for processing applications
7	6	5			Application Fee	Ch7	6	5			Application Fee
7	6	6			The FSA's approach to considering applications	Ch7	6	6			The FSA's approach to considering applications
7	6	7			The FSA's approach to considering applications	Ch7	6	7			The FSA's approach to considering applications
7	6	8			The FSA's approach to considering applications	Ch7	6	8			The FSA's approach to considering applications
7	6	9			The FSA's approach to considering applications	Ch7	6	9			The FSA's approach to considering applications
7	6	10			The FSA's approach to considering applications	Ch7	6	10			The FSA's approach to considering applications
7	6	11			Grant of application	Ch7	6	11			Grant of application
7	6	12			Refusal of application	Ch7	6	12			Refusal of application
7.7 Post certification issues											
7	7	1			Ongoing monitoring	Ch7	7	1			Ongoing monitoring
7	7	2			Ongoing monitoring	Ch7	7	2			Ongoing monitoring
7	7	3			Revocation of certificate	Ch7	7	3			Revocation of certificate

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PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
7	7	4			Publication of details of certificate holders	Ch7	7	4			Publication of details of certificate holders
7	7	5			Further information	Ch7	7	5			Further information

8. Financial promotion and related activities

8.1 Application and purpose

8	1	1			Application	App1	1	1			Application
8	1	2			Purpose of guidance	App1	1	2			Purpose of guidance
8	1	3			Purpose of guidance	App1	1	3			Purpose of guidance
8	1	4			Purpose of guidance	App1	1	4			Purpose of guidance

8.2 Introduction

8	2				Introduction	App1	2				Introduction
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8.3 Financial promotion

8	3				Financial promotion	App1	3				Financial promotion
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8.4 Invitation or inducement

8	4	1			Promotional element	App1	4	1			Promotional element
8	4	2			Promotional element	App1	4	2			Promotional element
8	4	3			Promotional element	App1	4	3			Promotional element
8	4	4			Promotional element	App1	4	4			Promotional element
8	4	5			Invitations	App1	4	5			Invitations
8	4	6			Invitations	App1	4	6			Invitations
8	4	7			Inducements	App1	4	7			Inducements
8	4	8			Inducements	App1	4	8			Inducements
8	4	9			Directory listings	App1	4	9			Directory listings
8	4	10			Tombstone advertisements (announcements of a firm's past achievements)	App1	4	10			Tombstone advertisements (announcements of a firm's past achievements)
8	4	11			Links to a website	App1	4	11			Links to a website
8	4	12			Banner advertisements on a website	App1	4	12			Banner advertisements on a website
8	4	13			Publication or broadcast of prices of investments (historic or live)	App1	4	13			Publication or broadcast of prices of investments (historic or live)
8	4	14			Company statements and announcements and analyst briefings	App1	4	14			Company statements and announcements and analyst briefings
8	4	15			Journalism	App1	4	15			Journalism
8	4	16			Performance tables	App1	4	16			Performance tables
8	4	17			Performance tables	App1	4	17			Performance tables
8	4	18			Decision Trees	App1	4	18			Decision Trees
8	4	19			Investment agreements, share purchase agreements and customer agreements	App1	4	19			Investment agreements, share purchase agreements and customer agreements

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PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
8	4	20			Image advertising	App1	4	20			Image advertising
8	4	21			Advertisements which invite contact with the advertiser	App1	4	21			Advertisements which invite contact with the advertiser
8	4	22			Introductions	App1	4	22			Introductions
8	4	23			Distributors	App1	4	23			Distributors
8	4	24			Investment trading methods and training courses	App1	4	24			Investment trading methods and training courses
8	4	25			Invitations to attend meetings or to receive telephone calls or visits	App1	4	25			Invitations to attend meetings or to receive telephone calls or visits
8	4	26			Explanation of terms	App1	4	26			Explanation of terms
8	4	27			Enquiries about a person's status or intentions	App1	4	27			Enquiries about a person's status or intentions
8	4	28			Solicited and accompanying material	App1	4	28			Solicited and accompanying material
8	4	29			Solicited and accompanying material	App1	4	29			Solicited and accompanying material
8	4	30			Solicited and accompanying material	App1	4	30			Solicited and accompanying material
8	4	31			Telephone services	App1	4	31			Telephone services
8	4	32			Personal illustrations	App1	4	32			Personal illustrations
8	4	33			Instructions or guidance on how to invest	App1	4	33			Instructions or guidance on how to invest
8	4	34			Communications by employers to their employees	App1	4	34			Communications by employers to their employees

8.5 In the course of business

8	5				In the course of business	App1	5				In the course of business
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8.6 Communicate

8	6	1			Communicate	App1	6	1			Communicate
8	6	2			Persons who communicate or cause a communication	App1	6	2			Persons who communicate or cause a communication
8	6	3			Persons who do not communicate or cause a communication	App1	6	3			Persons who do not communicate or cause a communication
8	6	4			Need for an active step to communicate or cause a communication	App1	6	4			Need for an active step to communicate or cause a communication
8	6	5			Need for an active step to communicate or cause a communication	App1	6	5			Need for an active step to communicate or cause a communication
8	6	6			Website operators	App1	6	6			Website operators
8	6	7			Application of exemptions to persons causing a communication	App1	6	7			Application of exemptions to persons causing a communication

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PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
8	6	8			Application of exemptions to persons who communicate on behalf of others	App1	6	8			Application of exemptions to persons who communicate on behalf of others
8	6	9			Meaning of 'made to', 'directed at' and 'recipient'	App1	6	9			Meaning of 'made to', 'directed at' and 'recipient'
8	6	10			Meaning of 'made to', 'directed at' and 'recipient'	App1	6	10			Meaning of 'made to', 'directed at' and 'recipient'
8.7 Engage in investment activity											
8	7				Engage in investment activity	App1	7				Engage in investment activity
8.8 Having an effect in the United Kingdom											
8	8				Having an effect in the United Kingdom	App1	8				Having an effect in the United Kingdom
8.9 Circumstances where the restriction in section 21 does not apply											
8	9				Circumstances where the restriction in section 21 does not apply	App1	9				Circumstances where the restriction in section 21 does not apply
8.10 Types of financial promotion											
8	10	1			Types of financial promotion	App1	10	1			Types of financial promotion
8	10	2			Real time v non-real time financial promotions	App1	10	2			Real time v non-real time financial promotions
8	10	3			Real time v non-real time financial promotions	App1	10	3			Real time v non-real time financial promotions
8	10	4			Real time v non-real time financial promotions	App1	10	4			Real time v non-real time financial promotions
8	10	5			Real time v non-real time financial promotions	App1	10	5			Real time v non-real time financial promotions
8	10	6			Real time v non-real time financial promotions	App1	10	6			Real time v non-real time financial promotions
8	10	7			Real time v non-real time financial promotions	App1	10	7			Real time v non-real time financial promotions
8	10	8			Solicited v unsolicited real time financial promotions	App1	10	8			Solicited v unsolicited real time financial promotions
8	10	9			Solicited v unsolicited real time financial promotions	App1	10	9			Solicited v unsolicited real time financial promotions
8	10	10			Solicited v unsolicited real time financial promotions	App1	10	10			Solicited v unsolicited real time financial promotions
8	10	11			Solicited v unsolicited real time financial promotions	App1	10	11			Solicited v unsolicited real time financial promotions
8	10	12			Solicited v unsolicited real time financial promotions	App1	10	12			Solicited v unsolicited real time financial promotions

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PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
8	10	13			Solicited v unsolicited real time financial promotions	App1	10	13			Solicited v unsolicited real time financial promotions
8	10	14			Solicited v unsolicited real time financial promotions	App1	10	14			Solicited v unsolicited real time financial promotions

8.11 Types of exemption under the Financial Promotion Order

8	11				Types of exemption under the Financial Promotion Order	App1	11				Types of exemption under the Financial Promotion Order
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8.12 Exemptions applying to all controlled activities

8	12	1			Exemptions applying to all controlled activities	App1	12	1			Exemptions applying to all controlled activities
8	12	2			Financial promotions to overseas recipients (article 12)	App1	12	2			Financial promotions to overseas recipients (article 12)
8	12	3			Financial promotions to overseas recipients (article 12)	App1	12	3			Financial promotions to overseas recipients (article 12)
8	12	4			Financial promotions to overseas recipients (article 12)	App1	12	4			Financial promotions to overseas recipients (article 12)
8	12	5			Financial promotions to overseas recipients (article 12)	App1	12	5			Financial promotions to overseas recipients (article 12)
8	12	6			Financial promotions to overseas recipients (article 12)	App1	12	6			Financial promotions to overseas recipients (article 12)
8	12	7			Financial promotions to overseas recipients (article 12)	App1	12	7			Financial promotions to overseas recipients (article 12)
8	12	8			Financial promotions to overseas recipients (article 12)	App1	12	8			Financial promotions to overseas recipients (article 12)
8	12	9			Financial promotions from customers and potential customers (article 13)	App1	12	9			Financial promotions from customers and potential customers (article 13)
8	12	10			Follow up financial promotions (article 14)	App1	12	10			Follow up financial promotions (article 14)
8	12	11			Introductions (article 15)	App1	12	11			Introductions (article 15)
8	12	12			Exempt persons (article 16)	App1	12	12			Exempt persons (article 16)
8	12	13			Exempt persons (article 16)	App1	12	13			Exempt persons (article 16)
8	12	14			Generic promotions (article 17)	App1	12	14			Generic promotions (article 17)
8	12	15			Generic promotions (article 17)	App1	12	15			Generic promotions (article 17)
8	12	16			Generic promotions (article 17)	App1	12	16			Generic promotions (article 17)
8	12	17			Generic promotions (article 17)	App1	12	17			Generic promotions (article 17)
8	12	18			Mere conduits (article 18 and 18A)	App1	12	18			Mere conduits (article 18 and 18A)
8	12	19			Mere conduits (article 18 and 18A)	App1	12	19			Mere conduits (article 18 and 18A)
8	12	20			Mere conduits (article 18 and 18A)	App1	12	20			Mere conduits (article 18 and 18A)
8	12	21			Investment professionals (article 19)	App1	12	21			Investment professionals (article 19)

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PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
8	12	22			Investment professionals (article 19)	App1	12	22			Investment professionals (article 19)
8	12	23			Journalists (article 20)	App1	12	23			Journalists (article 20)
8	12	24			Journalists (article 20)	App1	12	24			Journalists (article 20)
8	12	25			Journalists (article 20)	App1	12	25			Journalists (article 20)
8	12	26			Journalists (article 20)	App1	12	26			Journalists (article 20)
8	12	27			Journalists (article 20)	App1	12	27			Journalists (article 20)
8	12	28			Journalists (article 20)	App1	12	28			Journalists (article 20)
8	12	29			Journalists (article 20)	App1	12	29			Journalists (article 20)
8	12	30			Journalists (article 20)	App1	12	30			Journalists (article 20)
8	12	31			Journalists (article 20)	App1	12	31			Journalists (article 20)
8	12	32			Promotion broadcast by company director etc (article 20A)	App1	12	32			Promotion broadcast by company director etc (article 20A)
8	12	33			Promotion broadcast by company director etc (article 20A)	App1	12	33			Promotion broadcast by company director etc (article 20A)
8	12	34			Promotion broadcast by company director etc (article 20A)	App1	12	34			Promotion broadcast by company director etc (article 20A)
8	12	35			Promotion broadcast by company director etc (article 20A)	App1	12	35			Promotion broadcast by company director etc (article 20A)
8	12	36			Promotion broadcast by company director etc (article 20A)	App1	12	36			Promotion broadcast by company director etc (article 20A)
8	12	37			Promotion broadcast by company director etc (article 20A)	App1	12	37			Promotion broadcast by company director etc (article 20A)
8	12	38			Incoming electronic commerce communications (article 20B)	App1	12	38			Incoming electronic commerce communications (article 20B)

8.13 Exemptions applying to financial promotions concerning deposits and certain contracts of insurance

8	13				Exemptions applying to financial promotions concerning deposits and certain contracts of insurance	App1	13				Exemptions applying to financial promotions concerning deposits and certain contracts of insurance
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8.14 Other financial promotions

8	14	1			Other financial promotions	App1	14	1			Other financial promotions
8	14	2			Other financial promotions	App1	14	2			Other financial promotions
8	14	3			One-off financial promotions (articles 28 and 28A)	App1	14	3			One-off financial promotions (articles 28 and 28A)
8	14	4			One-off financial promotions (articles 28 and 28A)	App1	14	4			One-off financial promotions (articles 28 and 28A)
8	14	5			One-off financial promotions (articles 28 and 28A)	App1	14	5			One-off financial promotions (articles 28 and 28A)

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PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
8	14	6			One-off financial promotions (articles 28 and 28A)	App1	14	6			One-off financial promotions (articles 28 and 28A)
8	14	7			One-off financial promotions (articles 28 and 28A)	App1	14	7			One-off financial promotions (articles 28 and 28A)
8	14	8			One-off financial promotions (articles 28 and 28A)	App1	14	8			One-off financial promotions (articles 28 and 28A)
8	14	9			One-off financial promotions (articles 28 and 28A)	App1	14	9			One-off financial promotions (articles 28 and 28A)
8	14	10			One-off financial promotions (articles 28 and 28A)	App1	14	10			One-off financial promotions (articles 28 and 28A)
8	14	11			One-off financial promotions (articles 28 and 28A)	App1	14	11			One-off financial promotions (articles 28 and 28A)
8	14	12			One-off financial promotions (articles 28 and 28A)	App1	14	12			One-off financial promotions (articles 28 and 28A)
8	14	13			One-off financial promotions (articles 28 and 28A)	App1	14	13			One-off financial promotions (articles 28 and 28A)
8	14	14			Overseas communicators (articles 30-33)	App1	14	14			Overseas communicators (articles 30-33)
8	14	15			Overseas communicators (articles 30-33)	App1	14	15			Overseas communicators (articles 30-33)
8	14	16			Overseas communicators (articles 30-33)	App1	14	16			Overseas communicators (articles 30-33)
8	14	17			Overseas communicators (articles 30-33)	App1	14	17			Overseas communicators (articles 30-33)
8	14	18			Nationals of EEA States other than the United Kingdom (article 36)	App1	14	18			Nationals of EEA States other than the United Kingdom (article 36)
8	14	19			Joint enterprises (article 39)	App1	14	19			Joint enterprises (article 39)
8	14	20			Joint enterprises (article 39)	App1	14	20			Joint enterprises (article 39)
8	14	21			Certified high net worth individuals (article 48)	App1	14	21			Certified high net worth individuals (article 48)
8	14	22			Certified high net worth individuals (article 48)	App1	14	22			Certified high net worth individuals (article 48)
8	14	23			Certified high net worth individuals (article 48)	App1	14	23			Certified high net worth individuals (article 48)
8	14	24			Certified high net worth individuals (article 48)	App1	14	24			Certified high net worth individuals (article 48)
8	14	25			High net worth companies, unincorporated associations and trusts (article 49)	App1	14	25			High net worth companies, unincorporated associations and trusts (article 49)

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PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
8	14	26			High net worth companies, unincorporated associations and trusts (article 49)	App1	14	26			High net worth companies, unincorporated associations and trusts (article 49)
8	14	26A			New material						
8	14	27			Sophisticated investors (articles 50 and 50A)	App1	14	27			Sophisticated investors (articles 50 and 50A)
8	14	28			Sophisticated investors (articles 50 and 50A)	App1	14	28			Sophisticated investors (articles 50 and 50A)
8	14	28A			New material						
8	14	28B			New material						
8	14	28C			New material						
8	14	28D			New material						
8	14	29			Associations of high net worth or sophisticated investors (article 51)	App1	14	29			Associations of high net worth or sophisticated investors (article 51)
8	14	30			Common interest group of a company (article 52)	App1	14	30			Common interest group of a company (article 52)
8	14	31			Common interest group of a company (article 52)	App1	14	31			Common interest group of a company (article 52)
8	14	32			Common interest group of a company (article 52)	App1	14	32			Common interest group of a company (article 52)
8	14	33			Common interest group of a company (article 52)	App1	14	33			Common interest group of a company (article 52)
8	14	34			Common interest group of a company (article 52)	App1	14	34			Common interest group of a company (article 52)
8	14	35			Sale of body corporate (article 62)	App1	14	35			Sale of body corporate (article 62)
8	14	36			Sale of body corporate (article 62)	App1	14	36			Sale of body corporate (article 62)
8	14	37			Sale of body corporate (article 62)	App1	14	37			Sale of body corporate (article 62)
8	14	38			Sale of body corporate (article 62)	App1	14	38			Sale of body corporate (article 62)
8	14	39			Sale of body corporate (article 62)	App1	14	39			Sale of body corporate (article 62)
8	14	40			Sale of body corporate (article 62)	App1	14	40			Sale of body corporate (article 62)
8	14	41			Other issues	App1	14	41			Other issues
8	14	42			Other issues	App1	14	42			Other issues

8.15 Financial promotions by members of the professions (articles 55 and 55A)

8	15	1			Real time financial promotions by professional firms	App1	15	1			Real time financial promotions by professional firms
8	15	2			Real time financial promotions by professional firms	App1	15	2			Real time financial promotions by professional firms
8	15	3			Real time financial promotions by professional firms	App1	15	3			Real time financial promotions by professional firms

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8	15	4			Real time financial promotions by professional firms	App1	15	4			Real time financial promotions by professional firms
8	15	5			Non-real time financial promotions by professional firms	App1	15	5			Non-real time financial promotions by professional firms
8	15	6			Non-real time financial promotions by professional firms	App1	15	6			Non-real time financial promotions by professional firms
8	15	7			Non-real time financial promotions by professional firms	App1	15	7			Non-real time financial promotions by professional firms
8.16 Financial promotions concerning funeral plans											
8	16	1			Financial promotions concerning funeral plans	App1	16	1			Financial promotions concerning funeral plans
8.17 Financial promotions concerning agreements for qualifying credit											
8	17	1			Financial promotions concerning agreements for qualifying credit	App1	17	1			Introduction
8	17	1A			Introduction	App1	17	1A			Introduction
8	17	2			Controlled investment: agreement for qualifying credit	App1	17	2			Controlled investment: agreement for qualifying credit
8	17	3			Controlled investment: agreement for qualifying credit	App1	17	3			Controlled investment: agreement for qualifying credit
8	17	4			Controlled activities	App1	17	4			Controlled activities
8	17	5			Controlled activities	App1	17	5			Controlled activities
8	17	6			Controlled activities	App1	17	6			Controlled activities
8	17	7			Controlled activities	App1	17	7			Controlled activities
8	17	8			Controlled activities	App1	17	8			Controlled activities
8	17	9			Application of exemptions to financial promotions about agreements for qualifying credit	App1	17	9			Application of exemptions to financial promotions about agreements for qualifying credit
8	17	10			Application of exemptions to financial promotions about agreements for qualifying credit	App1	17	10			Application of exemptions to financial promotions about agreements for qualifying credit
8	17	11			Application of exemptions to financial promotions about agreements for qualifying credit	App1	17	11			Application of exemptions to financial promotions about agreements for qualifying credit
8	17	12			Application of exemptions to financial promotions about agreements for qualifying credit	App1	17	12			Application of exemptions to financial promotions about agreements for qualifying credit

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8	17	13			Application of exemptions to financial promotions about agreements for qualifying credit	App1	17	13			Application of exemptions to financial promotions about agreements for qualifying credit
8	17	14			Application of exemptions to financial promotions about agreements for qualifying credit	App1	17	14			Application of exemptions to financial promotions about agreements for qualifying credit
8	17	15			Application of exemptions to financial promotions about agreements for qualifying credit	App1	17	15			Application of exemptions to financial promotions about agreements for qualifying credit
8	17	16			Application of exemptions to financial promotions about agreements for qualifying credit	App1	17	16			Application of exemptions to financial promotions about agreements for qualifying credit
8	17	17			Interaction with the Consumer Credit Act	App1	17	17			Interaction with the Consumer Credit Act
8	17	18			Interaction with the Consumer Credit Act	App1	17	18			Interaction with the Consumer Credit Act

8.17A Financial promotions concerning insurance mediation activities

8	17A				Financial promotions concerning insurance mediation activities	App1	17A				Financial promotions concerning insurance mediation activities
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8.18 Financial promotions concerning the Lloyd's market

8	18				Financial promotions concerning the Lloyd's market	App1	18				Financial promotions concerning the Lloyd's market
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8.19 Additional restriction on the promotion of life policies

8	19				Additional restriction on the promotion of life policies	App1	19	1			Additional restriction on the promotion of life policies
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8.20 Additional restriction on the promotion of collective investment schemes

8	20				Additional restriction on the promotion of collective investment schemes	App1	20				Additional restriction on the promotion of collective investment schemes
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8.21 Company statements, announcements and briefings

8	21	1			Company statements, announcements and briefings	App1	21	1			Company statements, announcements and briefings
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PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
8	21	2			Company statements, announcements and briefings	App1	21	2			Company statements, announcements and briefings
8	21	3			Company statements, announcements and briefings	App1	21	3			Company statements, announcements and briefings
8	21	4			Article 17: Generic promotions	App1	21	4			Article 17: Generic promotions
8	21	5			Article 19: Investment professionals	App1	21	5			Article 19: Investment professionals
8	21	6			Article 20A: Promotion broadcast by company director etc	App1	21	6			Article 20A: Promotion broadcast by company director etc
8	21	7			Article 28 and 28A: One off promotions	App1	21	7			Article 28 and 28A: One off promotions
8	21	8			Article 43: Members and creditors of certain bodies corporate	App1	21	8			Article 43: Members and creditors of certain bodies corporate
8	21	9			Article 43: Members and creditors of certain bodies corporate	App1	21	9			Article 43: Members and creditors of certain bodies corporate
8	21	10			Article 47: Persons in the business of disseminating information	App1	21	10			Article 47: Persons in the business of disseminating information
8	21	11			Article 59: Annual accounts and directors' report	App1	21	11			Article 59: Annual accounts and directors' report
8	21	12			Article 59: Annual accounts and directors' report	App1	21	12			Article 59: Annual accounts and directors' report
8	21	13			Article 67: Promotions required or permitted by market rules	App1	21	13			Article 67: Promotions required or permitted by market rules
8	21	14			Article 67: Promotions required or permitted by market rules	App1	21	14			Article 67: Promotions required or permitted by market rules
8	21	15			Article 67: Promotions required or permitted by market rules	App1	21	15			Article 67: Promotions required or permitted by market rules
8	21	16			Article 68: Promotions in connection with admission to certain EEA markets	App1	21	16			Article 68: Promotions in connection with admission to certain EEA markets
8	21	17			Article 69: Promotion of securities already admitted in certain markets	App1	21	17			Article 69: Promotion of securities already admitted in certain markets
8	21	18			Article 69: Promotion of securities already admitted in certain markets	App1	21	18			Article 69: Promotion of securities already admitted in certain markets
8	21	19			Article 69: Promotion of securities already admitted in certain markets	App1	21	19			Article 69: Promotion of securities already admitted in certain markets
8	21	20			Article 71: Promotions included in listing particulars, etc	App1	21	20			Article 71: Promotions included in listing particulars, etc

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PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
8	21	21			General issues	App1	21	21			General issues
8.22 The Internet											
8	22				The Internet	App1	22				The Internet
8.23 Regulated activities											
8	23				Regulated activities	App1	23				Regulated activities
8.24 Advising on investments											
8	24				Advising on investments	App1	24				Advising on investments
8.25 Advice must relate to an investment which is a security or contractually based investment											
8	25				Advice must relate to an investment which is a security or contractually based investment	App1	25				Advice must relate to an investment which is a security or contractually based investment
8.26 The investment must be a particular investment											
8	26				The investment must be a particular investment	App1	26				The investment must be a particular investment
8.27 Advice to be given to persons in their capacity as investors (on the merits of their investing as principal or agent)											
8	27				Advice to be given to persons in their capacity as investors (on the merits of their investing as principal or agent)	App1	27				Advice to be given to persons in their capacity as investors (on the merits of their investing as principal or agent)
8.28 Advice or information											
8	28				Advice or information	App1	28				Advice or information
8.29 Advice must relate to the merits (of buying or selling a particular investment)											
8	29				Advice must relate to the merits (of buying or selling a particular investment)	App1	29				Advice must relate to the merits (of buying or selling a particular investment)
8.30 Medium used to give advice or information											
8	30				Medium used to give advice or information	App1	30	1			Medium used to give advice or information
8.31 Exclusions for advising on investments											
8	31				Exclusions for advising on investments	App1	31	1			Exclusions for advising on investments
8.32 Arranging deals in investments											
8	32				Arranging deals in investments	App1	32	1			Arranging deals in investments
8.33 Introducing											
8	33				Introducing	App1	33	1			Introducing
8.34 The business test											

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PERG Chapter	PERG Section/Annex	PERG Paragraph	S-P	S-S-P	Title	AUTH Chapter/Appendix	AUTH Section/Annex	AUTH Rule	S-P	S-S-P	Title
8	34				The business test	App1	34	1			The business test
8.35 Authorisation and exemption											
8	35				Authorisation and exemption	App1	35	1			Authorisation and exemption
8.36 Illustrative tables											
8	36	1			Financial Promotions: flowchart	App1	36	1			Financial Promotions: flowchart
8	36	2			Controlled activities and controlled investments	App1	36	2			Controlled activities and controlled investments
8	36	3			Controlled activities and controlled investments	App1	36	3			Controlled activities and controlled investments
8	36	4			Controlled activities and controlled investments	App1	36	4			Controlled activities and controlled investments
8	36	5			Application of exemptions to forms of financial promotion	App1	36	5			Application of exemptions to forms of financial promotion
8	36	6			Application of exemptions to forms of financial promotion	App1	36	6			Application of exemptions to forms of financial promotion
9. Meaning of open-ended investment company											
9.1 Application and Purpose											
9	1	1			Application	App2	1	1			Application
9	1	2			Purpose	App2	1	2			Purpose
9	1	3			Effect of guidance	App2	1	3			Effect of guidance
9	1	4			Other guidance that may be relevant	App2	1	4			Other guidance that may be relevant
9	1	5			Other guidance that may be relevant	App2	1	5			Other guidance that may be relevant
9	1	6			Other guidance that may be relevant	App2	1	6			Other guidance that may be relevant
9.2 Introduction											
9	2				Introduction	App2	2	1			Introduction
9.3 The definition											
9	3				The definition	App2	3	1			The definition
9.4 Collective investment scheme (section 235 of the Act)											
9	4				Collective investment scheme (section 235 of the Act)	App2	4	1			Collective investment scheme (section 235 of the Act)
9.5 The property condition (section 236(2) of the Act)											
9	5				The property condition (section 236(2) of the Act)	App2	5	1			The property condition (section 236(2) of the Act)
9.6 The investment condition (section 236(3) of the Act): general											
9	6				The investment condition (section 236(3) of the Act): general	App2	6	1			The investment condition (section 236(3) of the Act): general

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9.7 The investment condition: the 'reasonable investor'											
9	7				The investment condition: the 'reasonable investor'	App2	7	1			The investment condition: the 'reasonable investor'
9.8 The investment condition : the 'expectation test' (section 236(3)(a) of the Act)											
9	8	1			The investment condition : the	App2	8	1			The investment condition : the
9	8	2			'Realisation' of investment	App2	8	2			'Realisation' of investment
9	8	3			'Realisation' of investment	App2	8	3			'Realisation' of investment
9	8	4			'Realisation' of investment	App2	8	4			'Realisation' of investment
9	8	5			Illustrations of 'expectation'	App2	8	5			Illustrations of 'expectation'
9	8	6			Illustrations of 'expectation'	App2	8	6			Illustrations of 'expectation'
9	8	7			Some relevant factors in applying the 'expectation test'	App2	8	7			Some relevant factors in applying the 'expectation test'
9	8	8			Some relevant factors in applying the 'expectation test'	App2	8	8			Some relevant factors in applying the 'expectation test'
9	8	9			Some relevant factors in applying the	App2	8	9			Some relevant factors in applying the
9.9 The investment condition : the 'satisfaction test' (section 236(3)(b) of the Act)											
9	9	1			The investment condition : the 'satisfaction test' (section 236(3)(b) of the Act)	App2	9	1			The investment condition : the 'satisfaction test' (section 236(3)(b) of the Act)
9	9	2			The investment condition : the 'satisfaction test' (section 236(3)(b) of the Act)	App2	9	2			The investment condition : the 'satisfaction test' (section 236(3)(b) of the Act)
9	9	3			The investment condition : the 'satisfaction test' (section 236(3)(b) of the Act)	App2	9	3			The investment condition : the 'satisfaction test' (section 236(3)(b) of the Act)
9	9	4			Effect of realisation on a market	App2	9	4			Effect of realisation on a market
9	9	5			Effect of realisation on a market	App2	9	5			Effect of realisation on a market
9	9	6			Effect of realisation on a market	App2	9	6			Effect of realisation on a market
9	9	7			'Wholly or mainly'	App2	9	7			'Wholly or mainly'
9.10 Significance of being an open-ended investment company											
9	10	1			Marketing of shares or securities issued by body corporate	App2	10	1			Marketing of shares or securities issued by body corporate
9	10	2			Marketing of shares or securities issued by body corporate	App2	10	2			Marketing of shares or securities issued by body corporate
9	10	3			Marketing of shares or securities issued by body corporate	App2	10	3			Marketing of shares or securities issued by body corporate
9	10	4			Marketing of shares or securities issued by body corporate	App2	10	4			Marketing of shares or securities issued by body corporate

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2.1 Application and purpose											
Ch2	1	1			Application	2	1	1			Application
Ch2	1	2			Purpose	2	1	2			Purpose
2.2 Introduction											
Ch2	2	1			Introduction	2	2				Introduction
2.3 The business element											
Ch2	3	1			The business element	2	3				The business element
2.4 Link between activities and the United Kingdom											
Ch2	4	1			Link between activities and the United Kingdom	2	4				Link between activities and the United Kingdom
2.5 Investments and activities: general											
Ch2	5	1			Investments and activities: general	2	5	1			Investments and activities: general
Ch2	5	2			Investments and activities: general	2	5	2			Investments and activities: general
Ch2	5	3			Modification of certain exclusions as a result of Investment Services and Insurance Mediation Directives	2	5	3			Modification of certain exclusions as a result of Investment Services and Insurance Mediation Directives
Ch2	5	4			Investment services	2	5	4			Investment services
Ch2	5	5			Investment services	2	5	5			Investment services
Ch2	5	6			Insurance mediation or reinsurance mediation	2	5	6			Insurance mediation or reinsurance mediation
2.6 Specified investments: a broad outline											
Ch2	6	1			Specified investments: a broad outline	2	6	1			Specified investments: a broad outline
Ch2	6	2			Deposits	2	6	2			Deposits
Ch2	6	3			Deposits	2	6	3			Deposits
Ch2	6	4			Deposits	2	6	4			Deposits
Ch2	6	4A			Electronic money	2	6	4A			Electronic money
Ch2	6	5			Rights under a contract of insurance	2	6	5			Rights under a contract of insurance
Ch2	6	6			Rights under a contract of insurance	2	6	6			Rights under a contract of insurance
Ch2	6	7			Rights under a contract of insurance	2	6	7			Rights under a contract of insurance
Ch2	6	8			Rights under a contract of insurance	2	6	8			Rights under a contract of insurance
Ch2	6	9			Shares etc	2	6	9			Shares etc
Ch2	6	10			Shares etc	2	6	10			Shares etc
Ch2	6	11			Debt instruments	2	6	11			Debt instruments
Ch2	6	12			Debt instruments	2	6	12			Debt instruments
Ch2	6	13			Warrants	2	6	13			Warrants
Ch2	6	14			Warrants	2	6	14			Warrants
Ch2	6	15			Certificates representing securities	2	6	15			Certificates representing securities

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Ch2	6	16			Certificates representing securities	2	6	16			Certificates representing securities
Ch2	6	17			Units	2	6	17			Units
Ch2	6	18			Units	2	6	18			Units
Ch2	6	19			Rights under a stakeholder pension scheme	2	6	19			Rights under a stakeholder pension scheme
Ch2	6	20			Option	2	6	20			Option
Ch2	6	21			Futures	2	6	21			Futures
Ch2	6	22			Futures	2	6	22			Futures
Ch2	6	23			Contracts for differences	2	6	23			Contracts for differences
Ch2	6	24			Contracts for differences	2	6	24			Contracts for differences
Ch2	6	25			Lloyd's investments	2	6	25			Lloyd's investments
Ch2	6	26			Rights under a funeral plan	2	6	26			Rights under a funeral plan
Ch2	6	27			Rights under a regulated mortgage contract	2	6	27			Rights under a regulated mortgage contract
Ch2	6	27			Rights under a regulated mortgage contract	2	6	27			Rights under a regulated mortgage contract
Ch2	6	28			Rights to or interests in investments	2	6	28			Rights to or interests in investments
Ch2	6	29			Rights to or interests in investments	2	6	29			Rights to or interests in investments
2.7 Activities: a broad outline											
Ch2	7	1			Activities: a broad outline	2	7	1			Activities: a broad outline
Ch2	7	2			Accepting deposits	2	7	2			Accepting deposits
Ch2	7	2A			Issuing e-money	2	7	2A			Issuing e-money
Ch2	7	3			Effecting or carrying out contracts of insurance as principal	2	7	3			Effecting or carrying out contracts of insurance as principal
Ch2	7	4			Effecting or carrying out contracts of insurance as principal	2	7	4			Effecting or carrying out contracts of insurance as principal
Ch2	7	4			Effecting or carrying out contracts of insurance as principal	2	7	4			Effecting or carrying out contracts of insurance as principal
Ch2	7	5			Dealing in investments (as principal or agent)	2	7	5			Dealing in investments (as principal or agent)
Ch2	7	6			Dealing in investments (as principal or agent)	2	7	6			Dealing in investments (as principal or agent)
Ch2	7	6A			Dealing in investments (as principal or agent)	2	7	6A			Dealing in investments (as principal or agent)
Ch2	7	7			Arranging deals in investments and arranging regulated mortgage activities	2	7	7			Arranging deals in investments and arranging regulated mortgage activities
Ch2	7	7A			Arranging deals in investments and arranging regulated mortgage activities	2	7	7A			Arranging deals in investments and arranging regulated mortgage activities

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Ch2	7	7B			Arranging deals in investments and arranging regulated mortgage activities	2	7	7B			Arranging deals in investments and arranging regulated mortgage activities
Ch2	7	7C			Arranging deals in investments and arranging regulated mortgage activities	2	7	7C			Arranging deals in investments and arranging regulated mortgage activities
Ch2	7	8			Managing investments	2	7	8			Managing investments
Ch2	7	8A			Assisting in the administration and performance of a contract of insurance	2	7	8A			Assisting in the administration and performance of a contract of insurance
Ch2	7	9			Safeguarding and administering investments	2	7	9			Safeguarding and administering investments
Ch2	7	10			Safeguarding and administering investments	2	7	10			Safeguarding and administering investments
Ch2	7	11			Sending dematerialised instructions	2	7	11			Sending dematerialised instructions
Ch2	7	12			Establishing etc collective investment schemes	2	7	12			Establishing etc collective investment schemes
Ch2	7	13			Establishing etc collective investment schemes	2	7	13			Establishing etc collective investment schemes
Ch2	7	14			Establishing etc stakeholder pension schemes	2	7	14			Establishing etc stakeholder pension schemes
Ch2	7	14A			Providing basic advice on stakeholder products	2	7	14A			Providing basic advice on stakeholder products
Ch2	7	14B			Providing basic advice on stakeholder products	2	7	14B			Providing basic advice on stakeholder products
Ch2	7	15			Advising on investments	2	7	15			Advising on investments
Ch2	7	16			Advising on investments	2	7	16			Advising on investments
Ch2	7	16A			Advising on investments	2	7	16A			Advising on investments
Ch2	7	16B			Advising on regulated mortgage contracts	2	7	16B			Advising on regulated mortgage contracts
Ch2	7	17			Lloyd's activities	2	7	17			Lloyd's activities
Ch2	7	18			Entering funeral plan contracts	2	7	18			Entering funeral plan contracts
Ch2	7	19			Entering funeral plan contracts	2	7	19			Entering funeral plan contracts
Ch2	7	20			Entering into and administering a regulated mortgage contract	2	7	20			Entering into and administering a regulated mortgage contract
Ch2	7	21			Agreeing	2	7	21			Agreeing
2.8 Exclusions applicable to particular regulated activities											
Ch2	8	1			Exclusions applicable to particular regulated activities	2	8	1			Exclusions applicable to particular regulated activities
Ch2	8	2			Accepting deposits	2	8	2			Accepting deposits
Ch2	8	2A			Issuing money	2	8	2A			Issuing money

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Ch2	8	3			Effecting and carrying out contracts of insurance	2	8	3			Effecting and carrying out contracts of insurance
Ch2	8	4			Dealing in investments as principal	2	8	4			Dealing in investments as principal
Ch2	8	4A			Dealing in investments as principal	2	8	4A			Dealing in investments as principal
Ch2	8	4B			Dealing in investments as principal	2	8	4B			Dealing in investments as principal
Ch2	8	5			Dealing in investments as agent	2	8	5			Dealing in investments as agent
Ch2	8	6			Arranging deals in investments and arranging regulated mortgage contracts	2	8	6			Arranging deals in investments and arranging regulated mortgage contracts
Ch2	8	7			Managing investments	2	8	7			Managing investments
Ch2	8	7A			Assisting in the administration and performance of a contract of insurance	2	8	7A			Assisting in the administration and performance of a contract of insurance
Ch2	8	7B			Assisting in the administration and performance of a contract of insurance	2	8	7B			Assisting in the administration and performance of a contract of insurance
Ch2	8	8			Safeguarding and administering investments	2	8	8			Safeguarding and administering investments
Ch2	8	9			Sending dematerialised instructions	2	8	9			Sending dematerialised instructions
Ch2	8	10			Establishing etc collective investment schemes	2	8	10			Establishing etc collective investment schemes
Ch2	8	11			Establishing etc stakeholder pension schemes	2	8	11			Establishing etc stakeholder pension schemes
Ch2	8	12			Advising on investments	2	8	12			Advising on investments
Ch2	8	13			Lloyd's activities	2	8	13			Lloyd's activities
Ch2	8	14			Entering funeral plan contracts	2	8	14			Entering funeral plan contracts
Ch2	8	14A			Administering regulated mortgage contract	2	8	14A			Administering regulated mortgage contract
Ch2	8	15			Agreeing	2	8	15			Agreeing
Ch2	8	16			Agreeing	2	8	16			Agreeing
2.9 Regulated activities: exclusions applicable into certain circumstances											
Ch2	9	1			Regulated activities: exclusions applicable in certain circumstances	2	9	1			Regulated activities: exclusions applicable in certain circumstances
Ch2	9	2			Regulated activities: exclusions applicable in certain circumstances	2	9	2			Regulated activities: exclusions applicable in certain circumstances
Ch2	9	3			Trustees, nominees or personal representatives	2	9	3			Trustees, nominees or personal representatives
Ch2	9	4			Trustees, nominees or personal representatives	2	9	4			Trustees, nominees or personal representatives
Ch2	9	5			Professions or business not involving regulated activities	2	9	5			Professions or business not involving regulated activities

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Ch2	9	6			Professions or business not involving regulated activities	2	9	6			Professions or business not involving regulated activities
Ch2	9	7			Sale of goods and supply of services	2	9	7			Sale of goods and supply of services
Ch2	9	8			Sale of goods and supply of services	2	9	8			Sale of goods and supply of services
Ch2	9	9			Group and joint enterprises	2	9	9			Group and joint enterprises
Ch2	9	10			Group and joint enterprises	2	9	10			Group and joint enterprises
Ch2	9	11			Sale of body corporate	2	9	11			Sale of body corporate
Ch2	9	12			Sale of body corporate	2	9	12			Sale of body corporate
Ch2	9	13			Employee share schemes	2	9	13			Employee share schemes
Ch2	9	14			Employee share schemes	2	9	14			Employee share schemes
Ch2	9	15			Overseas persons	2	9	15			Overseas persons
Ch2	9	16			Overseas persons	2	9	16			Overseas persons
Ch2	9	17			Overseas persons	2	9	17			Overseas persons
Ch2	9	17A			Overseas persons	2	9	17A			Overseas persons
Ch2	9	18			Incoming ECA providers	2	9	18			Incoming ECA providers
Ch2	9	19			Insurance mediation activities	2	9	19			Insurance mediation activities
2.10 Persons carrying on regulated activities who do not need authorisation											
Ch2	10	1			Persons carrying on regulated activities who do not need authorisation	2	10	1			Persons carrying on regulated activities who do not need authorisation
Ch2	10	2			Persons carrying on regulated activities who do not need authorisation	2	10	2			Persons carrying on regulated activities who do not need authorisation
Ch2	10	3			Persons carrying on regulated activities who do not need authorisation	2	10	3			Persons carrying on regulated activities who do not need authorisation
Ch2	10	4			Persons carrying on regulated activities who do not need authorisation	2	10	4			Persons carrying on regulated activities who do not need authorisation
Ch2	10	5			Appointed representatives	2	10	5			Appointed representatives
Ch2	10	6			Recognised Investment Exchanges and Recognised Clearing Houses	2	10	6			Recognised Investment Exchanges and Recognised Clearing Houses
Ch2	10	7			Particular exempt persons	2	10	7			Particular exempt persons
Ch2	10	8			Particular exempt persons	2	10	8			Particular exempt persons
Ch2	10	9			Members of Lloyd's	2	10	9			Members of Lloyd's
Ch2	10	10			Members of Lloyd's	2	10	10			Members of Lloyd's
Ch2	10	11			Members of Lloyd's	2	10	11			Members of Lloyd's
Ch2	10	12			Members of the professions	2	10	12			Members of the professions
Ch2	10	13			Members of the professions	2	10	13			Members of the professions
Ch2	10	14			Members of the professions	2	10	14			Members of the professions
Ch2	10	15			Members of the professions	2	10	15			Members of the professions
Ch2	10	16			Members of the professions	2	10	16			Members of the professions

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2.11 What to do now?											
Ch2	11	1				2	11	1			What to do now?
PERG 2 Annex 1G Authorisation and regulated activities											
Ch2	Ann1				Authorisation and regulated activities	2	1				Authorisation and regulated activities
PERG 2 Annex 2G Regulated activities and the permission regime											
Ch2	Ann2				Regulated activities and the permission regime	2	2				Regulated activities and the permission regime
7. Periodical publications, news services and broadcasts: Applications for certification											
7.1 Application and purpose											
Ch7	1	1			Application	7	1	1			Application
Ch7	1	2			Purpose	7	1	2			Purpose
Ch7	1	3			Purpose	7	1	3			Purpose
7.2 Introduction											
Ch7	2	1			Exclusion for advice given in certain publications and services	7	2	1			Exclusion for advice given in certain publications and services
Ch7	2	2			Certificate that the exclusion applies	7	2	2			Certificate that the exclusion applies
Ch7	2	3			Certificates under the Financial Services Act 1986	7	2	3			Certificates under the Financial Services Act 1986
7.3 Does the activity require authorisation?											
Ch7	3	1			Advising on investments and advising on regulated mortgage contracts	7	3	1			Advising on investments and advising on regulated mortgage contracts
Ch7	3	1A			Advising on investments and advising on regulated mortgage contracts	7	3	1A			Advising on investments and advising on regulated mortgage contracts
Ch7	3	2			Advising on investments and advising on regulated mortgage contracts	7	3	2			Advising on investments and advising on regulated mortgage contracts
Ch7	7	3			Carrying on the regulated activity by way of business	7	7	3			Carrying on the regulated activity by way of business
Ch7	3	3A			Carrying on the regulated activity by way of business	7	3	3A			Carrying on the regulated activity by way of business
Ch7	3	4			Carrying on the regulated activity by way of business	7	3	4			Carrying on the regulated activity by way of business
Ch7	3	5			Carrying on the regulated activity in the United Kingdom	7	3	5			Carrying on the regulated activity in the United Kingdom
Ch7	3	6			Carrying on the regulated activity in the United Kingdom	7	3	6			Carrying on the regulated activity in the United Kingdom
Ch7	3	7			Carrying on the regulated activity in the United Kingdom	7	3	7			Carrying on the regulated activity in the United Kingdom

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Ch7	3	8			Exclusions and exempt persons	7	3	8			Exclusions and exempt persons
Ch7	3	9			Which person is required to be authorised?	7	3	9			Which person is required to be authorised?
Ch7	3	10			Which person is required to be authorised?	7	3	10			Which person is required to be authorised?

7.4 Does the article 54 exclusion apply?

Ch7	4	1			The formats	7	4	1			The formats
Ch7	4	2			The formats	7	4	2			The formats
Ch7	4	3			Formats in writing or other legible form	7	4	3			Formats in writing or other legible form
Ch7	4	4			Television and Radio	7	4	4			Television and Radio
Ch7	4	5			The principal purpose test	7	4	5			The principal purpose test
Ch7	4	6			The principal purpose test	7	4	6			The principal purpose test
Ch7	4	7			The principal purpose test	7	4	7			The principal purpose test
Ch7	4	8			The principal purpose test	7	4	8			The principal purpose test
Ch7	4	9			The principal purpose test	7	4	9			The principal purpose test
Ch7	4	10			The principal purpose test	7	4	10			The principal purpose test
Ch7	4	11			The principal purpose test	7	4	11			The principal purpose test
Ch7	4	12			The principal purpose test	7	4	12			The principal purpose test
Ch7	4	13			Who can benefit from the exclusion?	7	4	13			Who can benefit from the exclusion?

7.5 When is it appropriate to apply for a certificate?

Ch7	5				When is it appropriate to apply for a certificate?	7	5				When is it appropriate to apply for a certificate?
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7.6 Applications for a certificate

Ch7	6	1			Pre-application contact	7	6	1			Pre-application contact
Ch7	6	2	1		Form of application	7	6	2			Form of application
Ch7	6	3			Requests for further information	7	6	3			Requests for further information
Ch7	6	4			Time for processing applications	7	6	4			Time for processing applications
Ch7	6	5			Application Fee	7	6	5			Application Fee
Ch7	6	6			The FSA's approach to considering applications	7	6	6			The FSA's approach to considering applications
Ch7	6	7			The FSA's approach to considering applications	7	6	7			The FSA's approach to considering applications
Ch7	6	8			The FSA's approach to considering applications	7	6	8			The FSA's approach to considering applications
Ch7	6	9			The FSA's approach to considering applications	7	6	9			The FSA's approach to considering applications
Ch7	6	10			The FSA's approach to considering applications	7	6	10			The FSA's approach to considering applications

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Ch7	6	11			Grant of application	7	6	11			Grant of application
Ch7	6	12			Refusal of application	7	6	12			Refusal of application
7.7 Post certification issues											
Ch7	7	1			Ongoing monitoring	7	7	1			Ongoing monitoring
Ch7	7	2			Ongoing monitoring	7	7	2			Ongoing monitoring
Ch7	7	3			Revocation of certificate	7	7	3			Revocation of certificate
Ch7	7	4			Publication of details of certificate holders	7	7	4			Publication of details of certificate holders
Ch7	7	5			Further information	7	7	5			Further information
App 1 Financial promotion and related activities											
App 1.1 Application and purpose											
App1	1	1			Application	8	1	1			Application
App1	1	2			Purpose of guidance	8	1	2			Purpose of guidance
App1	1	3			Purpose of guidance	8	1	3			Purpose of guidance
App1	1	4			Purpose of guidance	8	1	4			Purpose of guidance
App 1.2 Introduction											
App1	2				Introduction	8	2				Introduction
App 1.3 Financial promotion											
App1	3				Financial promotion	8	3				Financial promotion
App 1.4 Invitation or inducement											
App1	4	1			Promotional element	8	4	1			Promotional element
App1	4	2			Promotional element	8	4	2			Promotional element
App1	4	3			Promotional element	8	4	3			Promotional element
App1	4	4			Promotional element	8	4	4			Promotional element
App1	4	5			Invitations	8	4	5			Invitations
App1	4	6			Invitations	8	4	6			Invitations
App1	4	7			Inducements	8	4	7			Inducements
App1	4	8			Inducements	8	4	8			Inducements
App1	4	9			Directory listings	8	4	9			Directory listings
App1	4	10			Tombstone advertisements (announcements of a firm's past achievements)	8	4	10			Tombstone advertisements (announcements of a firm's past achievements)
App1	4	11			Links to a website	8	4	11			Links to a website
App1	4	12			Banner advertisements on a website	8	4	12			Banner advertisements on a website
App1	4	13			Publication or broadcast of prices of investments (historic or live)	8	4	13			Publication or broadcast of prices of investments (historic or live)
App1	4	14			Company statements and announcements and analyst briefings	8	4	14			Company statements and announcements and analyst briefings
App1	4	15			Journalism	8	4	15			Journalism

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App1	4	16			Performance tables	8	4	16			Performance tables
App1	4	17			Performance tables	8	4	17			Performance tables
App1	4	18			Decision Trees	8	4	18			Decision Trees
App1	4	19			Investment agreements, share purchase agreements and customer agreements	8	4	19			Investment agreements, share purchase agreements and customer agreements
App1	4	20			Image advertising	8	4	20			Image advertising
App1	4	21			Advertisements which invite contact with the advertiser	8	4	21			Advertisements which invite contact with the advertiser
App1	4	22			Introductions	8	4	22			Introductions
App1	4	23			Distributors	8	4	23			Distributors
App1	4	24			Investment trading methods and training courses	8	4	24			Investment trading methods and training courses
App1	4	25			Invitations to attend meetings or to receive telephone calls or visits	8	4	25			Invitations to attend meetings or to receive telephone calls or visits
App1	4	26			Explanation of terms	8	4	26			Explanation of terms
App1	4	27			Enquiries about a person's status or intentions	8	4	27			Enquiries about a person's status or intentions
App1	4	28			Solicited and accompanying material	8	4	28			Solicited and accompanying material
App1	4	29			Solicited and accompanying material	8	4	29			Solicited and accompanying material
App1	4	30			Solicited and accompanying material	8	4	30			Solicited and accompanying material
App1	4	31			Telephone services	8	4	31			Telephone services
App1	4	32			Personal illustrations	8	4	32			Personal illustrations
App1	4	33			Instructions or guidance on how to invest	8	4	33			Instructions or guidance on how to invest
App1	4	34			Communications by employers to their employees	8	4	34			Communications by employers to their employees

App 1.5 In the course of business

App1	5				In the course of business	8	5				In the course of business
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App 1.6 Communicate

App1	6	1			Communicate	8	6	1			Communicate
App1	6	2			Persons who communicate or cause a communication	8	6	2			Persons who communicate or cause a communication
App1	6	3			Persons who do not communicate or cause a communication	8	6	3			Persons who do not communicate or cause a communication
App1	6	4			Need for an active step to communicate or cause a communication	8	6	4			Need for an active step to communicate or cause a communication

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App1	6	5			Need for an active step to communicate or cause a communication	8	6	5			Need for an active step to communicate or cause a communication
App1	6	6			Website operators	8	6	6			Website operators
App1	6	7			Application of exemptions to persons causing a communication	8	6	7			Application of exemptions to persons causing a communication
App1	6	8			Application of exemptions to persons who communicate on behalf of others	8	6	8			Application of exemptions to persons who communicate on behalf of others
App1	6	9			Meaning of 'made to', 'directed at' and 'recipient'	8	6	9			Meaning of 'made to', 'directed at' and 'recipient'
App1	6	10			Meaning of 'made to', 'directed at' and 'recipient'	8	6	10			Meaning of 'made to', 'directed at' and 'recipient'
App 1.7 Engage in investment activity											
App1	7				Engage in investment activity	8	7				Engage in investment activity
App 1.8 Having an effect in the United Kingdom											
App1	8				Having an effect in the United Kingdom	8	8				Having an effect in the United Kingdom
App 1.9 Circumstances where the restriction in section 21 does not apply											
App1	9				Circumstances where the restriction in section 21 does not apply	8	9				Circumstances where the restriction in section 21 does not apply
App 1.10 Types of financial promotion											
App1	10	1			Types of financial promotion	8	10	1			Types of financial promotion
App1	10	2			Real time v non-real time financial promotions	8	10	2			Real time v non-real time financial promotions
App1	10	3			Real time v non-real time financial promotions	8	10	3			Real time v non-real time financial promotions
App1	10	4			Real time v non-real time financial promotions	8	10	4			Real time v non-real time financial promotions
App1	10	5			Real time v non-real time financial promotions	8	10	5			Real time v non-real time financial promotions
App1	10	6			Real time v non-real time financial promotions	8	10	6			Real time v non-real time financial promotions
App1	10	7			Real time v non-real time financial promotions	8	10	7			Real time v non-real time financial promotions
App1	10	8			Solicited v unsolicited real time financial promotions	8	10	8			Solicited v unsolicited real time financial promotions
App1	10	9			Solicited v unsolicited real time financial promotions	8	10	9			Solicited v unsolicited real time financial promotions
App1	10	10			Solicited v unsolicited real time financial promotions	8	10	10			Solicited v unsolicited real time financial promotions

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App1	10	11			Solicited v unsolicited real time financial promotions	8	10	11			Solicited v unsolicited real time financial promotions
App1	10	12			Solicited v unsolicited real time financial promotions	8	10	12			Solicited v unsolicited real time financial promotions
App1	10	13			Solicited v unsolicited real time financial promotions	8	10	13			Solicited v unsolicited real time financial promotions
App1	10	14			Solicited v unsolicited real time financial promotions	8	10	14			Solicited v unsolicited real time financial promotions
App 1.11 Types of exemption under the Financial Promotion Order											
App1	11				Types of exemption under the Financial Promotion Order	8	11				Types of exemption under the Financial Promotion Order
App 1.12 Exemptions applying to all controlled activities											
App1	12	1			Exemptions applying to all controlled activities	8	12	1			Exemptions applying to all controlled activities
App1	12	2			Financial promotions to overseas recipients (article 12)	8	12	2			Financial promotions to overseas recipients (article 12)
App1	12	3			Financial promotions to overseas recipients (article 12)	8	12	3			Financial promotions to overseas recipients (article 12)
App1	12	4			Financial promotions to overseas recipients (article 12)	8	12	4			Financial promotions to overseas recipients (article 12)
App1	12	5			Financial promotions to overseas recipients (article 12)	8	12	5			Financial promotions to overseas recipients (article 12)
App1	12	6			Financial promotions to overseas recipients (article 12)	8	12	6			Financial promotions to overseas recipients (article 12)
App1	12	7			Financial promotions to overseas recipients (article 12)	8	12	7			Financial promotions to overseas recipients (article 12)
App1	12	8			Financial promotions to overseas recipients (article 12)	8	12	8			Financial promotions to overseas recipients (article 12)
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App1	12	21			Investment professionals (article 19)	8	12	21			Investment professionals (article 19)
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App1	12	34			Promotion broadcast by company director etc (article 20A)	8	12	34			Promotion broadcast by company director etc (article 20A)
App1	12	35			Promotion broadcast by company director etc (article 20A)	8	12	35			Promotion broadcast by company director etc (article 20A)
App1	12	36			Promotion broadcast by company director etc (article 20A)	8	12	36			Promotion broadcast by company director etc (article 20A)
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App1	13				Exemptions applying to financial promotions concerning deposits and certain contracts of insurance	8	13				Exemptions applying to financial promotions concerning deposits and certain contracts of insurance
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App1	14	2			Other financial promotions	8	14	2			Other financial promotions

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App1	14	4			One-off financial promotions (articles 28 and 28A)	8	14	4			One-off financial promotions (articles 28 and 28A)
App1	14	5			One-off financial promotions (articles 28 and 28A)	8	14	5			One-off financial promotions (articles 28 and 28A)
App1	14	6			One-off financial promotions (articles 28 and 28A)	8	14	6			One-off financial promotions (articles 28 and 28A)
App1	14	7			One-off financial promotions (articles 28 and 28A)	8	14	7			One-off financial promotions (articles 28 and 28A)
App1	14	8			One-off financial promotions (articles 28 and 28A)	8	14	8			One-off financial promotions (articles 28 and 28A)
App1	14	9			One-off financial promotions (articles 28 and 28A)	8	14	9			One-off financial promotions (articles 28 and 28A)
App1	14	10			One-off financial promotions (articles 28 and 28A)	8	14	10			One-off financial promotions (articles 28 and 28A)
App1	14	11			One-off financial promotions (articles 28 and 28A)	8	14	11			One-off financial promotions (articles 28 and 28A)
App1	14	12			One-off financial promotions (articles 28 and 28A)	8	14	12			One-off financial promotions (articles 28 and 28A)
App1	14	13			One-off financial promotions (articles 28 and 28A)	8	14	13			One-off financial promotions (articles 28 and 28A)
App1	14	14			Overseas communicators (articles 30-33)	8	14	14			Overseas communicators (articles 30-33)
App1	14	15			Overseas communicators (articles 30-33)	8	14	15			Overseas communicators (articles 30-33)
App1	14	16			Overseas communicators (articles 30-33)	8	14	16			Overseas communicators (articles 30-33)
App1	14	17			Overseas communicators (articles 30-33)	8	14	17			Overseas communicators (articles 30-33)
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App1	14	20			Joint enterprises (article 39)	8	14	20			Joint enterprises (article 39)
App1	14	21			Certified high net worth individuals (article 48)	8	14	21			Certified high net worth individuals (article 48)
App1	14	22			Certified high net worth individuals (article 48)	8	14	22			Certified high net worth individuals (article 48)
App1	14	23			Certified high net worth individuals (article 48)	8	14	23			Certified high net worth individuals (article 48)
App1	14	24			Certified high net worth individuals (article 48)	8	14	24			Certified high net worth individuals (article 48)

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App1	14	26			High net worth companies, unincorporated associations and trusts (article 49)	8	14	26			High net worth companies, unincorporated associations and trusts (article 49)
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App1	14	27			Sophisticated investors (articles 50 and 50A)	8	14	27			Sophisticated investors (articles 50 and 50A)
App1	14	28			Sophisticated investors (articles 50 and 50A)	8	14	28			Sophisticated investors (articles 50 and 50A)
App1	14	28A			Sophisticated investors (articles 50 and 50A)	8	14	28A			Sophisticated investors (articles 50 and 50A)
App1	14	28B			Sophisticated investors (articles 50 and 50A)	8	14	28B			Sophisticated investors (articles 50 and 50A)
App1	14	28C			Sophisticated investors (articles 50 and 50A)	8	14	28C			Sophisticated investors (articles 50 and 50A)
App1	14	28D			Sophisticated investors (articles 50 and 50A)	8	14	28D			Sophisticated investors (articles 50 and 50A)
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App1	14	32			Common interest group of a company (article 52)	8	14	32			Common interest group of a company (article 52)
App1	14	33			Common interest group of a company (article 52)	8	14	33			Common interest group of a company (article 52)
App1	14	34			Common interest group of a company (article 52)	8	14	34			Common interest group of a company (article 52)
App1	14	35			Sale of body corporate (article 62)	8	14	35			Sale of body corporate (article 62)
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App1	14	42			Other issues	8	14	42			Other issues
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App1	15	1			Real time financial promotions by professional firms	8	15	1			Real time financial promotions by professional firms
App1	15	2			Real time financial promotions by professional firms	8	15	2			Real time financial promotions by professional firms
App1	15	3			Real time financial promotions by professional firms	8	15	3			Real time financial promotions by professional firms
App1	15	4			Real time financial promotions by professional firms	8	15	4			Real time financial promotions by professional firms
App1	15	5			Non-real time financial promotions by professional firms	8	15	5			Non-real time financial promotions by professional firms
App1	15	6			Non-real time financial promotions by professional firms	8	15	6			Non-real time financial promotions by professional firms
App1	15	7			Non-real time financial promotions by professional firms	8	15	7			Non-real time financial promotions by professional firms
App 1.16 Financial promotions concerning funeral plans											
App1	16	1			Financial promotions concerning funeral plans	8	16	1			Financial promotions concerning funeral plans
App 1.17 Introduction											
App1	17	1			Financial promotions concerning agreements for qualifying credit	8	17	1			Financial promotions concerning agreements for qualifying credit
App1	17	1A			Introduction	8	17	1A			Introduction
App1	17	2			Controlled investment: agreement for qualifying credit	8	17	2			Controlled investment: agreement for qualifying credit
App1	17	3			Controlled investment: agreement for qualifying credit	8	17	3			Controlled investment: agreement for qualifying credit
App1	17	4			Controlled activities	8	17	4			Controlled activities
App1	17	5			Controlled activities	8	17	5			Controlled activities
App1	17	6			Controlled activities	8	17	6			Controlled activities
App1	17	7			Controlled activities	8	17	7			Controlled activities
App1	17	8			Controlled activities	8	17	8			Controlled activities
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App1	17	11			Application of exemptions to financial promotions about agreements for qualifying credit	8	17	11			Application of exemptions to financial promotions about agreements for qualifying credit
App1	17	12			Application of exemptions to financial promotions about agreements for qualifying credit	8	17	12			Application of exemptions to financial promotions about agreements for qualifying credit
App1	17	13			Application of exemptions to financial promotions about agreements for qualifying credit	8	17	13			Application of exemptions to financial promotions about agreements for qualifying credit
App1	17	14			Application of exemptions to financial promotions about agreements for qualifying credit	8	17	14			Application of exemptions to financial promotions about agreements for qualifying credit
App1	17	15			Application of exemptions to financial promotions about agreements for qualifying credit	8	17	15			Application of exemptions to financial promotions about agreements for qualifying credit
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App 1.17A Financial promotions concerning insurance mediation activities

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App 1.18 Financial promotions concerning the Lloyd's market

App1	18				Financial promotions concerning the Lloyd's market	8	18				Financial promotions concerning the Lloyd's market
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App 1.19 Additional restriction on the promotion of life policies

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App 1.20 Additional restriction on the promotion of collective investment schemes											
App1	20				Additional restriction on the promotion of collective investment schemes	8	20				Additional restriction on the promotion of collective investment schemes
App 1.21 Company statements, announcements and briefings											
App1	21	1			Company statements, announcements and briefings	8	21	1			Company statements, announcements and briefings
App1	21	2			Company statements, announcements and briefings	8	21	2			Company statements, announcements and briefings
App1	21	3			Company statements, announcements and briefings	8	21	3			Company statements, announcements and briefings
App1	21	4			Article 17: Generic promotions	8	21	4			Article 17: Generic promotions
App1	21	5			Article 19: Investment professionals	8	21	5			Article 19: Investment professionals
App1	21	6			Article 20A: Promotion broadcast by company director etc	8	21	6			Article 20A: Promotion broadcast by company director etc
App1	21	7			Article 28 and 28A: One off promotions	8	21	7			Article 28 and 28A: One off promotions
App1	21	8			Article 43: Members and creditors of certain bodies corporate	8	21	8			Article 43: Members and creditors of certain bodies corporate
App1	21	9			Article 43: Members and creditors of certain bodies corporate	8	21	9			Article 43: Members and creditors of certain bodies corporate
App1	21	10			Article 47: Persons in the business of disseminating information	8	21	10			Article 47: Persons in the business of disseminating information
App1	21	11			Article 59: Annual accounts and directors' report	8	21	11			Article 59: Annual accounts and directors' report
App1	21	12			Article 59: Annual accounts and directors' report	8	21	12			Article 59: Annual accounts and directors' report
App1	21	13			Article 67: Promotions required or permitted by market rules	8	21	13			Article 67: Promotions required or permitted by market rules
App1	21	14			Article 67: Promotions required or permitted by market rules	8	21	14			Article 67: Promotions required or permitted by market rules
App1	21	15			Article 67: Promotions required or permitted by market rules	8	21	15			Article 67: Promotions required or permitted by market rules
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App1	21	20			Article 71: Promotions included in listing particulars, etc	8	21	20			Article 71: Promotions included in listing particulars, etc
App1	21	21			General issues	8	21	21			General issues
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App 1.24 Advising on investments											
App1	24				Advising on investments	8	24				Advising on investments
App 1.25 Advice must relate to an investment which is a security or contractually based investment											
App1	25				Advice must relate to an investment which is a security or contractually based investment	8	25				Advice must relate to an investment which is a security or contractually based investment
App 1.26 The investment must be a particular investment											
App1	26				The investment must be a particular investment	8	26				The investment must be a particular investment
App 1.27 Advice to be given to persons in their capacity as investors (on the merits of their investing as principal or agent)											
App1	27				Advice to be given to persons in their capacity as investors (on the merits of their investing as principal or agent)	8	27				Advice to be given to persons in their capacity as investors (on the merits of their investing as principal or agent)
App 1.28 Advice or information											
App1	28				Advice or information	8	28				Advice or information
App 1.29 Advice must relate to the merits (of buying or selling a particular investment)											
App1	29				Advice must relate to the merits (of buying or selling a particular investment)	8	29				Advice must relate to the merits (of buying or selling a particular investment)
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App 1.34 The business test											
App1	34	1			The business test	8	34				The business test
App 1.35 Authorisation and exemption											
App1	35	1			Authorisation and exemption	App8	35	1			Authorisation and exemption
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App2	5	1			The property condition (section 236(2) of the Act)	9	5				The property condition (section 236(2) of the Act)
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App 2.8 The investment condition : the 'expectation test' (section 236(3)(a) of the Act)											
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App2	8	2			'Realisation' of investment	9	8	2			'Realisation' of investment
App2	8	3			'Realisation' of investment	9	8	3			'Realisation' of investment
App2	8	4			'Realisation' of investment	9	8	4			'Realisation' of investment
App2	8	5			Illustrations of 'expectation'	9	8	5			Illustrations of 'expectation'
App2	8	6			Illustrations of 'expectation'	9	8	6			Illustrations of 'expectation'
App2	8	7			Some relevant factors in applying the 'expectation test'	9	8	7			Some relevant factors in applying the 'expectation test'
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App2	8	9			Some relevant factors in applying the 'expectation test'	9	8	9			Some relevant factors in applying the 'expectation test'
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App2	9	1			The investment condition : the 'satisfaction test' (section 236(3)(b) of the Act)	9	9	1			The investment condition : the 'satisfaction test' (section 236(3)(b) of the Act)
App2	9	2			The investment condition : the 'satisfaction test' (section 236(3)(b) of the Act)	9	9	2			The investment condition : the 'satisfaction test' (section 236(3)(b) of the Act)
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App2	9	6			Effect of realisation on a market	9	9	6			Effect of realisation on a market
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App2	10	1			Marketing of shares or securities issued by body corporate	9	10	1			Marketing of shares or securities issued by body corporate
App2	10	2			Marketing of shares or securities issued by body corporate	9	10	2			Marketing of shares or securities issued by body corporate
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App2	10	5			Marketing of shares or securities issued by body corporate	9	10	5			Marketing of shares or securities issued by body corporate
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App2	10	8			Implications for regulated activities	9	10	8			Implications for regulated activities
App2	10	9			Implications for regulated activities	9	10	9			Implications for regulated activities
App2	10	10			Implications for regulated activities	9	10	10			Implications for regulated activities
App 2.11 Frequently Asked Questions											
App2	11	1			Frequently Asked Questions	9	11	1			Frequently Asked Questions
App 3 Guidance on the scope of the regulated activity of issuing e-money											
App 3.1 Application and purpose											
App 3	1	1			Application	3	1	1			Application
App 3	1	2			Application	3	1	2			Application
App 3	1	3			Purpose	3	1	3			Purpose
App 3	1	4			Purpose	3	1	4			Purpose
App 3	1	5			Purpose	3	1	5			Purpose
App 3.2 The regulated activity of issuing e-money											
App 3	2	1			The Regulated Activities Order	3	2	1			The Regulated Activities Order
App 3	2	2			The Regulated Activities Order	3	2	2			The Regulated Activities Order
App 3	2	3			The Regulated Activities Order	3	2	3			The Regulated Activities Order
App 3	2	4			The Regulated Activities Order	3	2	4			The Regulated Activities Order
App 3	2	5			The Regulated Activities Order	3	2	5			The Regulated Activities Order
App 3	2	6			The E-Money Directive	3	2	6			The E-Money Directive
App 3	2	7			The E-Money Directive	3	2	7			The E-Money Directive
App 3	2	8			The E-Money Directive	3	2	8			The E-Money Directive
App 3	2	9			The E-Money Directive	3	2	9			The E-Money Directive
App 3	2	10			The E-Money Directive	3	2	10			The E-Money Directive
App 3	2	11			Exclusions	3	2	11			Exclusions
App 3	2	12			The issuer of e-money	3	2	12			The issuer of e-money
App 3	2	13			The issuer of e-money	3	2	13			The issuer of e-money
App 3	2	14			The issuer of e-money	3	2	14			The issuer of e-money
App 3	2	15			Exclusion from the definition of deposit	3	2	15			Exclusion from the definition of deposit
App 3	2	16			Exclusion from the definition of deposit	3	2	16			Exclusion from the definition of deposit
App 3	2	17			Exclusion from the definition of deposit	3	2	17			Exclusion from the definition of deposit

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App 3	2	18			Exclusion from the definition of deposit	3	2	18			Exclusion from the definition of deposit
App 3	2	19			Exclusion from the definition of deposit	3	2	19			Exclusion from the definition of deposit

App 3.3 Elements of the definition of e-money

App 3	3	1			Monetary value	3	3	1			Monetary value
App 3	3	2			Storage on an electronic device	3	3	2			Storage on an electronic device
App 3	3	3			Storage on an electronic device	3	3	3			Storage on an electronic device
App 3	3	4			Storage on an electronic device	3	3	4			Storage on an electronic device
App 3	3	5			Prepayment	3	3	5			Prepayment
App 3	3	6			Prepayment	3	3	6			Prepayment
App 3	3	7			Prepayment	3	3	7			Prepayment
App 3	3	8			Prepayment	3	3	8			Prepayment
App 3	3	9			Prepayment	3	3	9			Prepayment
App 3	3	10			Multipurpose	3	3	10			Multipurpose
App 3	3	11			Multipurpose	3	3	11			Multipurpose
App 3	3	12			Multipurpose	3	3	12			Multipurpose
App 3	3	13			Multipurpose	3	3	13			Multipurpose
App 3	3	14			Accounted e-money schemes	3	3	14			Accounted e-money schemes
App 3	3	15			Accounted e-money schemes	3	3	15			Accounted e-money schemes
App 3	3	16			Accounted e-money schemes	3	3	16			Accounted e-money schemes
App 3	3	17			Accounted e-money schemes	3	3	17			Accounted e-money schemes
App 3	3	18			Accounted e-money schemes	3	3	18			Accounted e-money schemes
App 3	3	19			Accounted e-money schemes	3	3	19			Accounted e-money schemes
App 3	3	20			Accounted e-money schemes	3	3	20			Accounted e-money schemes
App 3	3	21			Accounted e-money schemes	3	3	21			Accounted e-money schemes

App 3.4 Financial promotion

App 3	4	1			Financial promotion	3	4				Financial promotion
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App 4 Guidance on regulated activities connected with mortgages

App 4.1 Application and purpose

App 4	1	1			Application	4	1	1			Application
App 4	1	2			Purpose of guidance	4	1	2			Purpose of guidance
App 4	1	3			Effect of guidance	4	1	3			Effect of guidance
App 4	1	4			Effect of guidance	4	1	4			Effect of guidance
App 4	1	5			Effect of guidance	4	1	5			Effect of guidance
App 4	1	6			Guidance on other activities	4	1	6			Guidance on other activities

App 4.2 Introduction

App 4	2	1			Requirement for authorisation or exemption	4	2	1			Requirement for authorisation or exemption
App 4	2	2			Professional firms	4	2	2			Professional firms

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App 4	2	4			Questions to be considered to decide if authorisation is required	4	2	4			Questions to be considered to decide if authorisation is required
App 4	2	5			Questions to be considered to decide if authorisation is required	4	2	5			Financial promotion

App 4.3 Regulated activities related to mortgages

App 4	3	1			Regulated activities related to mortgages	4	3	1			Regulated activities related to mortgages
App 4	3	2			Regulated activities related to mortgages	4	3	2			Regulated activities related to mortgages
App 4	3	3			The business test	4	3	3			The business test
App 4	3	4			The business test	4	3	4			The business test
App 4	3	5			The business test	4	3	5			The business test
App 4	3	6			The business test	4	3	6			The business test
App 4	3	7			The business test	4	3	7			The business test
App 4	3	8			The business test	4	3	8			The business test
App 4	3	9			The business test	4	3	9			The business test

App 4.4 What is a regulated mortgage contract?

App 4	4	1			The definition of "regulated mortgage contract"	4	4	1			The definition of "regulated mortgage contract"
App 4	4	1A			Provision of credit	4	4	1A			Provision of credit
App 4	4	2			Which borrowers?	4	4	2			Which borrowers?
App 4	4	3			Date the contract is entered into	4	4	3			Date the contract is entered into
App 4	4	4			Date the contract is entered into	4	4	4			Date the contract is entered into
App 4	4	5			Land in the United Kingdom	4	4	5			Land in the United Kingdom
App 4	4	6			Occupancy requirement	4	4	6			Occupancy requirement
App 4	4	7			Occupancy requirement	4	4	7			Occupancy requirement
App 4	4	8			Occupancy requirement	4	4	8			Occupancy requirement
App 4	4	9			Occupancy requirement	4	4	9			Occupancy requirement
App 4	4	10			Purpose of the loan is irrelevant	4	4	10			Purpose of the loan is irrelevant
App 4	4	11			Type of lending	4	4	11			Type of lending
App 4	4	12			Type of lending	4	4	12			Type of lending
App 4	4	13			Regulated mortgage contracts and contract variations	4	4	13			Regulated mortgage contracts and contract variations
App 4	4	14			Regulated mortgage contracts and contract variations	4	4	14			Regulated mortgage contracts and contract variations

App 4.5 Arranging regulated mortgage contracts

App 4	5	1			Definition of the regulated activities involving arranging	4	5	1			Definition of the regulated activities involving arranging
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App 4	5	2			Definition of the regulated activities involving arranging	4	5	2			Definition of the regulated activities involving arranging
App 4	5	3			Definition of the regulated activities involving arranging	4	5	3			Definition of the regulated activities involving arranging
App 4	5	4			Exclusion: article 25A(1) arrangements not causing a deal	4	5	4			Exclusion: article 25A(1) arrangements not causing a deal
App 4	5	5			Exclusion: article 25(A)2 arrangements enabling parties to communicate	4	5	5			Exclusion: article 25(A)2 arrangements enabling parties to communicate
App 4	5	6			Exclusion: article 25(A)2 arrangements enabling parties to communicate	4	5	6			Exclusion: article 25(A)2 arrangements enabling parties to communicate
App 4	5	7			Exclusion: article 25A(1) and (2) arranging of contracts to which the arranger is a party	4	5	7			Exclusion: article 25A(1) and (2) arranging of contracts to which the arranger is a party
App 4	5	8			Exclusion: article 25A(1) and (2) arrangements with or through authorised persons	4	5	8			Exclusion: article 25A(1) and (2) arrangements with or through authorised persons
App 4	5	9			Exclusion: article 25A(1)(b) arrangements made in the course of administration by authorised person	4	5	9			Exclusion: article 25A(1)(b) arrangements made in the course of administration by authorised person
App 4	5	10			Exclusion: article 25A(2) arrangements and introducing	4	5	10			Exclusion: article 25A(2) arrangements and introducing
App 4	5	11			Exclusion: article 25A(2) arrangements and introducing	4	5	11			Exclusion: article 25A(2) arrangements and introducing
App 4	5	12			Exclusion: article 25A(2) arrangements and introducing	4	5	12			Exclusion: article 25A(2) arrangements and introducing
App 4	5	13			Exclusion: article 25A(2) arrangements and introducing	4	5	13			Exclusion: article 25A(2) arrangements and introducing
App 4	5	14			Exclusion: article 25A(2) arrangements and introducing	4	5	14			Exclusion: article 25A(2) arrangements and introducing
App 4	5	15			Exclusion: article 25A(2) arrangements and introducing	4	5	15			Exclusion: article 25A(2) arrangements and introducing
App 4	5	16			Exclusion: article 25A(2) arrangements and introducing	4	5	16			Exclusion: article 25A(2) arrangements and introducing
App 4	5	17			Exclusion: article 25A(2) arrangements and introducing	4	5	17			Exclusion: article 25A(2) arrangements and introducing
App 4	5	18			Exclusion: article 25A(2) arrangements and introducing	4	5	18			Exclusion: article 25A(2) arrangements and introducing
App 4	5	19			Other exclusions	4	5	19			Other exclusions

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App 4.6 Advising on regulated mortgage contracts

App 4	6	1			Definition of 'advising on regulated mortgage contracts'	4	6	1			Definition of 'advising on regulated mortgage contracts'
App 4	6	2			Definition of 'advising on regulated mortgage contracts'	4	6	2			Definition of 'advising on regulated mortgage contracts'
App 4	6	3			Definition of 'advising on regulated mortgage contracts'	4	6	3			Definition of 'advising on regulated mortgage contracts'
App 4	6	4			Definition of 'advising on regulated mortgage contracts'	4	6	4			Definition of 'advising on regulated mortgage contracts'
App 4	6	5			Advice must relate to a particular regulated mortgage contract	4	6	5			Advice must relate to a particular regulated mortgage contract
App 4	6	6			Advice must relate to a particular regulated mortgage contract	4	6	6			Advice must relate to a particular regulated mortgage contract
App 4	6	7			Advice must relate to a particular regulated mortgage contract	4	6	7			Advice must relate to a particular regulated mortgage contract
App 4	6	8			Advice must relate to a particular regulated mortgage contract	4	6	8			Advice must relate to a particular regulated mortgage contract
App 4	6	9			Advice must relate to a particular regulated mortgage contract	4	6	9			Advice must relate to a particular regulated mortgage contract
App 4	6	10			Advice given to a person in his capacity as a borrower or potential borrower	4	6	10			Advice given to a person in his capacity as a borrower or potential borrower
App 4	6	11			Advice given to a person in his capacity as a borrower or potential borrower	4	6	11			Advice given to a person in his capacity as a borrower or potential borrower
App 4	6	12			Advice given to a person in his capacity as a borrower or potential borrower	4	6	12			Advice given to a person in his capacity as a borrower or potential borrower
App 4	6	13			Advice or information	4	6	13			Advice or information
App 4	6	14			Advice or information	4	6	14			Advice or information
App 4	6	15			Advice or information	4	6	15			Advice or information
App 4	6	16			Advice or information	4	6	16			Advice or information
App 4	6	17			Advice must relate to the merits (of entering into as borrower or varying)	4	6	17			Advice must relate to the merits (of entering into as borrower or varying)
App 4	6	18			Advice must relate to the merits (of entering into as borrower or varying)	4	6	18			Advice must relate to the merits (of entering into as borrower or varying)
App 4	6	19			Advice must relate to the merits (of entering into as borrower or varying)	4	6	19			Advice must relate to the merits (of entering into as borrower or varying)
App 4	6	20			Advice must relate to the merits (of entering into as borrower or varying)	4	6	20			Advice must relate to the merits (of entering into as borrower or varying)

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App 4	6	22			Scripted questioning (including decision trees)	4	6	22			Scripted questioning (including decision trees)
App 4	6	23			Scripted questioning (including decision trees)	4	6	23			Scripted questioning (including decision trees)
App 4	6	24			Scripted questioning (including decision trees)	4	6	24			Scripted questioning (including decision trees)
App 4	6	25			Scripted questioning (including decision trees)	4	6	25			Scripted questioning (including decision trees)
App 4	6	26			Medium used to give advice	4	6	26			Medium used to give advice
App 4	6	27			Medium used to give advice	4	6	27			Medium used to give advice
App 4	6	28			Medium used to give advice	4	6	28			Medium used to give advice
App 4	6	29			Medium used to give advice	4	6	29			Medium used to give advice
App 4	6	30			Exclusion: periodical publications, broadcasts and websites	4	6	30			Exclusion: periodical publications, broadcasts and websites
App 4	6	31			Exclusion: advice in the course of administration by authorised person	4	6	31			Exclusion: advice in the course of administration by authorised person
App 4	6	32			Other exclusions	4	6	32			Other exclusions

App 4.7 Entering into a regulated mortgage contract

App 4	7	1			Definition of 'entering into a regulated mortgage contract'	4	7	1			Definition of 'entering into a regulated mortgage contract'
App 4	7	2			Exclusions	4	7	2			Exclusions
App 4	7	3			Transfer of lending obligations	4	7	3			Transfer of lending obligations

App 4.8 Administering a regulated mortgage contract

App 4	8	1			Definition of 'administering a regulated mortgage contract'	4	8	1			Definition of 'administering a regulated mortgage contract'
App 4	8	2			Definition of 'administering a regulated mortgage contract'	4	8	2			Definition of 'administering a regulated mortgage contract'
App 4	8	3			Definition of 'administering a regulated mortgage contract'	4	8	3			Definition of 'administering a regulated mortgage contract'
App 4	8	4			Exclusion: arranging administration by authorised persons	4	8	4			Exclusion: arranging administration by authorised persons
App 4	8	5			Exclusion: arranging administration by authorised persons	4	8	5			Exclusion: arranging administration by authorised persons
App 4	8	6			Exclusion: arranging administration by authorised persons	4	8	6			Exclusion: arranging administration by authorised persons

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App 4	8	7			Exclusion: administration pursuant to agreement with authorised person	4	8	7			Exclusion: administration pursuant to agreement with authorised person
App 4	8	8			Other exclusions	4	8	8			Other exclusions

App 4.9 Agreeing to carry on a regulated activity

App 4	9				Agreeing to carry on a regulated activity	4	9				Agreeing to carry on a regulated activity
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App 4.10 Exclusions applying to more than one regulated activity

App 4	10	1			Exclusion: Activities carried on in the course of a profession or non-investment business	4	10	1			Exclusion: Activities carried on in the course of a profession or non-investment business
App 4	10	2			Exclusion: Activities carried on in the course of a profession or non-investment business	4	10	2			Exclusion: Activities carried on in the course of a profession or non-investment business
App 4	10	3			Exclusion: Activities carried on in the course of a profession or non-investment business	4	10	3			Exclusion: Activities carried on in the course of a profession or non-investment business
App 4	10	4			Exclusion: Activities carried on in the course of a profession or non-investment business	4	10	4			Exclusion: Activities carried on in the course of a profession or non-investment business
App 4	10	5			Exclusion: Trustees, nominees and personal representatives	4	10	5			Exclusion: Trustees, nominees and personal representatives
App 4	10	6			Exclusion: Trustees, nominees and personal representatives	4	10	6			Exclusion: Trustees, nominees and personal representatives
App 4	10	7			Exclusion: Trustees, nominees and personal representatives	4	10	7			Exclusion: Trustees, nominees and personal representatives
App 4	10	8			Exclusion: Trustees, nominees and personal representatives	4	10	8			Exclusion: Trustees, nominees and personal representatives

App 4.11 Link between activities and the United Kingdom

App 4	11	1			Introduction	4	11	1			Introduction
App 4	11	2			Introduction	4	11	2			Introduction
App 4	11	3			Legislative provisions: definition of "regulated mortgage contract"	4	11	3			Legislative provisions: definition of "regulated mortgage contract"
App 4	11	4			Legislative provisions: section 418 of the Act	4	11	4			Legislative provisions: section 418 of the Act
App 4	11	5			Legislative provisions: section 418 of the Act	4	11	5			Legislative provisions: section 418 of the Act
App 4	11	6			Legislative provisions: overseas persons exclusion	4	11	6			Legislative provisions: overseas persons exclusion

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App 4	11	7			Legislative provisions: overseas persons exclusion	4	11	7			Legislative provisions: overseas persons exclusion
App 4	11	8			Territorial scenarios: general	4	11	8			Territorial scenarios: general
App 4	11	9			Territorial scenarios: general	4	11	9			Territorial scenarios: general
App 4	11	10			Territorial scenarios: general	4	11	10			Service provider in the United Kingdom
App 4	11	11			Territorial scenarios: general	4	11	11			Service provider in the United Kingdom
App 4	11	12			Service provider overseas: general	4	11	12			Service provider overseas: general
App 4	11	13			Service provider overseas: arranging regulated mortgage contracts	4	11	13			Service provider overseas: arranging regulated mortgage contracts
App 4	11	14			Service provider overseas: arranging regulated mortgage contracts	4	11	14			Service provider overseas: arranging regulated mortgage contracts
App 4	11	15			Service provider overseas: advising on regulated mortgage contracts	4	11	15			Service provider overseas: advising on regulated mortgage contracts
App 4	11	16			Service provider overseas: entering into a regulated mortgage contract	4	11	16			Service provider overseas: entering into a regulated mortgage contract
App 4	11	17			Service provider overseas: entering into a regulated mortgage contract	4	11	17			Service provider overseas: entering into a regulated mortgage contract
App 4	11	18			Service provider overseas: administering a regulated mortgage contract	4	11	18			Service provider overseas: administering a regulated mortgage contract
App 4	11	19			Service provider overseas: administering a regulated mortgage contract	4	11	19			Service provider overseas: administering a regulated mortgage contract
App 4	11	20			Service provider: agreeing to carry on a regulated activity	4	11	20			Service provider: agreeing to carry on a regulated activity
App 4	11	21			E-Commerce Directive	4	11	21			E-Commerce Directive
App 4	11	22			Distance marketing directive	4	11	22			Distance marketing directive
App 4.12 Appointed representatives											
App 4	12	1			What is an appointed representative?	4	12	1			What is an appointed representative?
App 4	12	2			What is an appointed representative?	4	12	2			What is an appointed representative?
App 4	12	3			What is an appointed representative?	4	12	3			Business for which an appointed representative is exempt
App 4	12	4			Persons who are not already appointed representatives	4	12	4			Persons who are not already appointed representatives
App 4	12	5			Persons who are already appointed representatives	4	12	5			Persons who are already appointed representatives
App 4.13 Other exemptions											
App 4	13				Other exemptions	4	13	1			Other exemptions
App 4.14 Mortgage activities carried on by professional firms											
App 4	14	1			Introduction	4	14	1			Introduction

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App 4	14	2			Introduction	4	14	2			Introduction
App 4	14	3			Introduction	4	14	3			Introduction
App 4	14	4			Introduction	4	14	4			Part XX exemption: arranging regulated mortgage contracts
App 4	14	5			Part XX exemption: advising on regulated mortgage contracts	4	14	5			Part XX exemption: advising on regulated mortgage contracts
App 4	14	6			Part XX exemption: entering into and administering a regulated mortgage contract	4	14	6			Part XX exemption: entering into and administering a regulated mortgage contract
App 4.15 Mortgage activities carried on by 'packagers'											
App 4	15	1			Introduction	4	15	1			Introduction
App 4	15	2			Introduction	4	15	2			Mortgage Clubs (sometimes called mortgage wholesalers)
App 4	15	3			Mortgage packaging companies	4	15	3			Mortgage packaging companies
App 4	15	4			Broker packagers (sometimes called 'intermediary brokers')	4	15	4			Broker packagers (sometimes called 'intermediary brokers')
App 4.16 Mortgage activities and securitisation											
App 4	16	1			Introduction	4	16	1			Introduction
App 4	16	2			Introduction	4	16	2			Introduction
App 4	16	3			Entering into a regulated mortgage contract	4	16	3			Entering into a regulated mortgage contract
App 4	16	4			Administering, arranging and advising on a regulated mortgage contract	4	16	4			Administering, arranging and advising on a regulated mortgage contract
App 4.17 Interaction with the Consumer Credit Act											
App 4	17	1			Entering into and administering a regulated mortgage contract	4	17	1			Entering into and administering a regulated mortgage contract
App 4	17	2			Entering into and administering a regulated mortgage contract	4	17	2			Entering into and administering a regulated mortgage contract
App 4	17	3			Entering into and administering a regulated mortgage contract	4	17	3			Entering into and administering a regulated mortgage contract
App 4	17	4			Entering into and administering a regulated mortgage contract	4	17	4			Entering into and administering a regulated mortgage contract
App 4	17	5			Entering into and administering a regulated mortgage contract	4	17	5			Entering into and administering a regulated mortgage contract
App 4	17	6			Advising on and arranging a regulated mortgage contract	4	17	6			Advising on and arranging a regulated mortgage contract
App 4	17	7			Advising on and arranging a regulated mortgage contract	4	17	7			Advising on and arranging a regulated mortgage contract

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App 4	17	8			Advising on and arranging a regulated mortgage contract	4	17	8			Advising on and arranging a regulated mortgage contract
App 4	17	9			Advising on and arranging a regulated mortgage contract	4	17	9			Advising on and arranging a regulated mortgage contract
App 4	17	10			Advising on and arranging a regulated mortgage contract	4	17	10			Advising on and arranging a regulated mortgage contract
App 4	17	11			Advising on and arranging a regulated mortgage contract	4	17	11			Advising on and arranging a regulated mortgage contract
App 4	17	12			Advising on and arranging a regulated mortgage contract	4	17	12			Advising on and arranging a regulated mortgage contract
App 4	17	13			Advising on and arranging a regulated mortgage contract	4	17	13			Advising on and arranging a regulated mortgage contract
App 4	17	14			Advising on and arranging a regulated mortgage contract	4	17	14			Advising on and arranging a regulated mortgage contract
App 4	17	15			Financial Promotion and advertisements	4	17	15			Financial Promotion and advertisements
App 4	17	16			Financial Promotion and advertisements	4	17	16			Financial Promotion and advertisements

App 4.18 Regulated activities related to mortgages: flowchart

App 4	18	1			Do you need authorisation?	4	18	1			Do you need authorisation?
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App 5 Guidance on insurance mediation activities

App 5.1 Application and purpose

App5	1	1			Application	5	1	1			Application
App5	1	2			Purpose of guidance	5	1	2			Purpose of guidance
App5	1	3			Purpose of guidance	5	1	3			Purpose of guidance
App5	1	4			Purpose of guidance	5	1	4			Purpose of guidance
App5	1	5			Purpose of guidance	5	1	5			Purpose of guidance
App5	1	6			Purpose of guidance	5	1	6			Purpose of guidance
App5	1	7			Effect of guidance	5	1	7			Effect of guidance
App5	1	8			Effect of guidance	5	1	8			Effect of guidance
App5	1	9			Effect of guidance	5	1	9			Effect of guidance
App5	1	10			Effect of guidance	5	1	10			Effect of guidance
App5	1	11			Guidance on other activities	5	1	11			Guidance on other activities

App 5.2 Introduction

App5	2	1			Introduction	5	2	1			Introduction
App5	2	2			Requirement for authorisation or exemption	5	2	2			Requirement for authorisation or exemption
App5	2	3			Questions to be considered to decide if authorisation is required	5	2	3			Questions to be considered to decide if authorisation is required

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App5	2	5			Approach to implementation of the IMD	5	2	5			Approach to implementation of the IMD
App5	2	6			Approach to implementation of the IMD	5	2	6			Approach to implementation of the IMD
App5	2	7			Approach to implementation of the IMD	5	2	7			Approach to implementation of the IMD
App5	2	8			Approach to implementation of the IMD	5	2	8			Approach to implementation of the IMD
App5	2	9			Approach to implementation of the IMD	5	2	9			Approach to implementation of the IMD
App5	2	10			Financial promotion	5	2	10			Financial promotion
App 5.3 Contracts of insurance											
App5	3	1			Contracts of insurance	5	3	1			Contracts of insurance
App5	3	2			Definition	5	3	2			Definition
App5	3	3			Definition	5	3	3			Definition
App5	3	4			Definition	5	3	4			Definition
App5	3	5			Definition	5	3	5			Definition
App5	3	6			Definition	5	3	6			Definition
App5	3	7			Connected contracts of insurance	5	3	7			Connected contracts of insurance
App5	3	8			Large risks	5	3	8			Large risks
App5	3	9			Specified investments	5	3	9			Specified investments
App5	3	10			Specified investments	5	3	10			Specified investments
App5	3	11			Specified investments	5	3	11			Specified investments
App 5.4 The business test											
App5	4				The business test	5	4				The business test
App 5.5 The regulated activities: dealing in contracts as agent											
App5	5				The regulated activities: dealing in contracts as agent	5	5				The regulated activities: dealing in contracts as agent
App 5.6 The regulated activities: arranging deals in, and making arrangements with a view to transactions in, contracts of insurance											
App5	6	1			The regulated activities: arranging deals in, and making arrangements with a view to transactions in, contracts of insurance	5	6	1			The regulated activities: arranging deals in, and making arrangements with a view to transactions in, contracts of insurance
App5	6	2			Article 25(1): arranging (bringing about) deals in investments	5	6	2			Article 25(1): arranging (bringing about) deals in investments
App5	6	3			Article 25(2): making arrangements with a view to transactions in investments	5	6	3			Article 25(2): making arrangements with a view to transactions in investments
App5	6	4			Article 25(2): making arrangements with a view to transactions in investments	5	6	4			Article 25(2): making arrangements with a view to transactions in investments
App5	6	5			Exclusion: article 72C (Provision of information on an incidental basis)	5	6	5			Exclusion: article 72C (Provision of information on an incidental basis)

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<u>AUTH</u> Chapter/App endix	<u>AUTH</u> Section/Ann ex	<u>AUTH Rule</u>	<u>S-P</u>	<u>S-S-P</u>	Title	<u>PERG Chapter</u>	<u>PERG</u> Section/A nnex	<u>PERG</u> Paragra ph	<u>S-P</u>	<u>S-S-P</u>	Title
App5	6	6			Exclusion: article 72C (Provision of information on an incidental basis)	5	6	6			Exclusion: article 72C (Provision of information on an incidental basis)
App5	6	7			Exclusion: article 72C (Provision of information on an incidental basis)	5	6	7			Exclusion: article 72C (Provision of information on an incidental basis)
App5	6	8			Exclusion: article 72C (Provision of information on an incidental basis)	5	6	8			Exclusion: article 72C (Provision of information on an incidental basis)
App5	6	9			Exclusion: article 72C (Provision of information on an incidental basis)	5	6	9			Exclusion: article 72C (Provision of information on an incidental basis)
App5	6	10			Exclusion from article 25(2): arrangements enabling parties to communicate	5	6	10			Exclusion from article 25(2): arrangements enabling parties to communicate
App5	6	11			Exclusion from article 25(2): arrangements enabling parties to communicate	5	6	11			Exclusion from article 25(2): arrangements enabling parties to communicate
App5	6	12			Exclusion from article 25(2): transactions to which the arranger is a party	5	6	12			Exclusion from article 25(2): transactions to which the arranger is a party
App5	6	13			Exclusion from article 25(2): transactions to which the arranger is a party	5	6	13			Exclusion from article 25(2): transactions to which the arranger is a party
App5	6	14			Exclusion from article 25(2): transactions to which the arranger is a party	5	6	14			Exclusion from article 25(2): transactions to which the arranger is a party
App5	6	15			Exclusion from article 25(2): transactions to which the arranger is a party	5	6	15			Exclusion from article 25(2): transactions to which the arranger is a party
App5	6	16			Exclusion from article 25(2): transactions to which the arranger is a party	5	6	16			Exclusion from article 25(2): transactions to which the arranger is a party
App5	6	17			Exclusion from article 25(2) for introducing	5	6	17			Exclusion from article 25(2) for introducing
App5	6	18			Exclusion from article 25(2) for introducing	5	6	18			Exclusion from article 25(2) for introducing
App5	6	19			Exclusion from article 25(2) for introducing	5	6	19			Exclusion from article 25(2) for introducing
App5	6	20			Exclusion from article 25(2) for introducing	5	6	20			Exclusion from article 25(2) for introducing
App5	6	21			Application of article 33 to arrangements for making introductions.	5	6	21			Exclusion from article 25(2) for introducing
App5	6	22			Exclusion from article 25(2): arrangements for the provision of finance	5	6	22			Exclusion from article 25(2): arrangements for the provision of finance

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<u>AUTH</u> Chapter/App endix	<u>AUTH</u> Section/Ann ex	<u>AUTH Rule</u>	<u>S-P</u>	<u>S-S-P</u>	Title	<u>PERG Chapter</u>	<u>PERG</u> Section/A nnex	<u>PERG</u> Paragra ph	<u>S-P</u>	<u>S-S-P</u>	Title
App5	6	23			Other exclusions	5	6	23			Other exclusions
App 5.7 The regulated activities: assisting in the administration and performance of a contract of insurance											
App5	7	1			The regulated activities: assisting in the administration and performance of a contract of insurance	5	7	1			The regulated activities: assisting in the administration and performance of a contract of insurance
App5	7	2			The regulated activities: assisting in the administration and performance of a contract of insurance	5	7	2			The regulated activities: assisting in the administration and performance of a contract of insurance
App5	7	3			The regulated activities: assisting in the administration and performance of a contract of insurance	5	7	3			The regulated activities: assisting in the administration and performance of a contract of insurance
App5	7	4			The regulated activities: assisting in the administration and performance of a contract of insurance	5	7	4			The regulated activities: assisting in the administration and performance of a contract of insurance
App5	7	5			The regulated activities: assisting in the administration and performance of a contract of insurance	5	7	5			The regulated activities: assisting in the administration and performance of a contract of insurance
App5	7	6			The regulated activities: assisting in the administration and performance of a contract of insurance	5	7	6			The regulated activities: assisting in the administration and performance of a contract of insurance
App5	7	7			Exclusions	5	7	7			Exclusions
App5	7	8			Exclusions	5	7	8			Exclusions
App 5.8 The regulated activities: advising on contracts of insurance											
App5	8	1			The regulated activities: advising on contracts of insurance	5	8	1			The regulated activities: advising on contracts of insurance
App5	8	2			The regulated activities: advising on contracts of insurance	5	8	2			The regulated activities: advising on contracts of insurance
App5	8	3			The regulated activities: advising on contracts of insurance	5	8	3			The regulated activities: advising on contracts of insurance

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<u>AUTH Chapter/App</u> <u>endix</u>	<u>AUTH Section/Ann</u> <u>ex</u>	<u>AUTH Rule</u>	<u>S-P</u>	<u>S-S-P</u>	<u>Title</u>	<u>PERG Chapter</u>	<u>PERG Section/A</u> <u>nnex</u>	<u>PERG Paragra</u> <u>ph</u>	<u>S-P</u>	<u>S-S-P</u>	<u>Title</u>
App5	8	4			Advice must relate to a particular contract of insurance	5	8	4			Advice must relate to a particular contract of insurance
App5	8	5			Advice must relate to a particular contract of insurance	5	8	5			Advice must relate to a particular contract of insurance
App5	8	6			Advice given to a person in his capacity as an investor or potential investor	5	8	6			Advice given to a person in his capacity as an investor or potential investor
App5	8	7			Advice given to a person in his capacity as an investor or potential investor	5	8	7			Advice given to a person in his capacity as an investor or potential investor
App5	8	8			Advice or information	5	8	8			Advice or information
App5	8	9			Advice or information	5	8	9			Advice or information
App5	8	10			Advice or information	5	8	10			Advice or information
App5	8	11			Advice or information	5	8	11			Advice or information
App5	8	12			Advice must relate to the merits (of buying or selling a contract of insurance)	5	8	12			Advice must relate to the merits (of buying or selling a contract of insurance)
App5	8	13			Advice must relate to the merits (of buying or selling a contract of insurance)	5	8	13			Advice must relate to the merits (of buying or selling a contract of insurance)
App5	8	14			Advice must relate to the merits (of buying or selling a contract of insurance)	5	8	14			Advice must relate to the merits (of buying or selling a contract of insurance)
App5	8	15			Pre-purchase questioning (including decision trees)	5	8	15			Pre-purchase questioning (including decision trees)
App5	8	16			Pre-purchase questioning (including decision trees)	5	8	16			Pre-purchase questioning (including decision trees)
App5	8	17			Pre-purchase questioning (including decision trees)	5	8	17			Pre-purchase questioning (including decision trees)
App5	8	18			Pre-purchase questioning (including decision trees)	5	8	18			Pre-purchase questioning (including decision trees)
App5	8	19			Pre-purchase questioning (including decision trees)	5	8	19			Pre-purchase questioning (including decision trees)
App5	8	20			Medium used to give advice	5	8	20			Medium used to give advice
App5	8	21			Medium used to give advice	5	8	21			Medium used to give advice
App5	8	22			Medium used to give advice	5	8	22			Medium used to give advice
App5	8	23			Medium used to give advice	5	8	23			Medium used to give advice
App5	8	24			Exclusion: periodical publications, broadcasts and web-sites	5	8	24			Exclusion: periodical publications, broadcasts and web-sites

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AUTH Chapter/App endix	AUTH Section/Ann ex	AUTH Rule	S-P	S-S-P	Title	PERG Chapter	PERG Section/A nnex	PERG Paragra ph	S-P	S-S-P	Title
App5	8	25			Exclusion: periodical publications, broadcasts and web-sites	5	8	25			Exclusion: periodical publications, broadcasts and web-sites
App5	8	26			Other exclusions	5	8	26			Other exclusions
App 5.9 The Regulated Activities: agreeing to carry on a regulated activity											
App5	9	1			The Regulated Activities: agreeing to carry on a regulated activity	5	9				The Regulated Activities: agreeing to carry on a regulated activity
App 5.10 Renewals											
App5	10	1			Renewals	5	10	1			Renewals
App 5.11 Other aspects of exclusions											
App5	11	1			Other aspects of exclusions	5	11	1			Other aspects of exclusions
App5	11	2			Other aspects of exclusions	5	11	2			Other aspects of exclusions
App5	11	3			Exclusions disapplied where activities relate to contracts of insurance	5	11	3			Exclusions disapplied where activities relate to contracts of insurance
App5	11	4			Exclusions disapplied where activities relate to contracts of insurance	5	11	4			Exclusions disapplied where activities relate to contracts of insurance
App5	11	5			Exclusions disapplied where activities relate to contracts of insurance	5	11	5			Exclusions disapplied where activities relate to contracts of insurance
App5	11	6			Exclusions disapplied where activities relate to contracts of insurance	5	11	6			Exclusions disapplied where activities relate to contracts of insurance
App5	11	7			Exclusions disapplied in connection with insurance mediation	5	11	7			Exclusions disapplied in connection with insurance mediation
App5	11	8			Exclusions applying to more than one regulated activity	5	11	8			Exclusions applying to more than one regulated activity
App5	11	9			Activities carried on in the course of a profession or non-investment business	5	11	9			Activities carried on in the course of a profession or non-investment business
App5	11	10			Activities carried on in the course of a profession or non-investment business	5	11	10			Activities carried on in the course of a profession or non-investment business
App5	11	11			Activities carried on in the course of a profession or non-investment business	5	11	11			Activities carried on in the course of a profession or non-investment business
App5	11	12			Activities carried on in the course of a profession or non-investment business	5	11	12			Activities carried on in the course of a profession or non-investment business
App5	11	13			Activities carried on by a provider of relevant goods or services	5	11	13			Activities carried on by a provider of relevant goods or services

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App5	11	14			Activities carried on by a provider of relevant goods or services	5	11	14			Activities carried on by a provider of relevant goods or services
App5	11	15			Activities carried on by a provider of relevant goods or services	5	11	15			Activities carried on by a provider of relevant goods or services
App5	11	16			Large risks	5	11	16			Large risks

App 5.12 Link between activities and the United Kingdom

App5	12	1			Introduction	5	12	1			Introduction
App5	12	2			Introduction	5	12	2			Introduction
App5	12	3			Introduction	5	12	3			Introduction
App5					Territorial issues relating to overseas insurance intermediaries carrying on insurance mediation activities in or into the United Kingdom	5	12	4			Introduction
App5	12	5			Where are insurance mediation activities carried on?	5	12	5			Where are insurance mediation activities carried on?
App5	12	6			Where are insurance mediation activities carried on?	5	12	6			Where are insurance mediation activities carried on?
App5	12	7			Where are insurance mediation activities carried on?	5	12	7			Where are insurance mediation activities carried on?
App5	12	8			Where are insurance mediation activities carried on?	5	12	8			Where are insurance mediation activities carried on?
App5	12	9			Overseas persons	5	12	9			Overseas persons
App5	12	10			Overseas persons	5	12	10			Overseas persons
App5	12	11			How should persons be authorised?	5	12	11			How should persons be authorised?
App5	12	12			How should persons be authorised?	5	12	12			How should persons be authorised?
App5	12	13			Passporting	5	12	13			Passporting
App5	12	14			Passporting	5	12	14			Passporting
App5	12	15			E-Commerce Directive	5	12	15			E-Commerce Directive
App5	12	16			E-Commerce Directive	5	12	16			E-Commerce Directive
App5	12	17			E-Commerce Directive	5	12	17			E-Commerce Directive

App 5.13 Appointed representatives

App5	13	1			What is an appointed representative?	5	13	1			What is an appointed representative?
App5	13	2			What is an appointed representative?	5	13	2			What is an appointed representative?
App5	13	3			Business for which an appointed representative is exempt	5	13	3			Business for which an appointed representative is exempt
App5	13	4			Business for which an appointed representative is exempt	5	13	4			Business for which an appointed representative is exempt

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App5	13	6			Persons who are already appointed representatives	5	13	6			Persons who are already appointed representatives
App 5.14 Exemptions											
App5	14	1			Professionals	5	14	1			Professionals
App5	14	2			Professionals	5	14	2			Professionals
App5	14	3			Professionals	5	14	3			Professionals
App5	14	4			Professionals	5	14	4			Professionals
App5	14	5			Other exemptions	5	14	5			Other exemptions
App 5.15 Illustrative tables											
App5	15	1			Illustrative tables	5	15	1			Illustrative tables
App5	15	2			Illustrative tables	5	15	2			Illustrative tables
App5	15	3			Illustrative tables	5	15	3			Illustrative tables
App5	15	4			Illustrative tables	5	15	4			Illustrative tables
App5	15	5			Illustrative tables	5	15	5			Illustrative tables
App5	15	6			Illustrative tables	5	15	6			Illustrative tables
App5	15	7			Illustrative tables	5	15	7			Illustrative tables
App5	15	8			Illustrative tables	5	15	8			Illustrative tables
App 5.16 Meaning of 'insurance mediation'											
App5	16	1			Meaning of 'insurance mediation'	5	16				Meaning of 'insurance mediation'
App 6 Guidance on the Identification of Contracts of Insurance											
App 6.1 Application											
App6	1	1			Application	6	1	1			Application
App 6.2 Purpose of guidance											
App6	2	1			Purpose of guidance	6	2	1			Purpose of guidance
App 6.3 Background											
App6	3	1			Background	6	3				Background
App 6.4 Limitations of this guidance											
App6	4	1			Limitations of this guidance	6	4				Limitations of this guidance
App 6.5 General principles											
App6	5	1			General principles	6	5				General principles
App 6.6 The factors											
App6	6	1			The factors	6	6				The factors
App 6.7 Examples											
App6	7	1			Example 1: discretionary medical schemes	6	7	1			Example 1: discretionary medical schemes
App6	7	2			Example 2: disaster recovery business	6	7	2			Example 2: disaster recovery business

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App6	7	3			Example 2: disaster recovery business	6	7	3			Example 2: disaster recovery business
App6	7	4			Example 2: disaster recovery business	6	7	4			Example 2: disaster recovery business
App6	7	5			Example 2: disaster recovery business	6	7	5			Example 2: disaster recovery business
App6	7	6			Example 2: disaster recovery business	6	7	6			Example 2: disaster recovery business
App6	7	7			Example 3: manufacturers' and retailers' warranties	6	7	7			Example 3: manufacturers' and retailers' warranties
App6	7	8			Example 3: manufacturers' and retailers' warranties	6	7	8			Example 3: manufacturers' and retailers' warranties
App6	7	9			Example 3: manufacturers' and retailers' warranties	6	7	9			Example 3: manufacturers' and retailers' warranties
App6	7	10			Example 3: manufacturers' and retailers' warranties	6	7	10			Example 3: manufacturers' and retailers' warranties
App6	7	11			Example 4: separate warranty transactions and extended warranties	6	7	11			Example 4: separate warranty transactions and extended warranties
App6	7	12			Example 4: separate warranty transactions and extended warranties	6	7	12			Example 4: separate warranty transactions and extended warranties
App6	7	13			Example 4: separate warranty transactions and extended warranties	6	7	13			Example 4: separate warranty transactions and extended warranties
App6	7	14			Example 4: separate warranty transactions and extended warranties	6	7	14			Example 4: separate warranty transactions and extended warranties
App6	7	15			Example 4: separate warranty transactions and extended warranties	6	7	15			Example 4: separate warranty transactions and extended warranties
App6	7	16			Example 4: separate warranty transactions and extended warranties	6	7	16			Example 4: separate warranty transactions and extended warranties
App6	7	17			Example 5: typical warranty schemes administered by motor dealers	6	7	17			Example 5: typical warranty schemes administered by motor dealers
App6	7	18			Example 6: tax investigation schemes	6	7	18			Example 6: tax investigation schemes
App6	7	19			Example 6: tax investigation schemes	6	7	19			Example 6: tax investigation schemes
App6	7	20			Example 7: solicitors' retainers	6	7	20			Example 7: solicitors' retainers
App6	7	21			Example 7: solicitors' retainers	6	7	21			Example 7: solicitors' retainers
App6	7	22			Example 8: contracts providing for ultimate repayment of any indemnity ('time and distance cover')	6	7	22			Example 8: contracts providing for ultimate repayment of any indemnity ('time and distance cover')

Tables of destinations and derivations relating to PS07/12: Decision Procedure and Penalties Manual and the Enforcement Guide

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The aim of the guidance in the following tables is to give the reader a guide to the derivation and destination of the text. It is not a complete statement of derivation and destination and should not be relied on as if it were.

A. Table of destinations - Decision Making Manual

Reference	Title	Destination	Description	Comments/Notes
DEC 1	Application, Purpose and Introduction			
1.1.1	Application	DEPP 1.1	Application and Purpose	With amendments and deletions
1.1.2 – 1.1.4	Purpose	DEPP 1.1	Application and Purpose	With amendments and deletions
1.2.1	DEC and other manuals	Deleted	N/A	
1.2.2 – 1.2.3	Statutory Notices	DEPP 1.2.1 – 1.2.2	Introduction to statutory notices	With amendments and deletions
1.2.4 – 1.2.7	Decision making on giving statutory notices	DEPP 1.2.5; DEPP 1.2.9.	The decision makers	With amendments and deletions
1.2.8 – 1.2.10	Other decisions	Deleted	N/A	
DEC 2	Statutory notice procedure: Warning notice and decision notice procedure			
2.1	Warning notice and decision notice procedure: Introduction	DEPP 2.1	Statutory notices	With amendments and deletions
2.2	Warning notice procedure	DEPP 2.2	Warning notices and first supervisory notices	With amendments and deletions
2.3.1–2.3.5	Decision notice procedure	DEPP 2.3.1-2.3.4	Decision notices and second supervisory notices	With amendments and deletions
2.3.6-2.3.7	Further decision notice	DEPP 2.3.5-2.3.6	Further decision notice	With amendments and deletions
2.3.8-2.3.10	Notice of discontinuance	Deleted	N/A	Beyond scope of DEPP: see DEPP 1.2.4
2.3.11-2.3.12	Final notice	Deleted	N/A	Beyond scope of DEPP: see DEPP 1.2.4

Reference	Title	Destination	Description	Comments/Notes
2.4.1	Third party rights and access to FSA material	DEPP 2.4	Third party rights and access to FSA material	
2.4.2-2.4.6	Access to FSA material	Deleted	N/A	
2.4.7-2.4.12	Third party rights	Deleted	N/A	
2 Annex 1	Statutory notice procedure: Warning notice and decision notice procedure	DEPP 2 Annex 1	Warning notices and decision notices under the Act and certain other enactments	With amendments and deletions
2 Annex 2	Statutory notice procedure: Warning notice and decision notice procedure	Deleted	N/A	
2 Annex 3	Statutory notice procedure: Warning notice and decision notice procedure	Deleted	N/A	
2 Annex 4	Statutory notice procedure: Warning notice and decision notice procedure	Deleted	N/A	
2 Annex 5	Specimen Warning Notice	Deleted	N/A	
2 Annex 6	Specimen Decision Notice	Deleted	N/A	
DEC 3	Statutory notice procedure: Supervisory notice procedure			
3.1	Supervisory notice procedure	DEPP 2.2; DEPP 2.3.1-2.3.4	Warning notices and first supervisory notices (2.2); Decision notices and second supervisory notices (2.3).	With amendments and deletions
3 Annex 1	Statutory notice procedure: Supervisory notice procedure	DEPP 2 Annex 2	Supervisory notices	With amendments and deletions
3 Annex 2	Statutory notice procedure: Supervisory notice procedure	Deleted	N/A	
3 Annex 3	Specimen first supervisory notice	Deleted	N/A	
DEC 4	The decision maker			
4.1	Allocation of decision making	DEPP 2.5; DEPP 1.2.6	Provision for certain categories of decision; The decision makers	With amendments and deletions

Reference	Title	Destination	Description	Comments/Notes
4.2	The Regulatory Decisions Committee	DEPP 3.1-3.2 DEPP 1.2.7;1.2.8	The Regulatory Decisions Committee; The decision makers	With amendments and deletions
4.3	Executive procedures for statutory notice decisions and statutory notice associated decisions	DEPP 4; DEPP 1.2.7;1.2.8	Decisions by FSA staff under executive procedures; The decision makers	With amendments and deletions
4.4	Representations	DEPP 3.2.15 – 3.2.22	Procedure: representations; Procedure: decision notices and second supervisory notices	With amendments and deletions
4.5.1	Delegation of RDC decisions and modified RDC procedures	Deleted	N/A	See DEPP 3 for our policy about the nature and procedures of the RDC.
4.5.2-4.5.6	Financial penalties for late submission of reports	Deleted	N/A	See DEPP 3 for our policy about the nature and procedures of the RDC.
4.5.7-4.5.8	Supervisory notices: urgent cases	DEPP 3.4	Urgent supervisory notices cases	With amendments and deletions
4.5.9-4.5.13	Supervisory notices: non-urgent cases	Deleted	N/A	See DEPP 3 for our policy about the nature and procedures of the RDC.
4.5.14-4.5.15	Modified procedures in collective investment scheme cases	DEPP 2.5.12-18	Modified procedures in collective investment scheme and certain other cases	With amendments and deletions
4.5.16-4.5.17	Modified procedures in straightforward cases	DEPP 3.3	Straightforward decisions	With amendments and deletions
4.6	Decisions to apply to the civil courts and to prosecute criminal offences	Deleted	N/A	Beyond scope of DEPP
DEC 5	References to the Tribunal, publication and service of notices			
5.1	The Tribunal	Deleted	N/A	
5.2	Publication	EG 6	Publicity	With amendments and deletions
5.3	Service of notices by the FSA	Deleted	N/A	However, see EG 4.1-4.6 (Conduct of Investigations...) for

Reference	Title	Destination	Description	Comments/Notes
				a general discussion about our policy on notification of investigation.
DEC App 1	Settlement procedure and mediation scheme for FSA enforcement cases			
App 1.1	Introduction	DEPP 5	Settlement Decision Procedure	With amendments and deletions See also EG 5 on Settlement
App 1.2	Settlement	DEPP 5	Settlement Decision Procedure	With amendments and deletions
App 1.3	Mediation	DEPP 5.1.9	Settlement by mediation	With amendments and deletions See also EG 5.20-5.21 on Mediation
App 1.4	Scope and availability of the mediation scheme	Deleted	N/A	
App 1.5	Mediation provider	Deleted	N/A	
App 1.6	Starting the mediation	Deleted	N/A	
App 1.7	Setting up the mediation	Deleted	N/A	
App 1.8	Preliminary meeting	Deleted	N/A	
App 1.9	Termination of the mediation	Deleted	N/A	
App 1.10	Result of the mediation	Deleted	N/A	
App 1.11	Advisers	Deleted	N/A	
App 1.12	Review of mediation process	Deleted	N/A	
App 1.13	Position of third parties on settlement	DEPP 5.1.10	Third party rights	See also EG 5.11 – 5.13 (Multiple parties and third party rights ...)

B. Table of derivations - Decision Procedure and Penalties Manual

Reference	Description	Derivation	Description	Comments/Notes
DEPP 1	Application and purpose			
1.1	Application and purpose	DEC 1.1	Application and purpose	With amendments and deletions
1.2	Introduction to statutory notices	DEC 1.2; DEC 4.1 – 4.3	Introduction; The decision maker	With amendments and deletions
DEPP 2	Statutory notices and the allocation of decision making			
2.1	Statutory notices	DEC 2.1	Warning notice and decision notice procedure: Introduction	With amendments and deletions
2.2	Warning notices and first supervisory notices	DEC 2.2; DEC 3.1	Warning notice procedure; Supervisory notice procedure	With amendments and deletions
2.3.1–2.3.4	Decision notices and second supervisory notices	DEC 2.3; DEC 3.1	Decision notice procedure; Supervisory notice procedure	With amendments and deletions
2.3.5-2.3.7	Further decision notice	DEC 2.3.6-2.3.7	Further decision notice	With amendments and deletions
2.4	Third party rights and access to FSA material	DEC 2.4.1	Third party rights and access to FSA material	With amendments and deletions
2.5	Provisions for certain categories of decision	DEC 4.1 In respect of procedures in collective investment scheme cases see DEC 4.5.14-4.5.15	Allocation of decision making	With amendments and deletions
DEPP 2 Annex 1	Warning notices and decision notices under the Act and certain other enactments	DEC 2 Annex 1	Statutory notice procedure: warning notice and decision notice procedure	With amendments and deletions
DEPP 2 Annex 2	Supervisory notices	DEC 3 Annex 1	Statutory notice procedure: supervisory procedure	With amendments and deletions
DEPP 3	The nature and procedure of the RDC			
3.1	The Regulatory Decisions Committee	DEC 4.2	The Regulatory Decisions Committee	With amendments and deletions

Reference	Description	Derivation	Description	Comments/Notes
3.2	The operation of the RDC	DEC 4.2; DEC 4.4	The Regulatory Decisions Committee; Representations	With amendments and deletions
3.3	Straightforward decisions	DEC 4.5.16-4.5.17	Modified procedures in straightforward cases	With amendments and deletions
3.4	Urgent supervisory notice cases	DEC 4.5.7-4.5.8	Supervisory notices: urgent cases	With amendments and deletions
DEPP 4	Decisions by FSA staff under executive procedure			
4.1	Executive decision maker	DEC 4.3	Executive procedure for statutory notice decisions and statutory notice associated decisions	With amendments and deletions
4.2	Urgent statutory notice cases	DEC 4.3.12	Decision making by a senior staff committee	With amendments and deletions
DEPP 5	Settlement decision procedure			
5.1	Settlement decision makers	DEC Appendix 1	Settlement procedure and mediation scheme for FSA enforcement cases	With amendments and deletions
DEPP 6	Penalties			
6.1	Introduction	ENF 13.1, ENF 13.2;	Application and purpose, Introduction.	With amendments and deletions
6.2.1-6.2.2	Deciding whether to take action	ENF 11; ENF 14.4; ENF 21.6	Discipline: The FSA's general approach; Factors relevant to determining whether to take action in market abuse cases; Factors relevant to determining whether to take disciplinary action in Part VI cases	With amendments and deletions
6.2.3	Discipline for breaches of FSA rules on systems and controls against money laundering	ENF 11.9	Discipline for breaches of the money laundering rules	With amendments and deletions
6.2.4-6.2.9	Action against approved	ENF 11.5	Action against approved	With amendments and deletions

Reference	Description	Derivation	Description	Comments/Notes
	persons under section 66 of the Act		persons	
6.2.10-6.2.13	Action against directors, former directors and persons discharging managerial responsibilities for breaches under Part VI of the Act	21.6.2	Action against directors, former directors and persons discharging managerial responsibilities	With amendments and deletions
6.2.14-6.2.15	Discipline for breaches of the Principles for Businesses	ENF 11.6	Discipline for breaches of Principles for Businesses	With amendments and deletions
6.2.16-6.2.18	Discipline for breaches of the Listing Principles	ENF 21.6	Factors relevant to determining whether to take disciplinary action in Part VI cases (Discipline for breaches of the Listing Principles)	With amendments and deletions
6.2.19-6.2.28	Action involving other regulatory authorities or enforcement agencies	ENF 11.8; ENF 14.9; 14.11;	Action involving other regulatory authorities; Action involving other UK regulatory authorities, Action involving overseas authorities	With amendments and deletions
6.3	Penalties for market abuse	ENF 14.3, 14.5	Financial penalties and public statements in market abuse cases, Financial penalties and public statements in market abuse cases, Factors determining whether the FSA may impose a financial penalty in market abuse cases	With amendments and deletions
6.4	Financial penalty or public censure	ENF 12.3; ENF 14.6;	Factors in determining whether to issue a public censure or public statement; FSA's choice of powers: financial penalties/public statements;	With amendments and deletions

Reference	Description	Derivation	Description	Comments/Notes
		ENF 21.8	Public statements of censure	
6.5	Determining the appropriate level of financial penalty	ENF 13.3; ENF 13.6 ENF 14.7; ENF 21.7;	Factors relevant to determining the appropriate level of financial penalty; Breaches of prudential requirements and financial penalties; Determining the level of a financial penalty in a market abuse case; Financial penalties in Part VI cases;	With amendments and deletions
6.6	Financial penalties for late and incomplete submission of reports	ENF 13.5	Financial penalties for late submission of reports	With amendments and deletions
6.7	Discount for early settlement	ENF 13.7	Discount for early settlement	With amendments and deletions
DEPP 7	Statement of policy on section 169(7) interviews			
7.1	Application and purpose	ENF 2 Annex 2	The FSA's statement of policy on section 169(7) interviews	
7.2	Interviews	ENF 2 Annex 2	The FSA's statement of policy on section 169(7) interviews	

C. Table of destinations - Enforcement Manual (ENF)

Reference	Title	Destination	Description	Comments/Notes
ENF 1	Introduction to the Enforcement manual			
1.1	Application	Deleted	N/A	
1.2	Purpose	EG 1; DEPP 1.1	Introduction; Application and purpose	With amendments and deletions
1.3	The FSA's approach to enforcement	EG 2	The FSA's approach to enforcement	With amendments and deletions
1.4	The structure of the Enforcement manual	N/A	N/A	
1.5	Using the Enforcement manual	EG 1.5	Introduction	With amendments and deletions
1 Annex 1	Table of powers referred to in the Enforcement manual	Deleted	N/A	
ENF 2	Information gathering and investigation powers			
2.1	Application and purpose	Deleted	N/A	
2.2	Introduction	Deleted	N/A	
2.3	The FSA's powers to gather information and investigate	Deleted	N/A	Restatement of provisions of FSMA
2.4	Powers of FSA investigators	Deleted	N/A	Restatement of provisions of FSMA
2.5	The FSA's policy on exercising its powers: firms, approved persons, and others	EG 3; EG 4.30-4.33	Use of information gathering and investigation powers; Preliminary findings letters and preliminary investigation reports	With amendments and deletions
2.6	The FSA's policy on investigations into suspected market misconduct	Deleted	N/A	
2.7	The FSA's policy on investigations into unauthorised business	EG 2.12-2.14; EG 3.16	Case selection: Unauthorised business; Liaison where other authorities have an interest	With amendments and deletions

Reference	Title	Destination	Description	Comments/Notes
2.8	The FSA's policy for exercising its power to conduct investigations to assist overseas authorities	EG 3.12-3.15	Investigations to assist overseas authorities (section 169),	With amendments and deletions
2.9	The FSA's policy on investigations into collective investment schemes under section 284	EG 3.11	Investigations into collective investment schemes (section 284)	With amendments and deletions
2.10	Protected items, banking confidentiality and admissibility	Deleted	N/A	Restatement of provisions of FSMA
2.11	The FSA's policy on investigators and control of investigations	Deleted, except for ENF 2.11.7-2.11.9 which is located, as amended, at EG 4.25-4.27	Interviews in response to a request from an overseas regulator	With amendments and deletions
2.12	The FSA's policy on notification to the person under investigation	EG 4.1-4.6	Various provisions relating to the notification of an investigation	With amendments and deletions
2.13	Publicity	EG 6.1 – 6.6; EG 6.7; EG 6.18	Publicity during FSA investigations; Publicity during, or upon the conclusion of regulatory action; Behaviour in the context of takeover bid	With amendments and deletions See also EG 6.15-6.16 in respect of ENF 2.3.10 relating publicity and restitution
2.14	The FSA's policy: interviews and interview procedures	EG 4.17-4.24	Approach to interviews and interview procedures	With amendments and deletions
2.15.1-2.15.4	Search Warrants	EG 4.28-4.29	Search and seizure powers	With amendments and deletions
2.15.5-2.15.6	Prosecutions	Deleted	N/A	Restatement of provisions of FSMA
2.15.7	Certification procedure	Deleted	N/A	Restatement of provisions of FSMA

Reference	Title	Destination	Description	Comments/Notes
2 Annex 1	Information gathering and investigation powers	EG Annex 2	Guidelines on the investigation of cases of interest or concern to the FSA and other investigating authorities	With amendments and deletions
2 Annex 2	Statement of policy on section 169(7) interviews (see ENF 2.8)	DEPP 7	Statement of policy on section 169(7) interviews	With amendments
2 Annex 3	Summary of the FSA's information-gathering and investigation powers referred to in ENF 2.5	Deleted	N/A	
ENF 3	Variation of Part IV permission on the FSA's own initiative			
3.1	Application and purpose	Deleted	N/A	
3.2	The FSA's powers to vary Part IV permission on its own initiative	EG 8.10-8.12	Limitations and requirements that the FSA may impose when exercising its section 45 power	With amendments and deletions
3.3	Grounds for exercising the power to vary Part IV permission	EG 8	Variation and cancellation of permission on the FSA's own initiative and intervention against incoming firms	With amendments and deletions
3.4	The FSA's duty to ensure that firms satisfy the threshold conditions	Deleted	N/A	Restatement of provisions of FSMA
3.5	The FSA's policy on exercising its own-initiative power	EG 8	Variation and cancellation of permission on the FSA's own initiative and intervention against incoming firms	With amendments and deletions
3.6	Statutory procedure and the FSA's decision-making processes	Deleted	N/A	See DEPP for general statutory notice decision making procedure
3.7	Publicity	EG 6.11-6.12	Supervisory notices varying a firms part IV permission on the FSA's own initiative	With amendments and deletions

Reference	Title	Destination	Description	Comments/Notes
ENF 4	Intervention against incoming firm			
4.1	Application and purpose	Deleted	N/A	
4.2	The FSA's power to intervene against incoming firms	Deleted	N/A	Restatement of provisions of FSMA
4.3	Grounds for exercising the power of intervention against incoming firms	Deleted	N/A	Restatement of provisions of FSMA
4.4	The FSA's policy on exercising its power of intervention against incoming firms	EG 8.26-8.27	The FSA's policy on exercising its power of intervention against incoming firms under section 196 of the Act	With amendments and deletions
4.5	Statutory procedure and FSA's decision making processes	Deleted	N/A	Restatement of provisions of FSMA
ENF 5	Cancellation of Part IV permission on the FSA's own initiative			
5.1	Application and purpose	Deleted	N/A	
5.2	Introduction	Deleted	N/A	
5.3	The FSA's powers to cancel Part VI permission and withdraw authorisation	Deleted	N/A	
5.4	Procedure	Deleted	N/A	See DEPP for general statutory notice decision making procedure
5.5	The FSA's policy for exercising its power to cancel Part IV permission	EG 8	Variation and cancellation of permission on the FSA's own initiative and intervention against incoming firms	With amendments and deletions
ENF 6	Injunctions			
6.1	Application and purpose	Deleted	N/A	
6.2	Introduction	EG 10.1	Injunctions	With amendments and deletions
6.3	Section 380: the power	Deleted	N/A	Restatement of provisions of FSMA
6.4	Section 381: the power	Deleted	N/A	Restatement of provisions of

Reference	Title	Destination	Description	Comments/Notes
				FSMA
6.5	Asset-freezing injunctions	EG 10.4-10.5	Asset-freezing injunctions	With amendments and deletions
6.6	Section 380 and 381 injunctions: the FSA's policy	EG 10.2-10.3	Section 380 (injunctions for breaches of relevant requirements) and section 381 (injunctions in cases of market abuse): the FSA's policy	With amendments and deletions
6.7	Other relevant powers	EG 10.6-10.10	Other relevant powers	With amendments and deletions
6.8	Section 198	EG 10.11	Section 198: the FSA's policy	With amendments and deletions
6.9	[deleted]	N/A		
6.10	[deleted]	N/A		
6.11	Publication	EG 6.15-6.16	Publicity during and upon conclusion of civil action	With amendments and deletions
ENF 7	Withdrawal of approval			
7.1	Application and purpose	EG 9.2	Introduction	With amendments and deletions
7.2	Introduction	Deleted	N/A	
7.3	The FSA's power to withdraw approval	Deleted	N/A	Restatement of provisions of FSMA
7.4	Procedure	Deleted	N/A	See DEPP for general statutory notice decision making procedure
7.5	The FSA's policy on withdrawal of approval	EG 9	Prohibition orders and withdrawal of approval	With amendments and deletions
7.6	Other powers that may be relevant	EG 9.23	Other powers that may be relevant when the FSA is considering whether to exercise its power to make a prohibition order	With amendments and deletions
7.7	The effect of the FSA's decision to withdraw approval	EG 9.25-9.28	The effect of the FSA's decision to withdraw approval	With amendments and deletions
7.8	Publication	EG 6.7-6.10	Publicity during, or upon the conclusion of regulatory action; Final notices	With amendments and deletions

Reference	Title	Destination	Description	Comments/Notes
ENF 8	Prohibition of Individuals			
8.1	Application and Purpose	EG 9.1	Introduction	With amendments and deletions
8.2	Introduction	Deleted	N/A	
8.3	The FSA's power to make a prohibition order	Deleted	N/A	Restatement of provisions of FSMA
8.4	The FSA's policy on making prohibition orders	EG 9	Prohibition orders and withdrawal of approval	With amendments and deletions
8.5	Prohibition orders against approved persons	EG 9.8-9.14	Prohibition orders and withdrawal of approval – approved persons	With amendments and deletions
8.6	Prohibition orders against individuals employed or formerly employed by firms but who are not approved persons	Deleted	N/A	Although see EG 9.17 – 9.18 (Prohibition orders against other individuals)
8.7	Prohibition orders against exempt persons and members of professional firms	EG 9.15-9.16	Prohibition orders against exempt persons and members of professional firms	With amendments and deletions
8.8	Prohibition orders against other individuals	EG 9.17-9.18	Prohibition orders against other individuals	With amendments and deletions
8.9	Applications for variation or revocation of prohibition orders	EG 9.19-9.22	Applications for variation or revocation of prohibition orders	With amendments and deletions
8.10	Other powers that may be relevant	EG 9.23	Other powers that may be relevant when the FSA is considering whether to exercise its power to make a prohibition order	With amendments and deletions
8.11	The effect of the FSA's decision to make a prohibition order	EG 9.24	The effect of the FSA's decision to make a prohibition order	With amendments and deletions
8.12	Publication	EG 6.19	The FSA's register: publication of prohibition of individuals	With amendments and deletions

Reference	Title	Destination	Description	Comments/Notes
ENF 9	Restitution and redress			
9.1	Application and purpose	Deleted	N/A	
9.2	Introduction	Deleted	N/A	
9.3	The FSA's general approach	EG 11.1-11.2	Restitution orders under sections 382, 383 and 384 of the Act: the FSA's general approach	
9.4	The FSA's power to apply to the court for restitution	Deleted	N/A	Restatement of provisions of FSMA
9.5	The FSA's power to require restitution	Deleted	N/A	Restatement of provisions of FSMA
9.6	Criteria for determining whether to exercise powers to obtain restitution	EG 11.3	Criteria for determining whether to exercise powers to obtain restitution	With amendments and deletions
9.7	The FSA's choice of powers	EG 11.4-11.5	The FSA's choice of powers	With amendments and deletions
9.8	Determining the amount of restitution	EG 11.6-11.7	Determining the amount of restitution	With amendments and deletions
9.9	Other relevant powers	EG 11.8-11.10	Other relevant powers	With amendments and deletions
9.10	Publication	EG 6.15-6.16	Publicity during, or upon the conclusion of civil action	With amendments and deletions
ENF 10	Insolvency proceedings and orders against debt avoidance			
10.1	Application	Deleted	N/A	
10.2	Purpose	EG 13.1	Insolvency	With amendments and deletions
10.3	Introduction	Deleted	N/A	
10.4	The FSA's general approach	EG 13.2-13.3	The FSA's general approach to use of its power and rights in insolvency proceedings	With amendments and deletions
10.5	Statutory background: The FSA's powers to seek insolvency orders	Deleted	N/A	Restatement of provisions of FSMA
10.6	The FSA's policy: applications for insolvency orders	EG 13.4-13.27	Petitions for administration orders or compulsory winding up orders ...	With amendments
10.7	Statutory background: the FSA's powers to challenge	Deleted	N/A	Restatement of provisions of FSMA

Reference	Title	Destination	Description	Comments/Notes
	voluntary arrangements			
10.8	The FSA's policy: applications in relation to voluntary arrangements	EG 13.28-13.30	Applications in relation to voluntary arrangements: the FSA's policy	With amendments and deletions
10.9	Statutory background: the FSA's power to apply for orders against debt avoidance	Deleted	N/A	Restatement of provisions of FSMA
10.10	The FSA's policy: applications for orders against debt avoidance	EG 13.31	Applications for orders against debt avoidance: the FSA's policy	With amendments
10.11	Statutory background: the FSA's rights to information in insolvency regimes	Deleted	N/A	Restatement of provisions of FSMA
10.12	The FSA's arrangements for notification of petitions and other documents	EG 13.32-13.35	The FSA's arrangements for notification of petitions and other documents	With amendments and deletions
10.13	The FSA's policy: rights on petitions by third parties and involvement in creditors meetings	EG 13.36-13.38	Rights on petitions by third parties and involvement in creditors meetings: the FSA's policy	With amendments and deletions
ENF 11	Discipline: The FSA's general approach			
11.1	Application and purpose	Deleted	N/A	
11.2	Introduction	EG 7.1-7.3	The FSA's use of sanctions; Alternatives to financial penalties and public censures	With amendments and deletions
11.3	Private warnings	EG 7.10-7.19	Private warnings	With amendments and deletions
11.4	Criteria for determining whether to take disciplinary action	DEPP 6.2.1	Deciding whether to take action	With amendments and deletions
11.5	Action against approved persons	DEPP 6.2.4-6.2.9	Action against approved persons under section 66 of the Act	With amendments and deletions
11.6	Discipline for breaches of Principles for Businesses	DEPP 6.2.14-6.2.15	Discipline for breach of the Principles for Businesses	With amendments and deletions. See also EG 2.18-

Reference	Title	Destination	Description	Comments/Notes
				2.21 (Enforcement and the FSA's Principles for Businesses)
11.7	The standard of reasonable care	Deleted	N/A	
11.8	Action involving other regulatory authorities	DEPP 6.2.19-6.2.28	Action involving other regulatory authorities or enforcement agencies	With amendments and deletions. See also EG 2.15
11.9	Discipline for breaches of the money laundering rules	DEPP 6.2.3	Discipline for breaches of FSA rules on systems and controls against money laundering	With amendments and deletions
11 Annex 1	Disciplinary action – Firms	Deleted	N/A	
11 Annex 2	Disciplinary action – approved persons	Deleted	N/A	
ENF 12	Discipline: public censures and public statements			
12.1	Application	EG 7.2	The FSA's use of sanctions	With amendments and deletions
12.2	Purpose	Deleted	N/A	
12.3	Factors in determining whether to issue a public censure or public statement	DEPP 6.4	Financial penalty or public censure	With amendments and deletions
ENF 13	Discipline: Financial Penalties			
13.1	Application and purpose	DEPP 6.1	Introduction	With amendments and deletions
13.2	Introduction	DEPP 6.1	Introduction	With amendments and deletions
13.3	Factors relevant to determining the appropriate level of financial penalty	DEPP 6.5; EG 7.6-7.9	Determining the appropriate level of financial penalty; Payment of financial penalties	With amendments and deletions
13.4	Decision making procedure and publication	Deleted	N/A	See DEPP 1-5 for general statutory decision making procedures
13.5	Financial penalties for late submission of reports	DEPP 6.6	Financial penalties for late and incomplete submission of reports	With amendments and deletions
13.6	Breaches of prudential requirements and financial penalties	DEPP 6.5	Determining the appropriate level of financial penalty	With amendments and deletions
13.7	Discount for early	DEPP 6.7	Discount for early settlement	With amendments

Reference	Title	Destination	Description	Comments/Notes
	settlement			
13 Annex 1	Indicative scale of financial penalties for reports no more than 28 business days late (see ENF 13.5)	Deleted	N/A	
ENF 14	Sanctions for market abuse			
14.1	Application and purpose	Deleted	N/A	
14.2	Introduction	Deleted	N/A	
14.3	Financial penalties and public statements in market abuse cases	DEPP 6.3	Penalties for market abuse	With amendments and deletions
14.4	Factors relevant to determining whether to take action in market abuse cases	DEPP 6.2	Deciding whether to take action, see specifically 6.2.2	With amendments and deletions
14.5	Factors determining whether the FSA may impose a financial penalty in market abuse cases	DEPP 6.3	Penalties for market abuse	With amendments and deletions
14.6	FSA's choice of powers: financial penalties/public statements	DEPP 6.4	Financial penalty or public censure	With amendments and deletions
14.7	Determining the level of a financial penalty in a market abuse case	DEPP 6.5	Determining the appropriate level of financial penalty	With amendments and deletions
14.8	Market abuse and breaches of the FSA Principles	Deleted	N/A	
14.9	Action involving other UK regulatory authorities	DEPP 6.2.19-6.2.28; For ENF 14.9.9 see EG 6.18	Action involving other regulatory authorities or enforcement agencies; Behaviour in the context of a takeover bid	With amendments and deletions
14.10	The FSA's endorsement of the Takeover Code and the SARs	Deleted	N/A	

Reference	Title	Destination	Description	Comments/Notes
14.11	Action involving overseas authorities	DEPP 6.2.19-6.2.28	Action involving other regulatory authorities or enforcement agencies	With amendments and deletions
14.12	Decision making procedure and publication of sanctions	DEPP 1-5; EG 6	Statutory notice decision making procedure; Publicity	With amendments and deletions
14 Annex 1	Action for financial penalties or public statements in market abuse cases	Deleted	N/A	
ENF 15	Prosecution of criminal offences			
15.1	Application and purpose	Deleted	N/A	
15.2	Introduction	Deleted	N/A	Restatement of provisions of FSMA
15.3	The FSA's power to prosecute criminal offences	Deleted	N/A	Restatement of provisions of FSMA
15.4	The FSA's general approach	EG 12.1-12.4	The FSA's general approach	With amendments and deletions
15.5	The Code for Crown Prosecutors	EG 12.1-12.4	The FSA's general approach	With amendments and deletions
15.6	FSA cautions	EG 12.5-12.6	FSA cautions	With amendments and deletions
15.7	Criminal prosecutions in cases of market abuse	EG 12.7-12.10	Criminal prosecutions in cases of market abuse	With amendments and deletions
15.8	Liaison with other prosecuting authorities	EG 12.11	Liaison with other prosecuting authorities	With amendments and deletions
15 Annex 1	Code for Crown prosecutors	Deleted	N/A	
ENF 16	Collective Investment schemes			
16.1	Application and purpose	Deleted	N/A	
16.2	Authorised unit trust schemes	EG 14.1-14.5	Exercise of the powers in respect of Authorised Unit Trust Schemes (AUT) ...	With amendments and deletions
16.3	ICVCs	EG 14.6	Exercise of the powers in respect of ICVCs ...	With amendments and deletions
16.4	Recognised schemes	EG 14.7-14.10	Exercise of the powers in respect of recognised schemes ...	With amendments and deletions
16.5	Procedures and other	Deleted	N/A	

Reference	Title	Destination	Description	Comments/Notes
	relevant powers and provisions			
16 Annex 1	Table of procedures for use of CIS powers (See ENF 16.5.1)	Deleted	N/A	
ENF 17	Disqualification of auditors and actuaries			
17.1	Application and purpose	EG 15.1	Disqualification of auditors and actuaries	With amendments and deletions
17.2	Introduction	Deleted	N/A	
17.3	The FSA's power to disqualify auditors and actuaries	Deleted	N/A	Restatement of provisions of FSMA
17.4	The FSA's policy on disqualification of auditors and actuaries	EG 15.2-15.7	Disqualification of auditors and actuaries ...	With amendments and deletions
17.5	Removal of a disqualification	EG 15.8	Removal of a disqualification	
17.6	The effect of a disqualification	Deleted	N/A	
17.7	Publication of disqualification	EG 6.20	The FSA register: publication of disqualification of auditors and actuaries	With amendments and deletions
ENF 18	Disapplication orders against members of the professions			
18.1	Application and purpose	EG 16.1-16.3	The FSA's general approach to making disapplication orders	With amendments and deletions
18.2	The FSA's power to make a disapplication order	Deleted	N/A	Restatement of provisions of FSMA
18.3	The FSA's general approach to making disapplication orders	EG 16.1-16.3	The FSA's general approach to making disapplication orders	With amendments and deletions
18.4	Disapplication orders	EG 16.4-16.10	Disapplication orders	With amendments and deletions
18.5	Applications for variation or revocation of disapplication orders	EG 16.11-16.12	Applications under section 329(3) for variation or revocation of disapplication orders	With amendments and deletions

Reference	Title	Destination	Description	Comments/Notes
18.6	Other powers that may be relevant	Deleted	N/A	
18.7	The effect of a disapplication order	EG 16.13-16.14	The effect of a disapplication order	With amendments
18.8	Publication	EG 6.21-6.22	The FSA register: publication of disapplication orders against members of the professions	With amendments and deletions
ENF 19	Directions against incoming ECA provider			
19.1	Application and purpose	Deleted	N/A	
19.2	Introduction	Deleted	N/A	
19.3	The FSA's power to make an electronic commerce activity direction	EG 17.1	Directions against incoming ECA providers	With amendments and deletions
19.4	The FSA's policy on the making of electronic commerce directions	EG 17.2-17.7	Electronic commerce activity directions: the FSA's policy	With amendments and deletions
19.5	The FSA's powers where an incoming ECA provider fails to comply with a direction	Deleted	N/A	
19.6	Decision making	EG 17.8-17.9	Decision making	
19.7	Publicity	EG 17.10-17.11	Publicity	
ENF 20	Unfair terms in consumer contracts			
20.1	Application and purpose	UNFCOG 1.1	Application and purpose	
20.2	Introduction	UNFCOG 1.2	Introduction	
20.3	The Unfair Terms Regulations	UNFCOG 1.3; EG 10.12-10.19	The Unfair Terms Regulations; Applications for injunctions under regulation 12 of the Unfair Terms Regulations: the FSA's policy	With amendments and deletions
20.4	The Unfair Terms Regulations: the FSA's role and policy	UNFCOG 1.4; EG 10.12-10.19	The Unfair Terms Regulations: the FSA's role and policy; Applications for injunctions	With amendments and deletions

Reference	Title	Destination	Description	Comments/Notes
			under regulation 12 of the Unfair Terms Regulations: the FSA's policy	
20.5	Risk Management	UNFCOG 1.5	Risk Management	
20.6	Redress	UNFCOG 1.6	Redress	
ENF 21	Official Listing – Investigation powers and discipline			
21.1	Application and Purpose of this chapter	Deleted	N/A	
21.2	The FSA's powers to appoint an investigator	EG 3.10	Official listings investigations (section 97)	With amendments and deletions
21.3	The FSA's policy on appointing an investigator, use of investigation powers and control of investigations	Deleted	N/A	For general provisions relating to the conduct of investigations, see EG 4
21.4	The FSA's obligations, powers and policy on various further matters related to investigations	EG 4; EG 6	Conduct of investigations (see provisions on notification); Publicity	With amendments and deletions
21.5	Discipline	EG 7	Financial penalties and public censures	With amendments and deletions
21.6	Factors relevant to determining whether to take disciplinary action in Part VI cases	DEPP 6.2	Deciding whether to take action	With amendments and deletions
21.7	Financial penalties in Part VI cases	DEPP 6.5	Determining the appropriate level of financial penalty	With amendments and deletions
21.8	Public statements of censure	DEPP 6.4	Financial penalty or public censure	With amendments and deletions
21.9	Action involving other regulatory authorities	DEPP 6.2.19-6.2.28	Action involving other regulatory authorities or enforcement agencies	With amendments and deletions
21.10	Cancellation of approval as a sponsor	EG 18	Cancellation of approval as a sponsor on the FSA's own initiative	With amendments and deletions

D. Table of derivations – Enforcement Guide

Reference	Description	Derivation	Description	Comments/Notes
EG 1	Introduction			
EG 1	Introduction	ENF 1	Introduction to the Enforcement manual	With amendments and deletions
EG 2	The FSA's approach to enforcement			
2.1-2.4	The FSA's approach to enforcement	ENF 1.3	The FSA's approach to enforcement	With amendments and deletions
2.5-2.14	Case selection ...	(part) ENF 2.7	The FSA's policy on investigations into unauthorised business	With amendments and deletions
2.15	Cases where other authorities have an interest	N/A	N/A	Although see ENF 11.8 (Action involving other regulatory authorities) and ENF 14.9 (Action involving other UK regulatory authorities)
2.16	Assisting overseas regulators	N/A	N/A	
2.17	Sources of cases	N/A	N/A	
2.18-2.21	Enforcement and the FSA's Principles for Businesses	N/A	N/A	Although see ENF 11.6 (Discipline for breaches of Principles for Businesses)
2.22-2.27	FSA guidance and supporting materials	N/A	N/A	
2.28-2.30	Industry guidance	N/A	N/A	
2.31-2.32	Senior management responsibility	N/A	N/A	
2.33-2.34	Co-operation	N/A	N/A	
2.35	Late reporting or non-submission of reports to the FSA	N/A	N/A	Although see ENF 13.5 (Financial Penalties for the late submission of reports)
2.36	Legal review	N/A	N/A	
2.37-2.39	Decision making in the context of regulatory enforcement action	N/A	N/A	

Reference	Description	Derivation	Description	Comments/Notes
EG 3	Use of information gathering and investigation powers			
3.1	Use of information gathering and investigation powers	N/A	N/A	
3.2-3.3	Information requests (section 165)	ENF 2.5	The FSA's policy on exercising its powers: firms, approved persons, and others	With amendments and deletions
3.4-3.7	Reports by skilled persons (section 166)	ENF 2.5	The FSA's policy on exercising its powers: firms, approved persons, and others	With amendments and deletions
3.8-3.9	Investigations into general and specific concerns (section 167 and 168)	ENF 2.5	The FSA's policy on exercising its powers: firms, approved persons, and others	With amendments and deletions
3.10	Official listings investigations (section 97)	ENF 21.2	The FSA's powers to appoint an investigator	With amendments and deletions
3.11	Investigations into collective investment schemes (section 284)	ENF 2.9	The FSA's policy on investigations into collective investment schemes under section 284	With amendments and deletions
3.12-3.15	Investigations to assist overseas authorities (section 169)	ENF 2.8	The FSA's policy for exercising its power to conduct investigations to assist overseas authorities	With amendments and deletions
3.16	Liaison where other authorities have an interest	ENF 2.7.6	The FSA's policy on investigations into unauthorised business	With amendments
EG 4	Conduct of investigations			
4.1	Notifying the person under investigation where notice is a requirement under section 170	ENF 2.12	The FSA's policy on notification to the person under investigation	With amendments and deletions
4.2-4.3	Notifying the person under investigation where notice is not required under the Act	ENF 2.12	The FSA's policy on notification to the person under investigation	With amendments and deletions
4.4	Notification where a particular person is not yet	ENF 2.12	The FSA's policy on notification to the person	With amendments and deletions

Reference	Description	Derivation	Description	Comments/Notes
	under investigation		under investigation	
4.5	Appointment of additional investigators	N/A	N/A	
4.6	Notice of termination of investigation	ENF 2.12	The FSA's policy on notification to the person under investigation	With amendments and deletions
4.7	What a subject of an investigation can say to third parties	N/A	N/A	
4.8-4.11	Use of statutory powers to require the production of documents, the provision of information or the answering of questions	N/A	N/A	
4.12-13	Scoping discussions	N/A	N/A	
4.14	Involvement of FSA supervisors during investigation phase	N/A	N/A	
4.15-4.16	The timeframe for responding to information and document requirements	N/A	N/A	
4.17-4.27	Approach to interviews and interview procedures	ENF 2.11; ENF 2.14	The FSA's policy on investigators and control of investigations; The FSA's policy: interviews and interview procedures	With amendments and deletions
4.28-4.29	Search and seizure powers	ENF 2.15	The FSA's powers to enforce requirements	With amendments and deletions
4.30-4.33	Preliminary findings letters and preliminary investigation reports	ENF 2.5	The FSA's policy on exercising its powers: firms, approved persons, and others	With amendments and deletions
EG 5	Settlement			
5.1-5.5	Settlement and the FSA - Overview	N/A	N/A	Although see DEC Appendix 1 (Settlement procedure and mediation scheme for FSA

Reference	Description	Derivation	Description	Comments/Notes
				enforcement cases)
5.6-5.8	When settlement discussions may take place	N/A	N/A	Although see DEC Appendix 1 (Settlement procedure and mediation scheme for FSA enforcement cases)
5.9-5.10	The basis of settlement discussions	N/A	N/A	Although see DEC Appendix 1 (Settlement procedure and mediation scheme for FSA enforcement cases)
5.11-5.13	Multiple parties and third party rights in enforcement action involving warning and decision notices	N/A	N/A	Although see DEC Appendix 1 (Settlement procedure and mediation scheme for FSA enforcement cases)
5.14-5.19	The settlement discount scheme	ENF 13.7	Discount for early settlement	With amendments
5.20-5.21	Mediation	N/A	N/A	Although see DEC Appendix 1
5.22-5.23	The relevance of settled cases to subsequent action	N/A	N/A	
EG 6	Publicity			
EG 6	Publicity	ENF 2.13; DEC 5.2	Publicity; Publication	With amendments and deletions
6.1-6.6	Publicity during FSA investigations	ENF 2.13; ENF 14.12; ENF 21.4	Publicity; Decision making procedure and publication of sanctions; The FSA's obligations, powers and policy on various further matters related to investigations	With amendments and deletions
6.7-6.10	Publicity during, or upon the conclusion of regulatory action	ENF 2.13; ENF 7.8	Publicity; Publication	With amendments and deletions
6.11-6.12	Supervisory notices varying	ENF 3.7	Publicity	With amendments and deletions

Reference	Description	Derivation	Description	Comments/Notes
	a firm's Part IV permission on the FSA's own initiative			
6.13	Directions against ECA providers	N/A	N/A	See ENF 19.7 and EG 17.10-17.11
6.14	Publicity in RDC cases	N/A	N/A	
6.15-6.16	Publicity during, or upon the conclusion of civil action	ENF 6.11; ENF 9.10	Publication; Publication	With amendments and deletions
6.17	Publicity during or upon conclusion of criminal action	N/A	N/A	
6.18	Behaviour in the context of a takeover bid	ENF 14.9.9	Action involving other UK regulatory authorities	With amendments and deletions
6.19	The FSA register: publication of prohibition of individuals	ENF 8.12	Publication	With amendments and deletions
6.20	The FSA register: publication of disqualification of auditors and actuaries	ENF 17.7	Publication of disqualification	With amendments and deletions
6.21-6.22	The FSA register: publication of disapplication orders against members of the professions	ENF 18.8	Publication	With amendments and deletions
EG 7	Financial penalties and public censures			
7.1-7.2	The FSA's use of sanctions	ENF 11.2; ENF 12.1; ENF 21.5	Introduction; Application; Discipline	With amendments and deletions
7.3	Alternatives to financial penalties and public censures	ENF 11.2; ENF 21.5	Introduction; Discipline	With amendments and deletions
7.4	FSA' s statement of policy	N/A	N/A	
7.5	Apportionment of penalty	N/A	N/A	
7.6-7.9	Payment of financial penalties	ENF 13.3	Factors relevant to determining the appropriate level of financial penalty	With amendments and deletions
7.10-7.19	Private warnings	ENF 11.3	Private warnings	With amendments and deletions

Reference	Description	Derivation	Description	Comments/Notes
EG 8	Variation and cancellation of permission on the FSA's own initiative and intervention against incoming firms			
8.1-8.5	The FSA's general approach to exercising the own-initiative power under section 45 of the Act to vary a firm's Part IV permission: the FSA's policy	ENF 3	Variation of Part IV permission on the FSA's own initiative	With amendments and deletions
8.6-8.9	Use of the own initiative power in urgent cases	ENF 3	Variation of Part IV permission on the FSA's own initiative	With amendments and deletions
8.10-8.12	Limitations and requirements that the FSA may impose when exercising its section 45 power	ENF 3.2	The FSA's powers to vary Part IV permission on its own initiative	With amendments and deletions
8.13-8.17	Exercising the power to cancel Part IV permission on its own initiative under section 45 of the Act: the FSA's policy	ENF 5.5	The FSA's policy for exercising its power to cancel Part IV permission	With amendments and deletions
8.18-8.25	Exercising the power under section 47 to vary or cancel a firm's Part IV permission in support of an overseas regulator: the FSA's policy	ENF 3.3 ENF 5.5	Grounds for exercising the power to vary Part IV permission (see 3.3.3-3.3.7) The FSA's policy for exercising its power to cancel Part IV permission	With amendments and deletions
8.26-8.27	The FSA's policy on exercising its power of intervention against incoming firms under section 196 of the Act	ENF 4	Intervention against incoming firms	With amendments and deletions
EG 9	Prohibition orders and withdrawal of approval			
9.1-9.2	Introduction	ENF 8.1; ENF 7.1	Application and purpose; Application and purpose	With amendments and deletions

Reference	Description	Derivation	Description	Comments/Notes
9.3-9.7	The FSA's general policy on this area	ENF 7.5 ENF 8.4	The FSA's policy on withdrawal of approval The FSA's policy on making prohibition orders	With amendments and deletions
9.8-9.14	Prohibition orders and withdrawal of approval – approved persons	ENF 7.5 ENF 8.5	The FSA's policy on withdrawal of approval Prohibition orders against approved persons	With amendments and deletions
9.15-9.16	Prohibition orders against exempt persons and members of professional firms	ENF 8.7	Prohibition orders against exempt persons and members of professional firms	With amendments and deletions
9.17-9.18	Prohibition orders against other individuals	ENF 8.8	Prohibition orders against other individuals	With amendments and deletions
9.19-9.22	Applications for variation or revocation of prohibition orders	ENF 8.9	Applications for variation or revocation of prohibition orders	With amendments and deletions
9.23	Other powers that may be relevant when the FSA is considering whether to exercise its power to make a prohibition order	ENF 8.10	Other powers that may be relevant	With amendments and deletions
9.24	The effect of the FSA's decision to make a prohibition order	ENF 8.11	The effect of the FSA's decision to make a prohibition order	With amendments and deletions
9.25-9.28	The effect of the FSA's decision to withdraw approval	ENF 7.7	The effect of the FSA's decision to withdraw approval	With amendments and deletions
EG 10	Injunctions			
10.1	Injunctions	ENF 6.2	Introduction	With amendments and deletions
10.2-10.3	Section 380 (Injunctions for breaches of relevant requirements) and section 381 (injunctions in cases of market abuse): the FSA's	ENF 6.6	Section 380 and 381 injunctions: the FSA's policy	With amendments and deletions

Reference	Description	Derivation	Description	Comments/Notes
	policy			
10.4-10.5	Asset-freezing injunctions	ENF 6.5	Asset-freezing injunctions	With amendments and deletions
10.6-10.10	Other relevant powers	ENF 6.7	Other relevant powers	With amendments and deletions
10.11	Section 198: the FSA's policy	ENF 6.8	Section 198	With amendments and deletions
10.12-10.19	Applications for injunctions under regulation 12 of the Unfair Terms Regulations: the FSA's policy	ENF 20.3, 20.4	The Unfair Terms Regulations, The Unfair Terms Regulations: the FSA's role and policy (20.4.6)	With amendments and deletions
10.20	FSA costs	N/A	N/A	
EG 11	Restitution and redress			
11.1-11.2	Restitution orders under sections 382, 383 and 384 of the Act: the FSA's general approach	ENF 9.3	The FSA's general approach	With amendments and deletions
11.3	Criteria for determining whether to exercise powers to obtain restitution	ENF 9.6	Criteria for determining whether to exercise powers to obtain restitution	With amendments and deletions
11.4-11.5	The FSA's choice of powers	ENF 9.7	The FSA's choice of powers	With amendments and deletions
11.6-11.7	Determining the amount of restitution	ENF 9.8	Determining the amount of restitution	With amendments and deletions
11.8-11.10	Other relevant powers	ENF 9.9	Other relevant powers	With amendments and deletions
EG 12	Prosecution of criminal offences			
12.1-12.4	The FSA's general approach	ENF 15.4 ENF 15.5	The FSA's general approach The Code for Crown Prosecutors	With amendments and deletions
12.5-12.6	FSA cautions	ENF 15.6	FSA cautions	With amendments and deletions
12.7-12.10	Criminal prosecutions in cases of market abuse	ENF 15.7	Criminal prosecutions in cases of market abuse	With amendments and deletions
12.11	Liaison with other prosecuting authorities	ENF 15.8	Liaison with other prosecuting authorities	With amendments and deletions
12.12	Prosecution of Friendly Societies	N/A	N/A	
EG 13	Insolvency			
13.1	Insolvency	ENF 10.2	Purpose	With amendments and deletions

Reference	Description	Derivation	Description	Comments/Notes
13.2-13.3	The FSA's general approach to use of its powers and rights in insolvency proceedings	ENF 10.4	The FSA's general approach	With amendments and deletions
13.4-13.7	Petitions for administration orders or compulsory winding up orders: determining whether a company or partnership is unable to pay its debts	ENF 10.6	The FSA's policy: applications for insolvency orders	
13.8-13.10	Petitions for administration orders or compulsory winding up orders: determining whether to seek any insolvency order	ENF 10.6	The FSA's policy: applications for insolvency orders	With amendments
13.11-13.16	Petitions for administration orders or compulsory winding up orders: determining which insolvency order to seek	ENF 10.6	The FSA's policy: applications for insolvency orders	With amendments and deletions
13.17-13.20	Petitioning for compulsory winding up of a company already in voluntary winding up	ENF 10.6	The FSA's policy: applications for insolvency orders	With amendments and deletions
13.21-13.22	Power to apply to court for a provisional liquidator	ENF 10.6	The FSA's policy: applications for insolvency orders	With amendments and deletions
13.23-13.27	The FSA's use of its power to petition for a bankruptcy order or a sequestration award in relation to an individual (section 372 of the Act)	ENF 10.6	The FSA's policy: applications for insolvency orders	With amendments
13.28-13.30	Applications in relation to voluntary arrangements: the FSA's policy	ENF 10.8	The FSA's policy: applications in relation to voluntary arrangements	With amendments and deletions

Reference	Description	Derivation	Description	Comments/Notes
13.31	Applications for orders against debt avoidance: the FSA's policy	ENF 10.10	The FSA's policy: applications for orders against debt avoidance	With amendments
13.32-13.35	The FSA's arrangements for notification of petitions and other documents	ENF 10.12	The arrangements for notification of petitions and other documents	With amendments and deletions
13.36-13.38	Rights on petitions by third parties and involvement in creditors meetings: the FSA's policy	ENF 10.13	The FSA's policy: rights on petitions by third parties and involvement in creditors meetings	With amendments and deletions
EG 14	Collective Investment schemes			
14.1	Exercise of the powers in respect of Authorised Unit Trust Schemes (AUT): sections 254 (revocation of authorisation), 257 (directions) and 258 (power to apply to court) of the Act	ENF 16.2	Authorised unit trust schemes	With amendments and deletions
14.2-14.5	Choice of powers	ENF 16.2	Authorised unit trust schemes	With amendments and deletions
14.6	Exercise of the powers in respect of ICVCs: regulations 23 (revocation of authorisation), 25 (directions) and 28 (power to apply to court) of the Open-ended Investment Companies Regulations 2001	ENF 16.3	ICVCs	With amendments and deletions
14.7-14.8	Exercise of the powers in respect of recognised schemes: section 267 of the Act - power to suspend promotion of a scheme recognised under section 264: the FSA's policy	ENF 16.4	Recognised schemes	With amendments and deletions

Reference	Description	Derivation	Description	Comments/Notes
14.9-14.10	Exercise of the powers in respect of recognised schemes: sections 279 and 281 of the Act – powers to revoke recognition of schemes recognised under section 270 or section 272: the FSA's policy	ENF 16.4	Recognised schemes	With amendments and deletions
EG 15	Disqualification of auditors and actuaries			
15.1	Disqualification of auditors and actuaries	ENF 17.1	Application and purpose	With amendments and deletions
15.2-15.5	Disqualification of auditors and actuaries under its powers contained in section 345 and section 249 of the Act: the FSA's general approach	ENF 17.4	The FSA's policy on disqualification of auditors and actuaries	With amendments and deletions
15.6	Disqualification under section 345	ENF 17.4.4	The FSA's policy on disqualification of auditors and actuaries	
15.7	Disqualification under section 249	ENF 17.4.5	The FSA's policy on disqualification of auditors and actuaries	
15.8	Removal of a disqualification	ENF 17.5	Removal of a disqualification	
EG 16	Disapplication orders against members of the professions			
16.1-16.3	The FSA's general approach to making disapplication orders	ENF 18.1; ENF 18.3	Application and purpose; The FSA's general approach to making disapplication orders	
16.4-16.10	Disapplication orders	ENF 18.4	Disapplication orders	With deletions
16.11-16.12	Applications under section 329(3) for variation or revocation of disapplication orders	ENF 18.5	Applications for variation or revocation of disapplication orders	With deletions
16.13-16.14	The effect of a disapplication	ENF 18.7	The effect of a disapplication	

Reference	Description	Derivation	Description	Comments/Notes
	order		order	
EG 17	Directions against incoming ECA providers			
17.1	Directions against incoming ECA providers	ENF 19.3	The FSA's power to make an electronic commerce activity direction	With amendments and deletions
17.2-17.7	Electronic commerce activity directions: the FSA's policy	ENF 19.4	The FSA's policy on the making of electronic commerce directions	With amendments
17.8-17.9	Decision making	ENF 19.6	Decision making	
17.10-17.11	Publicity	ENF 19.7	Publicity	
EG 18	Cancellation of approval as a sponsor on the FSA's own initiative			
EG 18	Cancellation of approval as a sponsor on the FSA's own initiative	ENF 21.10	Cancellation of approval as a sponsor	With amendments and deletions
Annex 1	Table of Investigation and enforcement powers not discussed in this guide			
Annex 1	Table of Investigation and enforcement powers not discussed in this guide	N/A	N/A	
Annex 2	Guidelines on investigation of cases of interest or concern to the Financial Services Authority and other prosecuting and investigation agencies			
Annex 2	Guidelines on investigation of cases of interest or concern to the Financial Services Authority and other prosecuting and investigation agencies	ENF 2 Annex 1	Information gathering and investigation powers	