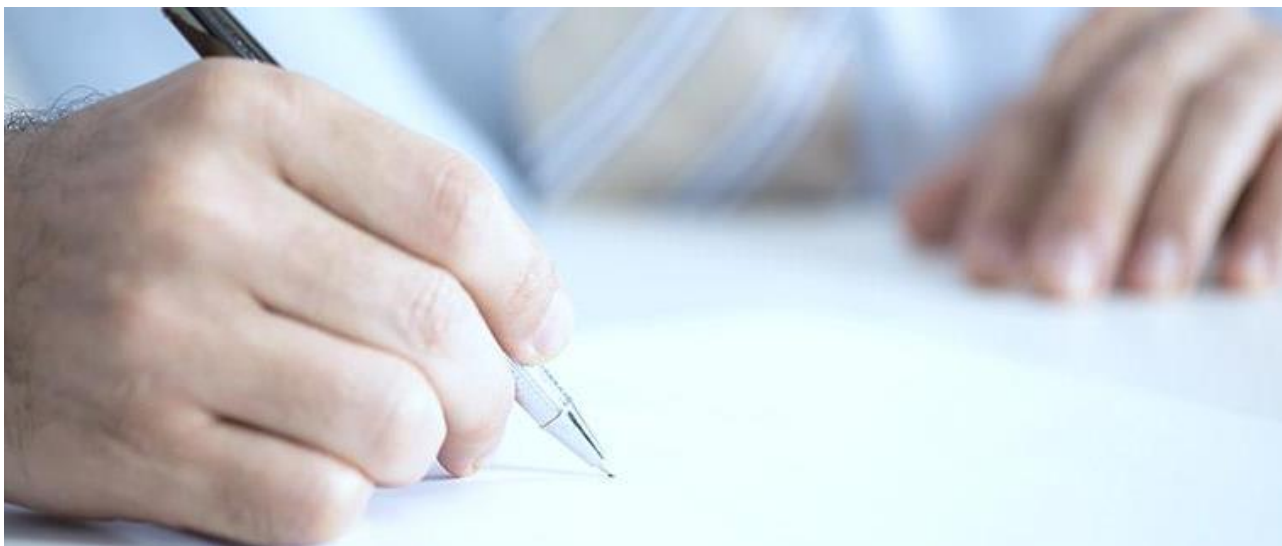




BIBA Compliance Manual



Since regulation of our sector started in 2005, members expressed an urgent need for an easy-to-understand compliance manual which could act as a source of reference as well as explanation of key rules and requirements. The result was, and is, the very cost-effective, BIBA Compliance Manual. At only 332 pages, against the 9,000 or so in the FCA Handbook, it makes for a happier (and faster) read!

Each chapter explains in plain English what the rules mean and is supplemented, where applicable, with clear templates which you may use to help you achieve, maintain and demonstrate compliance.

The templates are provided in either Word or Excel format which means you can easily download them, alter them etc, without having to spend time retyping them.

The BIBA Compliance Manual for 2018 has been fully updated to reflect the impact of

- the Insurance Distribution Directive

It also includes a much expanded section on

- Data Protection covering GDPR requirements.

There are also new or expanded section on

- Product Governance;
- Vulnerable Customers;
- Introducers and Ancillary Insurance Intermediaries.

It is available as an emailed file for £495 + VAT. This is a one-off cost and when the next manual is ready (following key FCA changes) you will be invited to pay for a renewal service. Any changes made until 30 June 2019 will be included however at no extra cost.

For more information, please contact the publishers directly: **Branko Bjelobaba at Branko Ltd on (0800) 619 6619; Email: branko@branko.org.uk**

The BIBA Compliance Manual includes:

SECTION 1 – BACKGROUND AND INTRODUCTION TO FCA

1. Background
2. Scope of the Regime
3. Statutory Objectives of the FCA
4. The FCA's Approach
5. FCA Handbook

SECTION 2 – HIGH LEVEL STANDARDS

1. Principles for Businesses (PRIN)
2. Senior Management Arrangements and Systems and Controls (SYSC).
3. Threshold Conditions (COND)
4. Approved Persons (APER) and (FIT)
5. General Provisions (GEN)

Templates include:

- Compliance monitoring
- Business Continuity Plans

SECTION 3 – BUSINESS STANDARDS

1. Prudential Sourcebook (MIPRU)
2. Client Asset Sourcebook (CASS)
3. Insurance: Conduct of Business (ICOBS)
4. Training and Competency (TC)

Templates available for:

- Client money trust accounts
- Compliant sales processes

SECTION 4 – REGULATORY PROCESSES

1. Decision Making and Penalties (DEPP)
2. Supervision (SUP)

Templates available for:

- Retail Mediation Activities Return
- Complaints /Consumer Credit Returns

SECTION 5 – REDRESS

1. Dispute Resolution and Complaints (DISP)
2. Compensation (COMP)
3. Complaints Against the FCA (COAF)

Templates include:

- Complaints procedures
- Complaint Log

SECTION 6 – CONSUMER CREDIT

1. Categorisation of credit related activities
2. Credit broking
3. Debt administration

Templates available for:

- SECCI Form

SECTION 7 – PRODUCT GOVERNANCE (PROD)

1. Intermediaries as Distributors
2. Intermediaries as Manufacturers

SECTION 8 – SPECIAL TOPICS

1. Treating Customers Fairly
2. Conflicts of Interests
3. FCA Conduct Risk
4. Introducers
5. Appointed Representatives
6. Non-Executive Directors
7. Vulnerable customers
8. Ancillary Insurance Intermediaries

Templates available for:

- TCF examples of good and poor practice
- Example Conflict Management Policy
- Introducer /Introducer Appointed Representative/ Appointed Representative contract

SECTION 9 – DATA PROTECTION

Full explanation of GDPR requirements.

Templates available for:

- One page Privacy Notice and a
- One page summary of the Marketing Rules

This is only the briefest of extracts on the contents of the Compliance Manual.

Please contact Branko Ltd on

Tel: (0800) 619 6619

Email: branko@branko.org.uk

for full details.