



BIBA Compliance Manual



A digestible aid
to compliance

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 444 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 Manual for 2019 has been fully updated to reflect the impact of the **Senior Managers and Certification Regime (SM&CR)** on Core and Limited Scope firms. The new SM&CR rules are spread across the FCA Handbook so apart from updates to the corresponding sections of the BIBA manual there is a 12 page overview of the full regime and new SM&CR templates including **Statements of Responsibilities; Regulatory References and Certification.**

It is available as an emailed file for £495 + VAT.

This is a one-off cost and when the next manual is ready you will be invited to pay for a renewal service.

Any changes made until 30 June 2020 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

Background
Scope of the Regime
Statutory Objectives of the FCA
The FCA's Approach
FCA Handbook
Applying for authorisation

SECTION 2 – HIGH LEVEL STANDARDS

Principles for Businesses (PRIN)
Senior Management Arrangements and Systems and Controls (SYSC).
Threshold Conditions (COND)
Approved Persons (APER)
Fit and Proper Test for Employees and Senior Personnel (FIT)
Code of Conduct (COCON)
General Provisions (GEN)

Templates include:

Compliance monitoring
Business Continuity Plans

SECTION 3 – BUSINESS/PRUDENTIAL STANDARDS

Prudential Sourcebook (MIPRU)
Client Asset Sourcebook (CASS)
Insurance: Conduct of Business (ICOBS)
Training and Competency (TC)

Templates available for:

Client money trust accounts
Compliant sales processes

SECTION 4 – REGULATORY PROCESSES

Decision Making and Penalties (DEPP)
Supervision (SUP)

Templates available for:

Retail Mediation Activities Return
Complaints /Consumer Credit Returns

SECTION 5 – REDRESS

Dispute Resolution and Complaints (DISP)
Compensation (COMP)
Complaints Against the FCA (COAF)

Templates include:

Complaints procedures
Complaint Log

SECTION 6 – CONSUMER CREDIT

Categorisation of credit related activities
Credit broking
Debt administration

Templates available for:

SECCI Form

SECTION 7 – SPECIAL TOPICS

Treating Customers Fairly
Conflicts of Interests
FCA Conduct Risk
Introducers
Appointed Representatives
Non-Executive Directors
Vulnerable customers
Ancillary Insurance Intermediaries
Senior Managers & Certification Regime - Overview

Templates available for:

TCF examples of good and poor practice
Example Conflict of Interests Policy
Appointed Representative contract

SECTION 8 – DATA PROTECTION

Data Protection Act 2018
General Data Protection Regulation (GDPR)
Data Protection Principles
Lawful bases for processing personal data
Individual rights
Privacy notices
Data subject access requests
Data protection officers
Marketing communications
ICO and registration

Templates available for:

Data Protection Policy checklist
Privacy Notice
GDPR Marketing rules

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

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