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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