



# 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 (SMCR) on Core and Limited Scope firms. The new SMCR 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 SMCR 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](mailto: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. FCA Handbook
5. Applying for authorisation

## 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)
5. Fitness and Propriety (FIT)
6. Conduct Rules (COCON)
7. General Provisions (GEN)

**Templates include:** Compliance monitoring; Risk Management ; Business /Business Continuity Plans; Anti-Bribery/Financial Crime; SMCR Certification and Regulatory References; Fit and Proper Declaration

## SECTION 3 – BUSINESS STANDARDS

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

**Templates include:** Client money trust accounts; Compliant sales processes; Compliant customer documentation; Training/Competency assessment plan; Recruitment; Job Descriptions

## SECTION 4 – REGULATORY PROCESSES

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

**Templates include:** Retail Mediation Activities Return; Complaints/Consumer Credit Returns ; SMCR Statement of Responsibilities

## SECTION 5 – REDRESS

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

**Templates include:** Complaints procedures; Complaints Log; Complaints letters.

## SECTION 6 – CONSUMER CREDIT (CONC)

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

**Template for:** SECCI form

## SECTION 7 – 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
9. Senior Managers & Certification Regime - Overview

**Templates include:** TCF examples of good and poor practice; Example Conflict Management Policy; Introducer /Introducer Appointed Representative /Appointed Representative contracts.

## SECTION 8 – DATA PROTECTION (DP)

Full explanation of GDPR requirements.

Templates include a 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 see the BIBA website or the Branko Ltd website for a full listing of contents.



# BIBA Compliance Manual

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