

FCA Handbook doc

- PRIN – Principles for Business provide high level, overarching standards expected of banks – remember, not actionable under s.138D
- BCOBS – Banking Conduct of Business Sourcebook
- ICOBS – Insurance Conduct of Business Sourcebook (only with regards to packaged bank accounts)
- MCOB – Mortgages and Home Finance: Conduct of Business Sourcebook
- CONC – Consumer Credit Sourcebook
- DISP – Dispute Resolution

Principles for Business (PRIN)

Application, purpose, and consequences		
PRIN 1.1.1	The principles apply in whole or in part to every firm.	
PRIN 1.1.2	The principles are a general statement of the fundamental obligations of firms and the other persons to whom they apply under the regulatory system.	
PRIN 1.1.4	The principles express the main dimensions of the “fit and proper” standard set for firms in threshold condition.	
PRIN 1.1.7	Breaching a principle makes a firm or other person whom the principles apply liable to disciplinary sanctions. In the determining whether a principle has been breached it is necessary to look to the standard of conduct required by the principle in question. Under each of the principles the onus will be on the FCA to show that a firm or other person has been at fault in some way.	
The principles		
PRIN 2.1	1 Integrity	A <u>firm</u> must conduct its business with integrity.
	2 Skill, care and diligence	A <u>firm</u> must conduct its business with due skill, care and diligence.
	3 Management and control	A <u>firm</u> must take reasonable care to organise and control its affairs responsibly and effectively, with adequate risk management systems.
	4 Financial prudence	A <u>firm</u> must maintain adequate financial resources.
	5 Market conduct	A <u>firm</u> must observe proper standards of market conduct.
	6 Customers’	A <u>firm</u> must pay due regard to the interests of

Chapter 4 Enforcement Powers Fca Handbook

RM Cervero



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Consumer Credit Law and Practice - A Guide Dennis Rosenthal, 2018-01-26 A new edition of Dennis Rosenthal's *Consumer Credit Law and Practice A Guide* is always an event to be welcomed by the busy practitioner. In all this welter of regulation there is a great need for a work which reduces the mass of case law and regulation covered in encyclopaedic works into a clear, concise and readable form which steers a way through the labyrinth. This is just such a book. It is to be warmly welcomed. From the Foreword by Roy Goode: The most useful and comprehensive single volume work on the subject of consumer credit. *Consumer Credit Law and Practice A Guide Fifth Edition* is an easily accessible guide covering all aspects of consumer credit, consumer hire and ancillary credit businesses. Written in a clear and penetrating style, the new fifth edition has been extensively updated and rewritten to take account of all relevant case law, legislative changes and developments, including coverage of EU Directives relating to alternative dispute resolution, supervision of credit institutions and consumer credit agreements for residential immovable property, the transfer of licensing from the OFT under CCA 1974 to authorisation and permission by the FCA under FSMA, the substitution of substantial parts of CCA 1974 and regulations under that Act by FSMA regulations under FSMA, including RAO and the FCA Handbook, in particular the Consumer Credit sourcebook, CONC and the Mortgages and Home Finance Conduct of Business sourcebook, MCOB, new chapters on FCA requirements and procedures relating to authorisation and permission, treating customers fairly, supervision and reporting and alternative dispute resolution, developments in related areas such as data protection, fraud prevention and anti-money laundering. *Consumer Credit Law and Practice A Guide Fifth Edition* is essential reading for banking and commercial law practitioners, in-house lawyers, companies operating in consumer credit-related industries, including banks and building societies, credit card companies, finance and leasing companies, compliance personnel and consumer advisers.

Regulation and Regulators after Global Financial Crises Aleksandra Jordanoska, 2024-12-31 This book provides an original, theoretically and empirically grounded analysis of regulatory enforcement activism in post-crisis periods and the ensuing regulatory interactions. It critically addresses the more regulation enforcement agenda relating to financial misconduct in the aftermath of the 2008 financial crisis, showing how misconduct was constructed through the enforcement policies and practices of the powerful UK financial conduct regulator and its interactions with the subjects of enforcement proceedings and their legal representatives during a tumultuous time in the financial markets. Drawing from interviews with regulators, professional intermediaries and markets participants, documentary analysis of enforcement decisions and speeches and observations, the volume adopts an interdisciplinary approach grounded in social constructivist perspectives on compliance and deviance, regulation theory and socio-legal research. Through a multi-dimensional analytical framework of regulatory enforcement activism, that links shifts in regulatory policymaking, experimentations with legal powers in information gathering, legal and extra-legal penalties and individual accountability and the use of enforcement tools in micro-level

interactions the book documents a more interventionist and punitive post crisis enforcement agenda The findings challenge current thinking in the scandal and reform literature The work argues that despite the increased focus on enforcement it is not necessarily the case that the power has tilted more towards the regulator This fine grained socio legal enquiry makes innovative and timely theoretical contributions to our understanding of the limitations of regulatory activism and regulatory control regulatory relationships the governance of financial markets and broader thinking on regulating corporations and the individuals within them It will appeal to academics researchers regulators and policymakers working in regulation across law criminology sociology and politics

International Banking Law and Regulation Matteo Zambelli,2025-11-05

International Banking Law and Regulation offers a critical exploration of the legal and regulatory frameworks that govern the global banking sector Tracing the development of banking from its mediaeval origins to today s complex cross border financial structures this book examines how law and regulation underpin financial stability guide corporate lending and respond to technological and geopolitical change From foundational concepts such as money and payment systems to prudential supervision and corporate governance to the intricacies of syndicated lending ESG finance securitisation and Islamic finance each chapter considers the evolving interaction between legal norms financial innovation and regulatory oversight Special attention is paid to cross border lending crisis management anti financial crime frameworks and creditor hierarchies with comparative insights from major jurisdictions including the UK EU US China India and Japan Written for students of law of banking and finance early career practitioners and policymakers this volume combines legal analysis with a practical international outlook It explains how banking law operates across jurisdictions enabling financial institutions to manage risk meet regulatory obligations and support global economic activity In a rapidly evolving financial landscape this book provides a timely and authoritative guide to the legal principles shaping the future of international banking

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