

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

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Chapter 4 Enforcement Powers Fca Handbook: Bestsellers in 2023 The year 2023 has witnessed a noteworthy surge in literary brilliance, with numerous captivating novels enthralling the hearts of readers worldwide. Lets delve into the realm of bestselling books, exploring the fascinating narratives that have captivated audiences this year. The Must-Read : Colleen Hoover's "It Ends with Us" This poignant tale of love, loss, and resilience has gripped readers with its raw and emotional exploration of domestic abuse. Hoover skillfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can triumph. Uncover the Best : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This intriguing historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids compelling storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Discover the Magic : Delia Owens "Where the Crawdads Sing" This mesmerizing coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens crafts a tale of resilience, survival, and the transformative power of nature, entrancing readers with its evocative prose and mesmerizing setting. These popular novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of captivating stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a masterful and gripping novel that will keep you wondering until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

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