

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	<table border="1"> <tbody> <tr> <td>1 Integrity</td> <td>A <u>firm</u> must conduct its business with integrity.</td> </tr> <tr> <td>2 Skill, care and diligence</td> <td>A <u>firm</u> must conduct its business with due skill, care and diligence.</td> </tr> <tr> <td>3 Management and control</td> <td>A <u>firm</u> must take reasonable care to organise and control its affairs responsibly and effectively, with adequate risk management systems.</td> </tr> <tr> <td>4 Financial prudence</td> <td>A <u>firm</u> must maintain adequate financial resources.</td> </tr> <tr> <td>5 Market conduct</td> <td>A <u>firm</u> must observe proper standards of market conduct.</td> </tr> <tr> <td>6 Customers’</td> <td>A <u>firm</u> must pay due regard to the interests of</td> </tr> </tbody> </table>	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

J Elliott



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Whispering the Secrets of Language: An Psychological Journey through **Chapter 4 Enforcement Powers Fca Handbook**

In a digitally-driven earth where screens reign supreme and quick communication drowns out the subtleties of language, the profound secrets and psychological subtleties hidden within phrases usually move unheard. Yet, set within the pages of **Chapter 4 Enforcement Powers Fca Handbook** a fascinating fictional treasure pulsing with raw emotions, lies an extraordinary quest waiting to be undertaken. Written by an experienced wordsmith, that wonderful opus attracts viewers on an introspective trip, gently unraveling the veiled truths and profound influence resonating within the very fabric of each word. Within the psychological depths of the touching review, we shall embark upon a genuine exploration of the book is key styles, dissect their interesting publishing fashion, and yield to the effective resonance it evokes heavy within the recesses of readers hearts.

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