

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

Matteo Zambelli



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