

- ✓ Authorisation (Prudential regulation)
- ✓ Conduct of business (Conduct regulation)



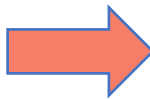
- ✓ Arranging
- ✓ Advising
- ✓ Dealing
- ✓ Assisting

- ✓ Product governance
- ✓ End-to-end sales processes
- ✓ Prevention of financial crime

- ✓ Firm systematic framework (FSF)
- ✓ Event-driven work
- ✓ Issues and products



- ✓ Placement
- ✓ Layering
- ✓ Integration



- ✓ ICOBS 1: Application
- ✓ ICOBS 2: General matters
- ✓ ICOBS 3: Distance communications
- ✓ ICOBS 4: Information about the firm, its services and remuneration
- ✓ ICOBS 5: Identifying client needs and advising
- ✓ ICOBS 6: Product information
- ✓ ICOBS 7: Cancellation
- ✓ ICOBS 8: Claims handling

- ✓ Senior Managers Regime
- ✓ Certification Regime
- ✓ Conduct Rules

- ✓ Public censure
- ✓ Financial penalties
- ✓ Prosecution for criminal offences
- ✓ Civil and less formal remedies

