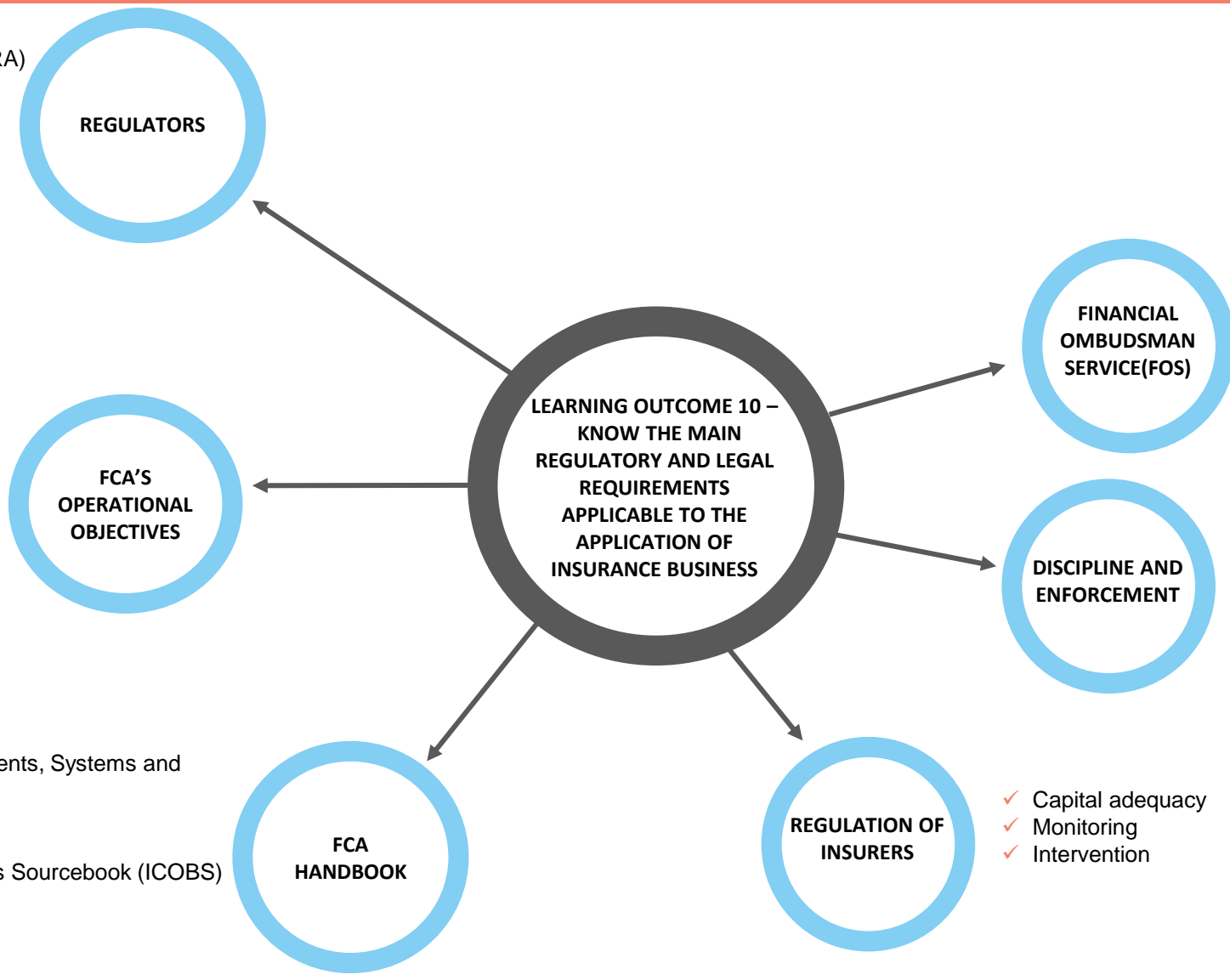




- ✓ Financial Conduct Authority (FCA)
- ✓ Prudential Regulation Authority (PRA)
- ✓ Financial Policy Committee (FPC)



- ✓ Consumer protection
- ✓ Integrity
- ✓ Competition

- ✓ Senior Management Arrangements, Systems and Controls (SYSC)
- ✓ Principles for Business (PRIN)
- ✓ Training and Competence (TC)
- ✓ Insurance: Conduct of Business Sourcebook (ICOBS)

- ✓ Eligible complainants
- ✓ Money award
- ✓ Directions award

- ✓ Public censure
- ✓ Financial penalties
- ✓ Prosecution for criminal offences
- ✓ Civil and less formal remedies
- ✓ Publication of enforcement action

- ✓ Capital adequacy
- ✓ Monitoring
- ✓ Intervention

