

Changes to legislation: Financial Services and Markets Act 2023, SCHEDULE 1 is up to date with all changes known to be in force on or before 19 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes

SCHEDULES

SCHEDULE 1

Section 1

REVOCATION OF ^[F1]ASSIMILATED] LAW RELATING TO FINANCIAL SERVICES

Textual Amendments

- F1** Word in Sch. 1 heading substituted (1.1.2024) by The Retained EU Law (Revocation and Reform) Act 2023 (Consequential Amendment) Regulations 2023 (S.I. 2023/1424), reg. 1(2), Sch. para. 107(10)(a)

PART 1

^[F2]ASSIMILATED DIRECT PRINCIPAL] LEGISLATION

Textual Amendments

- F2** Word in Sch. 1 Pt. 1 heading substituted (1.1.2024) by The Retained EU Law (Revocation and Reform) Act 2023 (Consequential Amendment) Regulations 2023 (S.I. 2023/1424), reg. 1(2), Sch. para. 107(10)(b)

Commencement Information

- I1** Sch. 1 Pt. 1 not in force at Royal Assent, see s. 86(3)
I2 Sch. 1 Pt. 1 in force at 11.7.2023 for specified purposes by S.I. 2023/779, reg. 2(f)
I3 Sch. 1 Pt. 1 in force at 14.12.2023 for specified purposes by S.I. 2023/1382, reg. 2(b)
I4 Sch. 1 Pt. 1 in force at 1.1.2024 for specified purposes by S.I. 2023/779, reg. 5(b)
I5 Sch. 1 Pt. 1 in force at 1.1.2024 for specified purposes by S.I. 2023/1382, reg. 3(b), Sch. Pt. 1
I6 Sch. 1 Pt. 1 in force at 5.4.2024 for specified purposes by S.I. 2023/1382, reg. 4(b)

Regulation (EC) No 924/2009 of the European Parliament and of the Council of 16 September 2009 on cross-border payments in the Community and repealing Regulation (EC) No 2560/2001

Regulation (EC) No 1060/2009 of the European Parliament and of the Council of 16 September 2009 on credit rating agencies

Regulation (EU) No 513/2011 of the European Parliament and of the Council of 11 May 2011 amending Regulation (EC) No 1060/2009 on credit rating agencies

Regulation (EU) No 236/2012 of the European Parliament and of the Council of 14 March 2012 on short selling and certain aspects of credit default swaps

Regulation (EU) No 260/2012 of the European Parliament and of the Council of 14 March 2012 establishing technical and business requirements for credit transfers and direct debits in euro and amending Regulation (EC) No 924/2009

Regulation (EU) No 648/2012 of the European Parliament and of the Council of 4 July 2012 on OTC derivatives, central counterparties and trade repositories

Regulation (EU) No 345/2013 of the European Parliament and of the Council of 17 April 2013 on European venture capital funds

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[Regulation \(EU\) No 346/2013](#) of the European Parliament and of the Council of 17 April 2013 on European social entrepreneurship funds

[Regulation \(EU\) No 462/2013](#) of the European Parliament and of the Council of 21 May 2013 amending [Regulation \(EC\) No 1060/2009](#) on credit rating agencies

[Regulation \(EU\) No 575/2013](#) of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending [Regulation \(EU\) No 648/2012](#)

[Regulation \(EU\) No 248/2014](#) of the European Parliament and of the Council of 26 February 2014 amending [Regulation \(EU\) No 260/2012](#) as regards the migration to Union-wide credit transfers and direct debits

[Regulation \(EU\) No 596/2014](#) of the European Parliament and of the Council of 16 April 2014 on market abuse (market abuse regulation) and repealing [Directive 2003/6/EC](#) of the European Parliament and of the Council and [Commission Directives 2003/124/EC](#), [2003/125/EC](#) and [2004/72/EC](#)

[Regulation \(EU\) No 600/2014](#) of the European Parliament and of the Council of 15 May 2014 on markets in financial instruments and amending [Regulation \(EU\) No 648/2012](#)

[Regulation \(EU\) No 909/2014](#) of the European Parliament and of the Council of 23 July 2014 on improving securities settlement in the European Union and on central securities depositories and amending [Directives 98/26/EC](#) and [2014/65/EU](#) and [Regulation \(EU\) No 236/2012](#)

[Regulation \(EU\) No 1286/2014](#) of the European Parliament and of the Council of 26 November 2014 on key information documents for packaged retail and insurance-based investment products

[Regulation \(EU\) 2015/751](#) of the European Parliament and of the Council of 29 April 2015 on interchange fees for card-based payment transactions

[Regulation \(EU\) 2015/760](#) of the European Parliament and of the Council of 29 April 2015 on European long-term investment funds

[Regulation \(EU\) 2015/2365](#) of the European Parliament and of the Council of 25 November 2015 on transparency of securities financing transactions and of reuse and amending [Regulation \(EU\) No 648/2012](#)

[Regulation \(EU\) 2016/1011](#) of the European Parliament and of the Council of 8 June 2016 on indices used as benchmarks in financial instruments and financial contracts or to measure the performance of investment funds and amending [Directives 2008/48/EC](#) and [2014/17/EU](#) and [Regulation \(EU\) No 596/2014](#)

[Regulation \(EU\) 2016/1033](#) of the European Parliament and of the Council of 23 June 2016 amending [Regulation \(EU\) No 600/2014](#) on markets in financial instruments, [Regulation \(EU\) No 596/2014](#) on market abuse and [Regulation \(EU\) No 909/2014](#) on improving securities settlement in the European Union and on central securities depositories

[Regulation \(EU\) 2017/1129](#) of the European Parliament and of the Council of 14 June 2017 on the prospectus to be published when securities are offered to the public or admitted to trading on a regulated market, and repealing [Directive 2003/71/EC](#)

[Regulation \(EU\) 2017/1131](#) of the European Parliament and of the Council of 14 June 2017 on money market funds

[Regulation \(EU\) 2017/2401](#) of the European Parliament and of the Council of 12 December 2017 amending [Regulation \(EU\) No 575/2013](#) on prudential requirements for credit institutions and investment firms

[Regulation \(EU\) 2017/2402](#) of the European Parliament and of the Council of 12 December 2017 laying down a general framework for securitisation and creating a specific framework for simple, transparent and standardised securitisation, and

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amending [Directives 2009/65/EC](#), [2009/138/EC](#) and [2011/61/EU](#) and [Regulations \(EC\) No 1060/2009](#) and [\(EU\) No 648/2012](#)

[Regulation \(EU\) 2019/113](#) of the European Central Bank of 7 December 2018 amending [Regulation \(EU\) No 1333/2014](#) concerning statistics on the money markets (ECB/2018/33)

[Regulation \(EU\) 2019/630](#) of the European Parliament and of the Council of 17 April 2019 amending [Regulation \(EU\) No 575/2013](#) as regards minimum loss coverage for non-performing exposures

[Regulation \(EU\) 2019/876](#) of the European Parliament and of the Council of 20 May 2019 amending [Regulation \(EU\) No 575/2013](#) as regards the leverage ratio, the net stable funding ratio, requirements for own funds and eligible liabilities, counterparty credit risk, market risk, exposures to central counterparties, exposures to collective investment undertakings, large exposures, reporting and disclosure requirements, and [Regulation \(EU\) No 648/2012](#)

[Regulation \(EU\) 2019/2088](#) of the European Parliament and of the Council of 27 November 2019 on sustainability-related disclosures in the financial services sector

[Regulation \(EU\) 2019/2155](#) of the European Central Bank of 5 December 2019 amending [Regulation \(EU\) No 1163/2014](#) on supervisory fees (ECB/2019/37)

[Regulation \(EU\) 2019/2175](#) of the European Parliament and of the Council of 18 December 2019 amending [Regulation \(EU\) No 1093/2010](#) establishing a European Supervisory Authority (European Banking Authority), [Regulation \(EU\) No 1094/2010](#) establishing a European Supervisory Authority (European Insurance and Occupational Pensions Authority), [Regulation \(EU\) No 1095/2010](#) establishing a European Supervisory Authority (European Securities and Markets Authority), [Regulation \(EU\) No 600/2014](#) on markets in financial instruments, [Regulation \(EU\) 2016/1011](#) on indices used as benchmarks in financial instruments and financial contracts or to measure the performance of investment funds, and [Regulation \(EU\) 2015/847](#) on information accompanying transfers of funds

[Regulation \(EU\) 2020/605](#) of the European Central Bank of 9 April 2020 amending [Regulation \(EU\) 2015/534](#) on reporting of supervisory financial information (ECB/2020/22)

[Regulation \(EU\) 2020/852](#) of the European Parliament and of the Council of 18 June 2020 on the establishment of a framework to facilitate sustainable investment

PART 2

SUBORDINATE LEGISLATION

Commencement Information

- 17** Sch. 1 Pt. 2 not in force at Royal Assent, see [s. 86\(3\)](#)
- 18** Sch. 1 Pt. 2 in force at 11.7.2023 for specified purposes by [S.I. 2023/779](#), [reg. 2\(g\)](#)
- 19** Sch. 1 Pt. 2 in force at 29.8.2023 for specified purposes by [S.I. 2023/779](#), [reg. 3\(b\)](#), [Sch.](#)
- 110** Sch. 1 Pt. 2 in force at 14.12.2023 for specified purposes by [S.I. 2023/1382](#), [reg. 2\(c\)](#)
- 111** Sch. 1 Pt. 2 in force at 1.1.2024 for specified purposes by [S.I. 2023/779](#), [reg. 5\(c\)](#)
- 112** Sch. 1 Pt. 2 in force at 1.1.2024 for specified purposes by [S.I. 2023/1382](#), [reg. 3\(c\)](#), [Sch. Pt. 2](#)
- 113** Sch. 1 Pt. 2 in force at 5.4.2024 for specified purposes by [S.I. 2023/1382](#), [reg. 4\(c\)](#)

Official Listing of Securities (Change of Competent Authority) Regulations 1991 ([S.I. 1991/2000](#))

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Credit Institutions (Protection of Depositors) Regulations 1995 ([S.I. 1995/1442](#))
Financial Markets and Insolvency (Settlement Finality) Regulations 1999 ([S.I. 1999/2979](#))
Official Listing of Securities (Change of Competent Authority) Regulations 2000 ([S.I. 2000/968](#))
Financial Markets and Insolvency (Settlement Finality) (Revocation) Regulations 2001 ([S.I. 2001/1349](#))
Financial Services (EEA Passport Rights) Regulations 2001 ([S.I. 2001/1376](#))
Financial Services and Markets Act 2000 (Communications by Auditors) Regulations 2001 ([S.I. 2001/2587](#))
Public Offers of Securities (Exemptions) Regulations 2001 ([S.I. 2001/2955](#))
Financial Services and Markets Act 2000 (Official Listing of Securities) Regulations 2001 ([S.I. 2001/2956](#))
Financial Services and Markets Act 2000 (Official Listing of Securities) (Transitional Provisions) Order 2001 ([S.I. 2001/2957](#))
Electronic Commerce Directive (Financial Services and Markets) Regulations 2002 ([S.I. 2002/1775](#))
Electronic Commerce Directive (Financial Services and Markets) (Amendment) Regulations ([S.I. 2002/2015](#))
Financial Services and Markets Act 2000 (Fourth Motor Insurance Directive) Regulations 2002 ([S.I. 2002/2706](#))
Insurance Mediation Directive (Miscellaneous Amendments) Regulations 2003 ([S.I. 2003/1473](#))
Collective Investment Schemes (Miscellaneous Amendments) Regulations 2003 ([S.I. 2003/2066](#))
Financial Collateral Arrangements (No.2) Regulations 2003 ([S.I. 2003/3226](#))
Insurers (Reorganisation and Winding Up) Regulations 2004 ([S.I. 2004/353](#))
Credit Institutions (Reorganisation and Winding up) Regulations 2004 ([S.I. 2004/1045](#))
Financial Conglomerates and Other Financial Groups Regulations 2004 ([S.I. 2004/1862](#))
Financial Services (Distance Marketing) Regulations 2004 ([S.I. 2004/2095](#))
Life Assurance Consolidation Directive (Consequential Amendments) Regulations 2004 ([S.I. 2004/3379](#))
Building Societies Act 1986 (International Accounting Standards and Other Accounting Amendments) Order 2004 ([S.I. 2004/3380](#))
Financial Services and Markets Act 2000 (Market Abuse) Regulations 2005 ([S.I. 2005/381](#))
Prospectus Regulations 2005 ([S.I. 2005/1433](#))
Insurers (Reorganisation and Winding Up) (Lloyd's) Regulations 2005 ([S.I. 2005/1998](#))
Financial Services and Markets Act 2000 (Markets in Financial Instruments) (Modification of Powers) Regulations 2006 ([S.I. 2006/2975](#))
Financial Services (EEA State) Regulations 2007 ([S.I. 2007/108](#))
Financial Services and Markets Act 2000 (Markets in Financial Instruments) Regulations 2007 ([S.I. 2007/126](#))
Financial Services and Markets Act 2000 (Markets in Financial Instruments) (Amendment No. 2) Regulations 2007 ([S.I. 2007/2160](#))
Financial Services and Markets Act 2000 (Motor Insurance) Regulations 2007 ([S.I. 2007/2403](#))
Reinsurance Directive Regulations 2007 ([S.I. 2007/3253](#))

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Financial Services and Markets Act 2000 (Reinsurance Directive) Order 2007 ([S.I. 2007/3254](#))

Financial Services and Markets Act 2000 (Reinsurance Directive) Regulations 2007 ([S.I. 2007/3255](#))

Regulated Covered Bonds Regulations 2008 ([S.I. 2008/346](#))

Friendly Societies Act 1992 (Accounts, Audit and EEA State Amendments) Order 2008 ([S.I. 2008/1140](#))

Building Societies (Accounts and Related Provisions) (Amendment) Regulations 2008 ([S.I. 2008/1143](#))

Friendly Societies (Accounts and Related Provisions) (Amendment) Regulations 2008 ([S.I. 2008/1144](#))

Financial Services and Markets Act 2000 (Market Abuse) Regulations 2008 ([S.I. 2008/1439](#))

The Financial Services and Markets Act 2000 (Amendment of section 323) Regulations 2008 ([S.I. 2008/1469](#))

Building Societies Act 1986 (Accounts, Audit and EEA State Amendments) Order 2008 ([S.I. 2008/1519](#))

Regulated Covered Bonds (Amendment) Regulations 2008 ([S.I. 2008/1714](#))

Insurance Accounts Directive (Lloyd’s Syndicate and Aggregate Accounts) Regulations 2008 ([S.I. 2008/1950](#))

Definition of Financial Instrument Order 2008 ([S.I. 2008/3053](#))

Takeover Code (Concert Parties) Regulations 2008 ([S.I. 2008/3073](#))

Payment Services Regulations 2009 ([S.I. 2009/209](#))

Financial Services and Markets Act 2000 (Controllers) Regulations 2009 ([S.I. 2009/534](#))

Financial Services and Markets Act 2000 (Amendment) Regulations 2009 ([S.I. 2009/2461](#))

Payment Services (Amendment) Regulations 2009 ([S.I. 2009/2475](#))

Financial Services and Markets Act 2000 (Law Applicable to Contracts of Insurance) Regulations 2009 ([S.I. 2009/3075](#))

Financial Services and Markets Act 2000 (Market Abuse) Regulations 2009 ([S.I. 2009/3128](#))

Credit Rating Agencies Regulations 2010 ([S.I. 2010/906](#))

Consumer Credit (EU Directive) Regulations 2010 ([S.I. 2010/1010](#))

Consumer Credit (Disclosure of Information) Regulations 2010 ([S.I. 2010/1013](#))

Consumer Credit (Agreements) Regulations 2010 ([S.I. 2010/1014](#))

Financial Services and Markets Act 2000 (Amendments to Part 18A etc) Regulations 2010 ([S.I. 2010/1193](#))

Consumer Credit (Amendment) Regulations 2010 ([S.I. 2010/1969](#))

Consumer Credit (Amendment) Regulations 2011 ([S.I. 2011/11](#))

Electronic Money Regulations 2011 ([S.I. 2011/99](#))

Undertakings for Collective Investment in Transferable Securities Regulations 2011 ([S.I. 2011/1613](#))

Prospectus Regulations 2011 ([S.I. 2011/1668](#))

Recognised Auction Platforms Regulations 2011 ([S.I. 2011/2699](#))

Financial Services and Markets Act 2000 (Market Abuse) Regulations 2011 ([S.I. 2011/2928](#))

Financial Services (Omnibus 1 Directive) Regulations 2012 ([S.I. 2012/916](#))

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Prospectus Regulations 2012 ([S.I. 2012/1538](#))
Payment Services Regulations 2012 ([S.I. 2012/1791](#))
Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) Order 2012 ([S.I. 2012/1906](#))
Undertakings for Collective Investment in Transferable Securities (Amendment) Regulations 2012 ([S.I. 2012/2015](#))
Financial Services and Markets Act 2000 (Short Selling) Regulations 2012 ([S.I. 2012/2554](#))
Payments in Euro (Credit Transfers and Direct Debits) Regulations 2012 ([S.I. 2012/3122](#))
Financial Services and Markets Act 2000 (Qualifying Provisions) Order 2013 ([S.I. 2013/419](#))
Financial Services and Markets Act 2000 (Over the Counter Derivatives, Central Counterparties and Trade Repositories) Regulations 2013 ([S.I. 2013/504](#))
Prospectus Regulations 2013 ([S.I. 2013/1125](#))
Financial Conglomerates and Other Financial Groups (Amendment) Regulations 2013 ([S.I. 2013/1162](#))
Collective Investment in Transferable Securities (Contractual Scheme) Regulations 2013 ([S.I. 2013/1388](#))
Credit Rating Agencies (Civil Liability) Regulations 2013 ([S.I. 2013/1637](#))
Alternative Investment Fund Managers Regulations 2013 ([S.I. 2013/1773](#))
Alternative Investment Fund Managers (Amendment) Regulations 2013 ([S.I. 2013/1797](#))
Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) (No. 2) Order 2013 ([S.I. 2013/1881](#))
Financial Services and Markets Act 2000 (Over the Counter Derivatives, Central Counterparties and Trade Repositories) (No. 2) Regulations 2013 ([S.I. 2013/1908](#))
Companies and Partnerships (Accounts and Audit) Regulations 2013 ([S.I. 2013/2005](#))
Capital Requirements Regulations 2013 ([S.I. 2013/3115](#))
Financial Services and Markets Act 2000 (Qualifying Provisions) (No.2) Order 2013 ([S.I. 2013/3116](#))
Capital Requirements (Country-by-Country Reporting) Regulations 2013 ([S.I. 2013/3118](#))
Financial Services and Markets Act 2000 (Consumer Credit) (Miscellaneous Provisions) Order 2014 ([S.I. 2014/208](#))
Financial Services and Markets Act 2000 (Consumer Credit) (Miscellaneous Provisions) (No. 2) Order 2014 ([S.I. 2014/506](#))
Capital Requirements (Capital Buffers and Macro-prudential Measures) Regulations 2014 ([S.I. 2014/894](#))
Financial Services and Markets Act 2000 (Over the Counter Derivatives, Central Counterparties and Trade Repositories) (Amendment) Regulations 2014 ([S.I. 2014/905](#))
Alternative Investment Fund Managers Order 2014 ([S.I. 2014/1292](#))
Central Securities Depositories Regulations 2014 ([S.I. 2014/2879](#))
Financial Services and Markets Act 2000 (Market Abuse) Regulations 2014 ([S.I. 2014/3081](#))
Payments to Governments and Miscellaneous Provisions Regulations 2014 ([S.I. 2014/3293](#))
Bank Recovery and Resolution Order 2014 ([S.I. 2014/3329](#))
Banking Act 2009 (Mandatory Compensation Arrangements Following Bail-in) Regulations 2014 ([S.I. 2014/3330](#))
Building Societies (Bail-in) Order 2014 ([S.I. 2014/3344](#))

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Bank Recovery and Resolution (No. 2) Order 2014 ([S.I. 2014/3348](#))
Banking Act 2009 (Restriction of Special Bail-in Provision, etc.) Order 2014 ([S.I. 2014/3350](#))
Banks and Building Societies (Depositor Preference and Priorities) Order 2014 ([S.I. 2014/3486](#))
Financial Services and Markets Act 2000 (Over the Counter Derivatives, Central Counterparties and Trade Repositories) (Amendment) Regulations 2015 ([S.I. 2015/348](#))
Payment Services (Amendment) Regulations 2015 ([S.I. 2015/422](#))
Deposit Guarantee Scheme Regulations 2015 ([S.I. 2015/486](#))
Solvency 2 Regulations 2015 ([S.I. 2015/575](#))
Mortgage Credit Directive Order 2015 ([S.I. 2015/910](#))
Transparency Regulations 2015 ([S.I. 2015/1755](#))
Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) (No. 3) Order 2015 ([S.I. 2015/1863](#))
European Long-term Investment Funds Regulations 2015 ([S.I. 2015/1882](#))
Payment Card Interchange Fee Regulations 2015 ([S.I. 2015/1911](#))
Payment Accounts Regulations 2015 ([S.I. 2015/2038](#))
Undertakings for Collective Investment in Transferable Securities Regulations 2016 ([S.I. 2016/225](#))
Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) Order 2016 ([S.I. 2016/392](#))
Financial Services and Markets Act 2000 (Market Abuse) Regulations 2016 ([S.I. 2016/680](#))
Financial Services and Markets Act 2000 (Transparency of Securities Financing Transactions and of Reuse) Regulations 2016 ([S.I. 2016/715](#))
Financial Services and Markets Act 2000 (Qualifying EU Provisions) (Amendment) Order 2016 ([S.I. 2016/936](#))
Financial Services and Markets (Disclosure of Information to the European Securities and Markets Authority etc. and Other Provisions) Regulations 2016 ([S.I. 2016/1095](#))
Companies Act 2006 (Distributions of Insurance Companies) Regulations 2016 ([S.I. 2016/1194](#))
Bank Recovery and Resolution Order 2016 ([S.I. 2016/1239](#))
Financial Services & Markets Act 2000 (Regulated Activities) (Amendment) Order 2017 ([2017/488](#))
Data Reporting Services Regulations 2017 ([S.I. 2017/699](#))
Financial Services and Markets Act 2000 (Markets in Financial Instruments) Regulations 2017 ([S.I. 2017/701](#))
Payment Services Regulations 2017 ([S.I. 2017/752](#))
Central Securities Depositories Regulations 2017 ([S.I. 2017/1064](#))
Packaged Retail and Insurance-based Investment Products Regulations 2017 ([S.I. 2017/1127](#))
Payment Systems and Services and Electronic Money (Miscellaneous Amendments) Regulations 2017 ([S.I. 2017/1173](#))
Risk Transformation Regulations 2017 ([S.I. 2017/1212](#))
Financial Services and Markets Act 2000 (Markets in Financial Instruments) (No.2) Regulations 2017 ([S.I. 2017/1255](#))
Alternative Investment Fund Managers (Amendment) Regulations 2018 ([S.I. 2018/134](#))
Financial Services and Markets Act 2000 (Benchmarks) Regulations 2018 ([S.I. 2018/135](#))

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Insurance Distribution (Regulated Activities and Miscellaneous Amendments) Order 2018 ([S.I. 2018/546](#))

Money Market Funds Regulations 2018 ([S.I. 2018/698](#))

Financial Services and Markets Act 2000 (Prospectus and Markets in Financial Instruments) Regulations 2018 ([S.I. 2018/786](#))

Consumer Credit (Amendment) (EU Exit) Regulations 2018 ([S.I. 2018/1038](#))

Friendly Societies (Amendment) (EU Exit) Regulations 2018 ([S.I. 2018/1039](#))

Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 ([S.I. 2018/1115](#))

EEA Passport Rights (Amendment, etc., and Transitional Provisions) (EU Exit) Regulations 2018 ([S.I. 2018/1149](#))

Central Counterparties (Amendment, etc., and Transitional Provision) (EU Exit) Regulations 2018 ([S.I. 2018/1184](#))

Building Societies Legislation (Amendment) (EU Exit) Regulations 2018 ([S.I. 2018/1187](#))

Credit Transfers and Direct Debits in Euro (Amendment) (EU Exit) Regulations 2018 ([S.I. 2018/1199](#))

Electronic Money, Payment Services and Payment Systems (Amendment and Transitional Provisions) (EU Exit) Regulations 2018 ([S.I. 2018/1201](#))

Banks and Building Societies (Priorities on Insolvency) Order 2018 ([S.I. 2018/1244](#))

Deposit Guarantee Scheme and Miscellaneous Provisions (Amendment) (EU Exit) Regulations 2018 ([S.I. 2018/1285](#))

Securitisation Regulations 2018 ([S.I. 2018/1288](#))

Bank of England (Amendment) (EU Exit) Regulations 2018 ([S.I. 2018/1297](#))

Trade Repositories (Amendment and Transitional Provision) (EU Exit) Regulations 2018 ([S.I. 2018/1318](#))

Central Securities Depositories (Amendment) (EU Exit) Regulations 2018 ([S.I. 2018/1320](#))

Short Selling (Amendment) (EU Exit) Regulations 2018 ([S.I. 2018/1321](#))

Bank Recovery and Resolution and Miscellaneous Provisions (Amendment) (EU Exit) Regulations 2018 ([S.I. 2018/1394](#))

Capital Requirements (Amendment) (EU Exit) Regulations 2018 ([S.I. 2018/1401](#))

Markets in Financial Instruments (Amendment) (EU Exit) Regulations 2018 ([S.I. 2018/1403](#))

Credit Institutions and Insurance Undertakings Reorganisation and Winding Up (Amendment) (EU Exit) Regulations 2019 ([S.I. 2019/38](#))

Financial Conglomerates and Other Financial Groups (Amendment etc.) (EU Exit) Regulations 2019 ([S.I. 2019/264](#))

Credit Rating Agencies (Amendment etc.) (EU Exit) Regulations 2019 ([S.I. 2019/266](#))

Interchange Fee (Amendment) (EU Exit) Regulations 2019 ([S.I. 2019/284](#))

Market Abuse (Amendment) (EU Exit) Regulations 2019 ([S.I. 2019/310](#))

Collective Investment Schemes (Amendment etc.) (EU Exit) Regulations 2019 ([S.I. 2019/325](#))

Alternative Investment Fund Managers (Amendment etc.) (EU Exit) Regulations 2019 ([S.I. 2019/328](#))

Venture Capital Funds (Amendment) (EU Exit) Regulations 2019 ([S.I. 2019/333](#))

Over the Counter Derivatives, Central Counterparties and Trade Repositories (Amendment, etc., and Transitional Provision) (EU Exit) Regulations 2019 ([S.I. 2019/335](#))

Long-term Investment Funds (Amendment) (EU Exit) Regulations 2019 ([S.I. 2019/336](#))

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Financial Markets and Insolvency (Amendment and Transitional Provision) (EU Exit) Regulations 2019 ([S.I. 2019/341](#))

Social Entrepreneurship Funds (Amendment) (EU Exit) Regulations 2019 ([S.I. 2019/343](#))

Money Market Funds (Amendment) (EU Exit) Regulations 2019 ([S.I. 2019/394](#))

Packaged Retail and Insurance-based Investment Products (Amendment) (EU Exit) Regulations 2019 ([S.I. 2019/403](#))

Financial Services Contracts (Transitional and Saving Provision) (EU Exit) Regulations 2019 ([S.I. 2019/405](#))

Solvency 2 and Insurance (Amendment, etc.) (EU Exit) Regulations 2019 ([S.I. 2019/407](#))

Equivalence Determinations for Financial Services and Miscellaneous Provisions (Amendment etc) (EU Exit) Regulations 2019 ([S.I. 2019/541](#))

Transparency of Securities Financing Transactions and of Reuse (Amendment) (EU Exit) Regulations 2019 ([S.I. 2019/542](#))

Financial Services (Distance Marketing) (Amendment and Savings Provisions) (EU Exit) Regulations 2019 ([S.I. 2019/574](#))

Financial Regulators' Powers (Technical Standards etc.) and Markets in Financial Instruments (Amendment) (EU Exit) Regulations 2019 ([S.I. 2019/576](#))

Financial Services (Gibraltar) (Amendment) (EU Exit) Regulations 2019 ([S.I. 2019/589](#))

Financial Services and Markets Act 2000 (Amendment) (EU Exit) Regulations 2019 ([S.I. 2019/632](#))

Mortgage Credit (Amendment) (EU Exit) Regulations 2019 ([S.I. 2019/656](#))

Benchmarks (Amendment and Transitional Provision) (EU Exit) Regulations 2019 ([S.I. 2019/657](#))

Securitisation (Amendment) (EU Exit) Regulations 2019 ([S.I. 2019/660](#))

Payment Accounts (Amendment) (EU Exit) Regulations 2019 ([S.I. 2019/661](#))

Investment Exchanges, Clearing Houses and Central Securities Depositories (Amendment) (EU Exit) Regulations 2019 ([S.I. 2019/662](#))

Insurance Distribution (Amendment) (EU Exit) Regulations 2019 ([S.I. 2019/663](#))

Uncertificated Securities (Amendment and EU Exit) Regulations 2019 ([S.I. 2019/679](#))

Gibraltar (Miscellaneous Amendments) (EU Exit) Regulations 2019 ([S.I. 2019/680](#))

Public Record, Disclosure of Information and Co-operation (Financial Services) (Amendment) (EU Exit) Regulations 2019 ([S.I. 2019/681](#))

Official Listing of Securities, Prospectus and Transparency (Amendment etc.) (EU Exit) Regulations 2019 ([S.I. 2019/707](#))

Financial Services (Miscellaneous) (Amendment) (EU Exit) Regulations 2019 ([S.I. 2019/710](#))

Financial Services and Markets (Insolvency) (Amendment of Miscellaneous Enactments) Regulations 2019 ([S.I. 2019/755](#))

Proxy Advisors (Shareholders' Rights) Regulations 2019 ([S.I. 2019/926](#))

Financial Services (Miscellaneous) (Amendment) (EU Exit) (No. 2) Regulations 2019 ([S.I. 2019/1010](#))

Financial Services and Markets Act 2000 (Over the Counter Derivatives, Central Counterparties and Trade Repositories) (Amendment) Regulations 2019 ([S.I. 2019/1031](#))

Financial Services and Markets Act 2000 (Prospectus) Regulations 2019 ([S.I. 2019/1043](#))

Financial Services (Electronic Money, Payment Services and Miscellaneous Amendments) (EU Exit) Regulations 2019 ([S.I. 2019/1212](#))

Capital Requirements (Amendment) (EU Exit) Regulations 2019 ([S.I. 2019/1232](#))

Changes to legislation: Financial Services and Markets Act 2023, SCHEDULE 1 is up to date with all changes known to be in force on or before 19 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes

Risk Transformation and Solvency 2 (Amendment) (EU Exit) Regulations 2019 ([S.I. 2019/1233](#))

Prospectus (Amendment etc.) (EU Exit) Regulations 2019 ([S.I. 2019/1234](#))

Electronic Commerce and Solvency 2 (Amendment etc.) (EU Exit) Regulations 2019 ([S.I. 2019/1361](#))

Cross-Border Distribution of Funds, Proxy Advisors, Prospectus and Gibraltar (Amendment) (EU Exit) Regulations 2019 ([S.I. 2019/1370](#))

Financial Services (Miscellaneous) (Amendment) (EU Exit) (No. 3) Regulations 2019 ([S.I. 2019/1390](#))

Over the Counter Derivatives, Central Counterparties and Trade Repositories (Amendment, etc., and Transitional Provision) (EU Exit) (No. 2) Regulations 2019 ([S.I. 2019/1416](#))

Financial Services (Consequential Amendments) Regulations 2020 ([S.I. 2020/56](#))

Financial Services and Markets Act 2000 (Central Counterparties, Investment Exchanges, Prospectus and Benchmarks) (Amendment) Regulations 2020 ([S.I. 2020/117](#))

Financial Services (Miscellaneous Amendments) (EU Exit) Regulations 2020 ([S.I. 2020/628](#))

Over the Counter Derivatives, Central Counterparties and Trade Repositories (Amendment, etc., and Transitional Provision) (EU Exit) Regulations 2020 ([S.I. 2020/646](#))

Equivalence Determinations for Financial Services (Amendment etc.) (EU Exit) Regulations 2020 ([S.I. 2020/1055](#))

Payment Services and Electronic Money (Amendment) Regulations 2020 ([S.I. 2020/1275](#))

Financial Services and Economic and Monetary Policy (Consequential Amendments) (EU Exit) Regulations 2020 ([S.I. 2020/1301](#))

Bearer Certificates (Collective Investment Schemes) Regulations 2020 ([S.I. 2020/1346](#))

Bank Recovery and Resolution (Amendment) (EU Exit) Regulations 2020 ([S.I. 2020/1350](#))

Securities Financing Transactions, Securitisation and Miscellaneous Amendments (EU Exit) Regulations 2020 ([S.I. 2020/1385](#))

Financial Holding Companies (Approval etc.) and Capital Requirements (Capital Buffers and Macro-prudential Measures) (Amendment) (EU Exit) Regulations 2020 ([S.I. 2020/1406](#))

Solvency 2 (Credit Risk Adjustment) Regulations 2021 ([S.I. 2021/463](#))

Capital Requirements Regulation (Amendment) (EU Exit) Regulations 2021 ([S.I. 2021/558](#))

Financial Markets and Insolvency (Transitional Provision) (EU Exit) (Amendment) Regulations 2021 ([S.I. 2021/782](#))

Markets in Financial Instruments, Benchmarks and Financial Promotions (Amendment) (EU Exit) Regulations 2021 ([S.I. 2021/1074](#))

Capital Requirements Regulation (Amendment) Regulations 2021 ([S.I. 2021/1078](#))

Financial Services (Gibraltar) (Amendment) (EU Exit) Regulations 2021 ([S.I. 2021/1252](#))

Financial Services Act 2021 (Prudential Regulation of Credit Institutions and Investment Firms) (Consequential Amendments and Miscellaneous Provisions) Regulations 2021 ([S.I. 2021/1376](#))

Solvency 2 (Group Supervision) (Amendment) Regulations 2021 ([S.I. 2021/1408](#))

Financial Services and Markets Act 2000 (Qualifying Provisions) (Amendment) Order 2022 ([S.I. 2022/1252](#))

Changes to legislation: Financial Services and Markets Act 2023, SCHEDULE 1 is up to date with all changes known to be in force on or before 19 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes

PART 3

EU TERTIARY LEGISLATION ETC

Commencement Information

- I14** Sch. 1 Pt. 3 not in force at Royal Assent, see [s. 86\(3\)](#)
I15 Sch. 1 Pt. 3 in force at 1.1.2024 for specified purposes by [S.I. 2023/779](#), [reg. 5\(d\)](#)
I16 Sch. 1 Pt. 3 in force at 1.1.2024 for specified purposes by [S.I. 2023/1382](#), [reg. 3\(d\)](#), [Sch. Pt. 3](#)
I17 Sch. 1 Pt. 3 in force at 5.4.2024 for specified purposes by [S.I. 2023/1382](#), [reg. 4\(d\)](#)

Any provision made under any of the following EU directives—

- (a) [Directive 98/26/EC](#) of the European Parliament and of the Council of 19 May 1998 on settlement finality in payment and securities settlement systems;
- (b) [Directive 2001/24/EC](#) of the European Parliament and of the Council of 4 April 2001 on the reorganisation and winding up of credit institutions;
- (c) [Directive 2001/34/EC](#) of the European Parliament and of the Council of 28 May 2001 on the admission of securities to official stock exchange listing and on information to be published on those securities;
- (d) [Directive 2002/47/EC](#) of the European Parliament and of the Council of 6 June 2002 on financial collateral arrangements;
- (e) [Directive 2002/65/EC](#) of the European Parliament and of the Council of 23 September 2002 concerning the distance marketing of consumer financial services;
- (f) [Directive 2002/87/EC](#) of the European Parliament and of the Council of 16 December 2002 on the supplementary supervision of credit institutions, insurance undertakings and investment firms in a financial conglomerate;
- (g) [Directive 2004/109/EC](#) of the European Parliament and of the Council of 15 December 2004 on the harmonisation of transparency requirements in relation to information about issuers whose securities are admitted to trading on a regulated market;
- (h) [Directive 2008/48/EC](#) of the European Parliament and of the Council of 23 April 2008 on credit agreements for consumers;
- (i) [Directive 2009/65/EC](#) of the European Parliament and of the Council of 13 July 2009 on the coordination of laws, regulations and administrative provisions relating to undertakings for collective investment in transferable securities;
- (j) [Directive 2009/103/EC](#) of the European Parliament and of the Council of 16 September 2009 relating to insurance against civil liability in respect of the use of motor vehicles, and the enforcement of the obligation to insure against such liability;
- (k) [Directive 2009/110/EC](#) of the European Parliament and of the Council of 16 September 2009 on the taking up, pursuit and prudential supervision of the business of electronic money institutions;
- (l) [Directive 2009/138/EC](#) of the European Parliament and of the Council of 25 November 2009 on the taking-up and pursuit of the business of Insurance and Reinsurance;
- (m) [Directive 2011/61/EU](#) of the European Parliament and of the Council of 8 June 2011 on Alternative Investment Fund Managers;
- (n) [Directive 2011/89/EU](#) of the European Parliament and of the Council of 16 November 2011 amending [Directives 98/78/EC](#), [2002/87/EC](#), [2006/48/EC](#) and [2009/138/EC](#) as regards the supplementary supervision of financial entities in a financial conglomerate;
- (o) [Directive 2013/36/EU](#) of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms;

Changes to legislation: Financial Services and Markets Act 2023, SCHEDULE 1 is up to date with all changes known to be in force on or before 19 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes

- (p) [Directive 2014/17/EU](#) of the European Parliament and of the Council of 4 February 2014 on credit agreements for consumers relating to residential immovable property;
- (q) [Directive 2014/49/EU](#) of the European Parliament and of the Council of 16 April 2014 on deposit guarantee schemes;
- (r) [Directive 2014/57/EU](#) of the European Parliament and of the Council of 16 April 2014 on criminal sanctions for market abuse;
- (s) [Directive 2014/59/EU](#) of the European Parliament and of the Council of 15 May 2014 establishing a framework for the recovery and resolution of credit institutions and investment firms;
- (t) [Directive 2014/65/EU](#) of the European Parliament and of the Council of 15 May 2014 on markets in financial instruments;
- (u) [Directive 2014/92/EU](#) of the European Parliament and of the Council of 23 July 2014 on the comparability of fees related to payment accounts, payment account switching and access to payment accounts with basic features;
- (v) [Directive \(EU\) 2015/2366](#) of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market;
- (w) [Directive \(EU\) 2016/97](#) of the European Parliament and of the Council of 20 January 2016 on insurance distribution;
- (x) [Directive \(EU\) 2016/2341](#) of the European Parliament and of the Council of 14 December 2016 on the activities and supervision of institutions for occupational retirement provision;
- (y) [Directive \(EU\) 2019/2034](#) of the European Parliament and of the Council of 27 November 2019 on the prudential supervision of investment firms.

Any provision made under an instrument listed in Part 1 (including any such instrument as it had effect in EU law before IP completion day).

Any provision made under an instrument listed in Part 2.

Any technical standards to which Chapter 2A of Part 9A of FSMA 2000 applies.

PART 4

PRIMARY LEGISLATION

Commencement Information

I18 Sch. 1 Pt. 4 not in force at Royal Assent, see [s. 86\(3\)](#)

I19 Sch. 1 Pt. 4 in force at 1.1.2024 for specified purposes by [S.I. 2023/779](#), [reg. 5\(e\)](#)

In FSMA 2000—

- (a) section 55J(7A) to (7C);
- (b) section 55KA;
- (c) section 137A(6) and (7);
- (d) section 137G(6) and (7);
- (e) Chapter 2A of Part 9A;
- (f) Part 9D;
- (g) section 192XA(3) and (4);
- (h) section 300H(4) (as inserted by section 11(2) of this Act);

Changes to legislation: Financial Services and Markets Act 2023, SCHEDULE 1 is up to date with all changes known to be in force on or before 19 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes

- (i) section 367(3)(za);
- (j) paragraph 10(5) of Schedule 17A.

PART 5

OTHER EU-DERIVED LEGISLATION

Commencement Information

I20 Sch. 1 Pt. 5 not in force at Royal Assent, see [s. 86\(3\)](#)

I21 Sch. 1 Pt. 5 in force at 1.1.2024 for specified purposes by [S.I. 2023/1382](#), reg. 3(e), [Sch. Pt. 4](#)

EU-derived legislation not falling within Parts 1 to 3 so far as relating to financial services or markets (other than instruments excluded from this Part by regulations under section 1(5)).

For this purpose—

- (a) “EU-derived legislation” means—
 - (i) [^{F3}assimilated direct] legislation,
 - (ii) subordinate legislation so far as it contains provision for the purpose of implementing, or otherwise in relation to, an EU directive or any other obligation that was created or arose by or under the EU Treaties before IP completion day,
 - (iii) subordinate legislation made under section 3, or
 - (iv) subordinate legislation made under the European Union (Withdrawal) Act 2018;
- (b) EU-derived legislation is to be taken as “relating” to financial services or markets if its purpose, or one of its main purposes, is for or in connection with the imposition of requirements on the provision of financial services or the operation of financial markets or exchanges.

Textual Amendments

F3 Words in [Sch. 1 Pt. 5](#) substituted (1.1.2024) by [The Retained EU Law \(Revocation and Reform\) Act 2023 \(Consequential Amendment\) Regulations 2023 \(S.I. 2023/1424\)](#), reg. 1(2), [Sch. para. 107\(10\)\(c\)](#)

Changes to legislation:

Financial Services and Markets Act 2023, SCHEDULE 1 is up to date with all changes known to be in force on or before 19 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations.

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Changes and effects yet to be applied to :

- Sch. 1 Pt. 2 coming into force by [S.I. 2023/1382 reg. 5\(b\)](#)
- Sch. 1 Pt. 3 coming into force by [S.I. 2023/1382 reg. 5\(c\)](#)