

CMS Materials – Law-Now alerts and other tools

This document provides an archive of materials comprising UK Law-Now alerts, articles, seminar slides and other tools on the topics below.

[Banking](#)
[Client Assets and Living Wills](#)
[Corporate Governance](#)
[Enforcement and Investigations](#)
[Financial Crime](#)
[Funds](#)
[General Regulatory](#)
[Insurance](#)
[Regulatory reform - Global and macro-reform](#)
[Regulatory reform – EU system](#)
[Regulatory reform – the new UK regime](#)
[Retail Banking and Consumer Finance](#)
[Securities and Derivatives](#)
[Supervision](#)

Banking

Law Now: "[Proposal for largest banks to reveal the pay of 8 "top" earners](#)" (12/12/11)

Law Now "[Publication of the Final Report of the Independent Commission on Banking](#)" (12/09/11)

Law Now "[Extra Pay Disclosure for the Four Largest Banks - More to Follow for Other Large Banks?](#)" (10/02/11)

Law Now "[UK Bank Levy: prevention or cure?](#)" (27/08/10)

Law Now "[State intervention in the UK banking sector – round two](#)" (20/01/09 – see section on Regulatory approach to bank capital

Law Now "[European Commission proposes regulation of credit rating agencies](#)" (14/11/08)

Law Now "[Banking reform – a perspective on this weeks developments](#)" (2/10/08) – see Amendments to CRD section

[CRAs under tight scrutiny in proposed statutory law](#) (September 2009)

*This article first appeared in Insurance Day and is reproduced with the kind permission of the publishers.
www.insuranceday.com*

Client Assets and Living Wills

Law Now "[The dangers to firms of the new client assets audit rules](#)" (24/05/11)

Law Now "[Client money/assets update: November 2010](#)" (11/11/10)

Law Now "[We're all in it together – the Lehmans client money appeal judgment](#)" (5/08/10)

Law Now "[FSA consults on client asset protection - the beginning of a journey](#)" (1/04/10)

Law Now ["Ponzi schemes and withdrawn funds: can these be clawed back?"](#) (26/03/09)

Law Now ["Touched by Madoff? – You may be..."](#) (19/12/08)

Article ["Client money still key for the new protectors"](#) (10/10/11)

Article ["False accounting"](#) (16/06/11)

Article ["Living wills will be the gauge for risk"](#) (26/03/10)

[Investment Matters April 2011](#) "Custody and valuations" page 18

[Investment Matters April 2009](#) "Madoff: the recovery position" page 4

[Investment Matters April 2009](#) "Protect and survive – Limit your exposure to fraud" page 16

Seminar: ["The Client Assets Regime – Turbulence and Reform"](#) (21/09/10)

Seminar ["The new world of living wills"](#) (23/03/10 - Edinburgh)

Seminar ["The new world of living wills"](#) (23/02/10)

Corporate Governance

Governance and risk management

Law Now: ["Proposal for largest banks to reveal the pay of 8 "top" earners"](#) (12/12/11)

Law Now ["Publication of CEBS draft guidelines on remuneration"](#) (8/10/10)

Law Now ["Directors face annual re-election under new Corporate Governance Code"](#) (3/06/10)

Law Now ["The new Listing regime"](#) (23/12/09)

Law Now ["New AIFM Directive draft – a return to common sense?"](#) (23/11/09)

Law Now ["Changes to the Approved Persons regime"](#) (19/01/09)

Law Now ["Extension of the FSA's Approved Persons Regime"](#) (6/01/09)

Article ["Rewriting the rulebook"](#) (27/07/10)

[Investment Matters December 2009](#) "A Myners revolution" page 11

[Investment Matters December 2008](#) "Conflicted out" page 11

Seminar ["Risk Governance and ARROW"](#) (18/01/12, London, repeated on 24/01/12, London and 26/01/12, Edinburgh)

Seminar: ["Governance at financial institutions – new rules for firms and individuals"](#) (15/04/10 and 11/05/10 – London – click [here](#) for 13/05/10 – Edinburgh)

Seminar: ["Financial Disputes Forum: Advising the Board"](#) (22/10/09)

Seminar: ["Managing risk and reputation in the financial sector"](#) (23/04/09)

Non-exec directors

CMS Cameron McKenna document ["Duties of a Non Executive Director of a Financial Services Company"](#) March 2009

CMS Cameron McKenna document ["Extending FSA approval requirements - a brief overview"](#)

Article ["Directors' liabilities in a downturn"](#) (11/08/09)

This article first appeared in the August issue of PLC and is reproduced with the kind permission of the publishers. Subscription enquiries 020 7202 1200 or via www.practicallaw.com

Article ["Credible deterrence"](#) (28/05/09)

Remuneration and bonuses

Law Now ["Government listed company pay proposals"](#) (24/01/12)

Law Now ["High Pay Commission Report"](#) (22/11/11)

Law Now ["New ABI Guidelines on Executive Pay Published"](#) (30/09/11)

Law Now ["Discussion paper on quoted company pay for directors"](#) (20/09/11)

Law Now ["Remuneration Code - Consultation on amendments to voiding and recovery provisions"](#) (13/09/11)

Law Now: ["Remuneration Code – Further consultation on key remaining areas of implementation"](#) (9/08/11)

Law Now: ["Remuneration Code – Consultation on key remaining areas of implementation"](#) (10/05/11)

Law Now ["Extra Pay Disclosure for the Four Largest Banks - More to Follow for Other Large Banks?"](#) (10/02/11)

Law Now ["Final Version of the FSA's Revised Remuneration Code Published"](#) (21/12/10)

Law Now ["FSA consults on remuneration disclosure requirements"](#) (10/11/10)

Law-Now ["Revised Remuneration Code delayed"](#) (3/11/10)

Law-Now ["Remuneration Code: further developments"](#) (17/09/10)

Law Now ["Changes to the Remuneration Code"](#) (29/07/10)

Law Now ["Financial sector pay - the latest instalment"](#) (13/07/10)

Law Now ["UK bank levy"](#) (22/06/10)

Law Now ["Bank payroll tax: HMRC manual now published"](#) (14/06/10)

Law Now ["Bank Payroll Tax – Budget update"](#) (30/03/10)

Law Now ["Bank Payroll Tax – Budget update"](#) (29/03/10)

Law Now ["Remuneration reports for banks, building societies and other financial institutions"](#) (23/03/10)

Law Now ["Bank Payroll Tax – an Update"](#) (22/02/10)

Law Now ["Bank payroll tax - only banks and banking groups now caught"](#) (21/12/09)

Law Now ["Pre Budget Report 2009 – Employee Tax Issues"](#) (9/12/09)9

Law Now ["FSA to delay broader application of remuneration rules"](#) (8/12/09)

Law Now ["Walker Review – The final report's recommendations on remuneration"](#) (26/11/09)

Law Now [“FSA Questionnaire for Remuneration Policy Statements”](#) (4/09/09)
Law Now [“Final version of the FSA’s Remuneration Code”](#) (12/08/09)
Law Now [“Walker Review – Employee incentives in support of sustainable performance”](#) (17/09/09)
Law Now [“EU Commission: recommendations on remuneration”](#) (5/05/09)
Law Now [“FSA draft code of practice on remuneration policies”](#) (4/03/09)
Law Now [“FSA issues Code of Practice on remuneration policies”](#) (27/02/09)

Article [“Talent would be deterred just when it is needed”](#) (17/07/09)

[Investment Matters April 2011](#) “Risk doesn’t pay” page 18

[Investment Matters September 2009](#) “Risk of Reward: Regulatory intervention on remuneration” page 4

Seminar: [“Risk and reward – the new regulatory framework”](#) (28/04/09)

Enforcement and Investigations

Law Now [“FSA consults on increased enforcement powers”](#) (22/10/10)
Law Now [“Market abuse: FSA levels its largest fine yet against an individual”](#) (19/02/10)
Law Now [“FSA review of Lehman-backed and other structured products: findings and actions”](#) (28/10/09)
Law Now [“FSA gets tough with proposals to impose higher fines”](#) (7/07/09)
Law Now [“FSA talks tough – senior management beware!”](#) (12/05/09)
Law Now [“FSA wider implications referral Lehman-backed structured products”](#) (7/05/09)
Law Now [“Hedge fund manager fined for market abuse”](#) (12/09/08)

Article [“The calm before the dispute storm”](#) (18/03/09)

[Investment Matters April 2011](#) “An inside job” page 11

Seminar: [“An inspector calls: raids and inspections by regulatory authorities”](#) (22/04/10)

Seminar: [“Class actions”](#) (17/09/09)

Seminar: [“Financial Disputes Forum 2: Legal Professional Privilege”](#) (21/05/09)

Seminar: [“Managing risk and reputation in the financial sector”](#) (23/04/09)

Seminar: [“Scottish financial services – credit crunch”](#) (22/04/08)

Financial Crime

Law Now [“Dividends at stake as SFO expects investors to monitor conduct of portfolio companies”](#) (19/01/12)

Law Now [“How corrupt do you think your public officials are?”](#) (2/12/11)

Law Now [“Transparency International publishes Bribe Payers Index for 2011”](#) (8/11/11)

Law Now: [“Redaction of Bank Employees' Names preserved in Shah v HSBC”](#) (2/11/11)

Law Now: [“MiFID and MAD - the sequels”](#) (24/10/11)

Law Now [“Court clerk faces first prosecution under Bribery Act”](#) (7/09/11)

Law Now [“Anti-bribery and corruption laws - an international guide”](#) (18/08/11)

Law Now [“The Bribery Act: the Countdown Begins”](#) (31/03/11)

Law Now [“Bribery Act 2010: Guidance Published”](#) (30/03/11)

Law-Now [“Bribery Act 2010 implementation delayed”](#) (1/02/11)

Law Now [“Ministry of Justice launches Bribery Act consultation”](#) (14/09/10)

Law Now [“Bribery Act 2010 - What It Means For Employers”](#) (30/07/10)

Law Now [“Supreme Court confirms FSA's power to prosecute money laundering offences”](#) (29/07/10)

Law Now [“Government confirms Bribery Act will come into force in April 2011”](#) (20/07/10)

Law Now [“FSA's review of anti bribery and corruption in commercial insurance broking”](#) (21/07/10)

Law Now [“The Bribery Act 2010: what you need to know”](#) (6/05/2010)

Law Now [“Further tensions emerge between judiciary and SFO in corruption sentencing”](#) (16/04/10)

Law Now [“Bribery Bill to become law”](#) (7/04/10)

Law Now [“Banks may have to prove 'POCA suspicions when delaying carrying out instructions”](#) (5/02/10)

Law Now [“Bribery Bill 2009”](#) (24/11/09)

Law Now [“Bribery Bill heralds strict liability for offending corporates”](#) (23/11/09)

Law Now [“A guide to the evolving laws on bribery and corruption in England and Wales”](#) (16/10/09)

Law Now [“FSA's power to prosecute POCA offences is confirmed”](#) (15/10/09)

Law Now [“FSA publishes interim findings on anti-bribery and corruption systems”](#) (16/09/09)

Law Now [“Bribery Bill demands better corporate governance, or else...!”](#) (27/03/09)

Law Now [“The Proceeds of Crime Act: statutory v. contractual obligations”](#) (4/02/09)

[Investment Matters April 2011](#) “An inside job” page 11

[Investment Matters December 2009](#) “The price of bribery and corruption” page 7

Article [Six ways to prepare yourself for the UK's new Bribery Act](#) (17/11/10)

Article: [“The Bribery Act's operation has uncertainties, particularly for insurance”](#) (9/08/10)

Seminar: [“Market Issues of the Moment”](#) (28/07/10)

Seminar: [“Combating bribery and corruption”](#) (19/11/09)

Funds

Law Now: [Prospectus rules to be relaxed at the end of July](#) (14/07/11)

Law Now [“A new European regime for Venture Capital”](#) (23/06/11)

Law Now [“AIFM Directive - New solutions to old problems”](#) (6/10/10)

Law Now [“New AIFM Directive draft - a return to common sense?”](#) (23/11/09)

Law Now [“The proposed Alternative Investment Fund Managers Directive”](#) (5/05/09)

Law Now [“Ponzi schemes and withdrawn funds: can these be clawed back?”](#) (26/03/09)

Law Now [“Investors affected by Madoff should act before 4 March 2009 to protect their position”](#) (13/02/09)

Law Now [“Touched by Madoff? – You may be...”](#) (19/12/08)

Law Now [“Funds world can capitalise on downturn”](#) (29/10/08)

Law Now [“Hedge fund manager fined for market abuse”](#) (12/09/08)

Law Now [“Amendment to the Collective Investment Scheme Regime”](#) (15/07/08)

Article: [“Exploring liquid property opportunities”](#) (30/10/11)

Article [“Property fund managers: explore opportunities in an alternative direction”](#) (19/11/10)

Article [“There must be an alternative”](#) (13/08/10)

This article first appeared in Money Marketing and is reproduced with the kind permission of the publishers www.moneymarketing.co.uk

Article [“Prepare yourselves as EU turns spot light on unregulated firms”](#) (25/09/09)

This article first appeared in Property Week and is reproduced with the kind permission of the publishers. www.propertyweek.com

Article [“Legal eagles on EU regulation”](#) (6/04/09)

[Investment Matters April 2011](#) “A lesson in bad legislating” page 4

[Investment Matters April 2011](#) “Emerging from the gloom” page 13

[Investment Matters April 2011](#) “A little give and take” page 20

[Investment Matters April 2011](#) “A vehicle for reform” page 20

[Investment Matters April 2010](#) “The age of the PAIF” page 10

[Investment Matters September 2009](#) “Fault lines: Limited liability post-Madoff” page 10

[Investment Matters September 2009](#) “Moving on up: Real estate funds” page 12

[Investment Matters September 2009](#) “AIFM: What’s the alternative?” page 7

[Investment Matters April 2009](#) “Madoff: the recovery position” page 4

[Investment Matters April 2009](#) “Funds – universally challenged” page 11

[Investment Matters April 2009](#) “Protect and survive – Limit your exposure to fraud” page 16

[Investment Matters December 2008](#) “Sovereign Wealth Funds – the new bogeymen?” page 8

[Investment Matters July 2008](#) “Feeling the crunch” page 14

Seminar: “[The AIFM Directive – an update](#)” (19/05/11)

Seminar: “[AIFM Directive update](#)” (8/12/10)

Seminar “[Alternative Investment Fund Managers Directive: real estate funds -practical Implications and opportunities for competitive advantage](#)” (21/07/10)

Seminar: “[The practical impact of the AIFM Directive](#)” (14/07/10 - Edinburgh)

Seminar: “[The practical impact of the AIFM Directive](#)” (8/07/10 - London)

Seminar: “[The AIFM Proposed directive](#)” (3/11/09)

Seminar: “[The AIFM proposed directive](#)” (29/10/09)

Seminar: “[Funds Seminar 2: Valuation – what valuation?](#)” (18/03/09)

Seminar: “[Funds Seminar 1: Who to blame?](#)” (5/03/09)

Seminar: “[Scottish financial services – credit crunch](#)” (22/04/08)

General Regulatory

[General reform covering multiple topics](#)

[Offshore havens and tax](#)

[Competition in financial services](#)

[Business as usual](#)

General reform covering multiple topics

Law Now “[Freedom of Information Act extended to include FOS, UCAS and ACPO](#)” (9/11/11)

CMS Cameron McKenna [Timeline for reform – dates for key developments including consultation periods and implementation dates](#)

CMS Cameron McKenna [2008 article – “Financial Meltdown”](#)

[Investment Matters December 2008](#) “Financial meltdown – faults in the system” page 4

[Investment Matters December 2008](#) “First the crunch, then the backlash” page 14

[Investment Matters July 2008](#) “Feeling the crunch” page 14

Seminar: “[Regulatory reform – banks and broker dealers](#)” (11/11/09)

Seminar: “[The emerging new world – a regulatory update](#)” (16/09/09 and 22/09/09)

Seminar: “[Regulatory reform – understanding the impact](#)” (2/06/09, 17/06/09)

Offshore havens and tax

Law Now ["Insurance Premium Tax: treatment of brokers' fees"](#) (21/07/09)

Article ["Utmost Good Faith"](#) July/August 2009

[Investment Matters April 2011](#) "Taxing problems" page 15

Competition in financial services

Law Now ["OFT proposes to send private healthcare market to the Competition Commission"](#) (9/12/11)

Law Now ["Office of Fair Trading and Competition Commission to merge"](#) (14/10/10)

Law Now ["OFT: investment banks - market study?"](#) (10/06/10)

Law Now ["OFT launches retail banking review"](#) (26/05/10)

Law Now ["New developments in state aid procedure"](#) (26/05/09)

Law Now ["OFT consults on Financial Services strategy"](#) (9/04/09)

Law Now ["European Commission approves UK scheme to support lending to businesses"](#) (25/03/09)

Law Now ["European Commission proposes to limit scope of insurance block exemption"](#) (24/03/09)

Law Now ["OFT's verdict on first year of Northern Rock in Government hands"](#) (11/03/09)

Law Now ["Treatment of toxic assets – European Commission publishes guidance"](#) (27/02/09)

Law Now ["UK increased de minimis state aid threshold approved"](#) (6/02/09)

Law Now ["Payment Protection Insurance – Competition Commission publishes final report"](#) (29/01/09)

Law Now ["Payment Protection Insurance – the Competition Commission's latest proposals"](#) (25/11/08)

Law Now ["OFT puts pressure on UK current account providers"](#) (16/07/08)

Law Now ["CC publishes its provisional findings in PPI investigation"](#) (5/06/08)

Law Now ["European Commission consults on the insurance block exemption"](#) (18/04/08)

Article [Competition concerns](#) (12/05/11)

Article ["Nipping it in the bud"](#) (20/02/08)

Business as usual

Law Now ["Anti-suit injunctions: exclusive jurisdiction and third parties"](#) (16/10/09)

Seminar: ["Class actions"](#) (17/09/09)

Seminar: ["Treating Customers Fairly"](#) (1/10/08)

Seminar: ["Scottish financial services – Treating customers fairly"](#) (5/02/08)

Insurance

Insurers/reinsurers

CMS Cameron McKenna [CMS Solvency II Bulletin](#)

Law Now "[OFT proposes to send private healthcare market to the Competition Commission](#)" (9/12/11)

Law Now "[Court of Appeal Rules on Winding-up of Firms Offering Satellite Warranties](#)" (2/12/11)

Law Now "[New FSA rules for packaged bank accounts](#)" (1/11/11)

Law Now "[Consumer Insurance Law Reform](#)" (19/05/11)

Law Now: "[PPI Judicial Review: the Court finds for the FSA and FOS](#)" (4/05/11)

Law Now: "[Insurance: European Court rules "No Go" to differential gender pricing and benefits](#)" (1/03/11)

Law Now: "[Test Achats: differential pricing of insurance policies for men and women at an end?](#)" (23/02/11)

Law Now: "[Case for PPI Point-of-Sale Prohibition](#)" (17/05/10)

Law Now "[New EU insurance sector block exemption adopted](#)" (26/03/10)

Law Now "[Equality Bill: age discrimination and implications for insurers](#)" (22/03/10)

Law Now: "[Insurance: draft Bill to reform consumer insurance law](#)" (16/12/09)

Law Now "[Regulatory Reform in the Insurance Sector – Solvency II](#)" (29/04/09)

Law Now "[Agreement on Solvency II Framework Directive reached](#)" (30/03/09)

Law Now "[European Commission proposes to limit scope of insurance block exemption](#)" (24/03/09)

Law Now "[Payment Protection Insurance – Competition Commission publishes final report](#)" (29/01/09)

Law Now "[New Anti-discrimination Directive: Impact on Insurers](#)" (18/12/08)

Law Now "[Payment Protection Insurance – the Competition Commission's latest proposals](#)" (25/12/08)

Law Now "[FSA statement: consumer insurance](#)" (7/08/08)

Law Now "[CC publishes its provisional findings in PPI investigation](#)" (5/06/08)

Law Now "[European Commission consults on the insurance block exemption](#)" (18/04/08)

Article "[Insurance policies and packaged bank accounts](#)" (8/12/11)

This article first appeared in Insurance Day and is reproduced with the kind permission of the publishers.
www.insuranceday.com

Article "[Further restrictions on policies](#)" (25/03/11)

This article first appeared in Insurance Day and is reproduced with the kind permission of the publishers.
www.insuranceday.com

Article "[When the best-laid plans go awry](#)"(26/08/10)

Article: "[The Bribery Act's operation has uncertainties, particularly for insurance](#)" (9/08/10)

Article "[Insurers face rough road as BoE begins supervisory role](#)" (6/08/10)

This article first appeared in Insurance Day and is reproduced with the kind permission of the publishers.
www.insuranceday.com

Article "[Finding the way forward](#)" (19/11/09)

Article "[Utmost Good Faith](#)" July/August 2009

Article "[Regulatory reform high on the political agenda](#)" (31/07/09)

This article first appeared in Insurance Day and is reproduced with the kind permission of the publishers.
www.insuranceday.com

Article "[Insurers beware post-crisis regulatory mission creep](#)" (26/06/09)

This article first appeared in Insurance Day and is reproduced with the kind permission of the publishers.
www.insuranceday.com

Article "[Nipping it in the bud](#)" (20/02/09)

Article "[Solvency II faces double implementation challenge](#)" (6/02/09)

This article first appeared in Insurance Day and is reproduced with the kind permission of the publishers.
www.insuranceday.com

[Investment Matters April 2011](#) "Nothing is certain but life and taxes" page 21

[Investment Matters September 2009](#) "Regulatory Overspill: Impacts on the insurance sector" page 14

Seminar: "[Regulation in the insurance sector: update on current FSA risks and preparations for the FS Bill and Bank of England regime](#)" (22/11/11, London)

Seminar: [Regulation in the insurance sector: FSA's final agenda – preparing for the PRA and the FCA](#) (1/06/11)

Seminar: "[Market Issues of the Moment](#)" (28/07/10)

Seminar: "[Insurance regulation during the demise of FSA](#)" (13/07/10)

Insurance brokers and intermediaries

Law Now "[FSA's review of anti bribery and corruption in commercial insurance broking](#)" (21/05/10)

Law Now "[FSA publishes interim findings on anti-bribery and corruption systems](#)" (16/09/09)

Law Now "[Insurance Premium Tax: treatment of brokers' fees](#)" (21/07/09)

Law Now "[Payment Protection Insurance – Competition Commission publishes final report](#)" (29/01/09)

Law Now "[FSA confirms trial of enhanced disclosure under insurance industry codes](#)" (18/12/08)

Law Now "[Payment Protection Insurance – the Competition Commission's latest proposals](#)" (25/12/08)

Law Now "[European Commission consults on the insurance block exemption](#)" (18/04/08)

Law Now "[Insurance intermediaries: FSA publishes Discussion Paper on commission disclosure](#)" (31/03/08)

Law Now "[Insurance intermediaries: commission disclosure](#)" (12/02/08)

Article "[Utmost Good Faith](#)" July/August 2009

Article "[Regulatory reform high on the political agenda](#)" (31/07/09)

This article first appeared in Insurance Day and is reproduced with the kind permission of the publishers.
www.insuranceday.com

Article "[Nipping it in the bud](#)" (20/02/09)

[Investment Matters September 2009](#) “Regulatory Overspill: Impacts on the insurance sector” page 14

Seminar: [“Regulatory reform – gauging the impact on the insurance sector”](#) (20/10/09)

Regulatory reform – global and macro-reform

Global

[Investment Matters April 2011](#) “Taxing problems” page 15

Macro-reform: the vogue for systemic and macro-prudential regulation

Article [“The new financial stability objective”](#) (March 2011)

Article [“Legal eagles on EU regulation”](#) (6/04/09)

Regulatory reform – EU system

Law Now [“EU Financial Transaction Tax”](#) (29/09/11)

Articles: [The New European System Of Financial Supervision](#) (March 2011)

Archived charts (no longer current)

[Chart – The new international, European and UK institutions \(under a Labour government\) and their roles](#)

[Chart – The new international, European and UK institutions \(under a Conservative government\) and their roles](#)

[Institutional reform: International, European and UK institutions \(the current position\)](#) (June 2010)

[Institutional reform: International, European and UK institutions \(proposed changes\)](#) (June 2010)

Law Now [“The new regulatory order: the demise of FSA confirmed - the Banking Commission established”](#) (18/06/10)

Law Now [“The revolution in bank regulation: Turner versus Larosiere”](#) (27/02/09)

Regulatory reform – the new UK regime

2010 Archived charts

[Chart – The new international, European and UK institutions \(under a Labour government\) and their roles](#)

[Chart – The new international, European and UK institutions \(under a Conservative government\) and their roles](#)

[Institutional reform: International, European and UK institutions \(the current position\)](#)

[Institutional reform: International, European and UK institutions \(proposed changes\)](#)

Law Now [“The revised Financial Services Bill introduced to Parliament”](#) (30/01/12)

Law Now [“Publication of the Final Report of the Independent Commission on Banking”](#) (12/09/11)

Law-Now: "[Analysis of the new regulatory regime](#)" (4/07/11)

Law-Now: "[HM Treasury's "A new approach to financial regulation" - an analysis by Simon Morris](#)" (22/02/11)

Law Now "[The new regulatory order: the demise of FSA confirmed - the Banking Commission established](#)" (18/06/10)

Law Now "[Breaking news: Financial services - today's coalition agreement](#)" (20/05/10)

Law Now "[Breaking News: Coalition appears to have dropped Tory plans to scrap the FSA](#)" (12/05/10)

Law Now "[Financial Services Bill: royal assent following removal of collective actions provisions](#)" (9/04/10)

Law Now "[The Financial Services Bill - pre-election soundbites?](#)" (25/11/09)

Law Now "[The Turner Review, DP09/2 and CP09/10 – A regulatory response to the global banking crisis](#)" (19/3/09)

Law Now "[Banking reform at the edge of the precipice - the latest news - Report 1](#)" (16/10/08)

Law Now "[Banking reform at the edge of the precipice - the latest news - Report 2](#)" *(16/10/08)

Law Now "[Banking reform at the edge of the precipice - the latest news - Report 3](#)" (16/10/08)

Article [Time to regroup](#) (June 2011)

Article: "[Consumers cannot be protected from everything](#)" (4/08/10)

Article "[Regulatory reform high on the political agenda](#)" (31/07/09)
This article first appeared in Insurance Day and is reproduced with the kind permission of the publishers.
www.insuranceday.com

Article "[Turner review warns that more regulation is likely](#)" (14/04/09)
This article first appeared in Insurance Day and is reproduced with the kind permission of the publishers.
www.insuranceday.com

[Investment Matters April 2011](#) "The beginning of the beginning of the end" page 19

[Investment Matters April 2009](#) "Lessons from Lehmans: better protection..." page 8

Seminar: "[Preparing for the new Regulatory Regime under the Financial Services Bill](#)" (28/09/11, London – revised repeat of Edinburgh seminar of 16/09/11)

Seminar: "[Preparing for the new Regulatory Regime under the Financial Services Bill](#)" (16/09/11, Edinburgh)

Seminar: "[Financial services update](#)" (28/06/11)

Seminar: "[After FSA: the new regulatory landscape](#)" (15/04/11)

Seminar: "[After FSA: the new regulatory landscape](#)" (5/04/11, revised repeat of 22/03/11)

Seminar "[Preparing for the new regulatory regime under the Bank of England and FCA](#)" (22/03/11)

Seminar: "[The demise of the FSA – the impact on firms: preparing for the new regulatory regime](#)" (22/10/10)

Seminars: "[The demise of the FSA – the impact on firms: preparing for the new regulatory regime](#)" (30/09/10 and (08/10/10)

FSCS reform

Law Now "[Northern Rock: Shareholder claim against the Treasury fails](#)" (19/02/09)

Law Now "[The Banking Act 2009: Legislation for failing banks replaces emergency powers](#)" 19/02/09 – see section on FSCS)

Law Now [“Investors affected by Madoff should act before 4 March 2009 to protect their position”](#) (13/02/09)

Law Now [“Banking reform and the FSCS – increased limits with consultation into 2009”](#) (7/10/08)

Law Now [“Depositor protection and financial stability – the latest proposals”](#) (2/07/08)

Seminar: [“Regulatory reform – banks and broker dealers”](#) (11/11/09)

Seminar: [“Banking reform and financial stability”](#) (3/09/08)

Retail Banking and Consumer Finance

[Consumer banking and finance](#)

[Retail investments](#)

[Consumer protection and rights \(inc FOS\)](#)

Consumer banking and finance

Law Now [“New FSA rules for packaged bank accounts”](#) (1/11/11)

Law Now [“OFT publishes review of barriers to entry in retail banking - Law-Now”](#) (4/11/10)

Law Now [“OFT launches retail banking review”](#) (26/05/10)

Law Now [“Bank charges - Supreme Court overturns decision of lower Courts”](#) (25/11/09)

Law Now [“Consultation on the Regulation of Credit and Store Cards”](#) (5/11/09)

Law Now [“The Mortgage Market Review: Major Reform for the Mortgage Market”](#) (4/11/09)

Law Now [“Payment Protection Insurance – Competition Commission publishes final report”](#) (29/01/09)

Law Now [“Payment Protection Insurance – the Competition Commission’s latest proposals”](#) (25/11/08)

Law Now [“Retail banking: The demise of self-regulation?”](#) (10/11/08)

Law Now [“OFT targets irresponsible lending”](#) (4/11/08)

Law Now [“OFT puts pressure on UK current account providers”](#) (16/07/08)

Law Now [“Bank charges test case – new hearing date”](#) (18/06/08)

Law Now [“Bank charges on unauthorised overdrafts to be subjected to fairness test”](#) (2/05/08)

Law Now [“Bank charges – OFT given green light to assess fairness”](#) (2/05/08)

Law Now [“High Court finds in favour of OFT in bank charges test case”](#) (24/04/08)

Article [“Nipping it in the bud”](#) (20/02/09)

Seminar: [“Retail banking update”](#) (27/01/11)

Seminar: [Retail banking update”](#) (3/11/10)

Seminar [“Consumer Finance Update”](#) (13/05/09)

Seminar: [“Retail banking update”](#) (4/03/09)

Seminar: [“Regulating retail banking conduct of business”](#) (11/12/08)

Seminar: [“The Payment Services Directive”](#) (24/10/08)

Seminar: [“Treating Customers Fairly”](#) (1/10/08)

Seminar: [“Financial services regulatory update”](#) (3/09/08)

Seminar: [“Retail distribution review – a closer look at FSA’s proposals”](#) (28/05/08)

Seminar: [“Scottish financial services – Treating customers fairly”](#) (5/02/08)

Retail investments

Law Now: [Prospectus rules to be relaxed at the end of July](#) (14/07/11)

Law Now [“FSA publishes interim findings on anti-bribery and corruption systems”](#) (16/09/09)

Law Now [“FSA wider implications referral Lehman-backed structured products”](#) (7/05/09)

Law Now [“European Commission’s proposals on retail packaged investment products”](#) (5/05/09)

Law Now [“FSA consultation on prudential rules for personal investment firms”](#) (27/11/08)

Law Now [“Retail Distribution Review Feedback Statement”](#) (25/11/08)

Law Now [“Retail Distribution Review Interim Report”](#) (29/04/08)

Law Now [“FSA’s Review of Retail Distribution - Discussion Paper 07/1”](#) (17/07/07)

Article [“Prip tide”](#) (7/05/10)

Article [“Rebate conditions”](#) (22/04/10)

CMS Cameron McKenna document [“Distribution Of Retail Investments: Delivering the RDR”](#) (9/07/09)

[Investment Matters April 2011](#) “We’re on the money” page 8

[Investment Matters December 2009](#) “Structural problems in the structured products market” page 4

[Investment Matters April 2009](#) “Retail Distribution Review – where are we now?” page 13

[Investment Matters July 2008](#) ““Wrapping” – from first principles” page 7

[Investment Matters July 2008](#) “A new retail investment landscape” page 10

Seminar: [“Consumer Finance Update”](#) (13/05/09)

Seminar: [“Retail distribution programme”, 16 December 2008 – slides](#) and [supplementary note](#)

Seminar: [“Retail distribution implementation programme”](#) (3/12/08)

Seminar: [“Retail distribution review – a closer look at FSA’s proposals”](#) (28/05/08)

Consumer protection and rights (inc FOS)

Article: [“FSA: customer complaints”](#) (12/12/11)

Article: "[How to challenge the ombudsman](#)" (24/02/11)

Law Now: "[Increase to FOS' award limit](#)" (31/05/11)

Law Now: "[PPI Judicial Review: the Court finds for the FSA and FOS](#)" (4/05/11)

Law Now "[Financial Ombudsman award bars further recovery in civil proceedings](#)" (5/11/10)

Law Now "[FSA's proposals to address retail mis-selling through complaints analysis](#)" (18/03/10)

Law Now "[FSA wider implications referral Lehman-backed structured products](#)" (7/05/09)

Law Now "[Publication of complaint data for named financial businesses – the Ombudsman's proposals](#)" (30/09/08)

Law Now "[FOS: Court of Appeal Decisions](#)" (30/06/08)

Law Now "[The Hunt Review: how this will affect the Financial Ombudsman Service](#)" (7/05/08)

Article: "[How to challenge the ombudsman](#)" (24/02/11)

Article [Money doesn't grow on trees](#)

Argent, December 2009, Simon Morris writes an article on financial capability.
Reproduced by permission of Argent Magazine, www.theforum.co.uk/argent

Article "[Course for complaint](#)" (14/05/09)

[Investment Matters April 2010](#) "Collective concerns - stay calm, don't panic" page 13

Seminar: "[Complaints handling and FOS](#)" (15/11/11, Edinburgh – revised repeat of London seminar of 9/11/11)

Seminar: "[Complaints handling and FOS](#)" (9/11/11, London)

Seminar: "[Scottish financial services – regulation and FOS](#)" (24/06/08)

Securities and Derivatives

Market abuse, short selling and MiFID/securities

Law Now: "[MiFID and MAD - the sequels](#)" (24/10/11)

Law Now: "[EU Parliament backs Regulation on Energy Market Integrity and Transparency \(REMIT\)](#)" (28/09/11)

Law Now: "[2011 ISDA Equity Derivatives Definitions](#)" (25/07/11)

Law Now: "[Court of Appeal finds no need for intention to mislead the market in FSA proceedings](#)" (27/04/10)

Law Now "[OTC Derivatives Reform in Europe - Law-Now](#)" (9/12/09)

Law Now "[Insider dealing: custodial sentence upheld](#)" (12/06/09)

Law Now "[Market Abuse – No need for an intent to mislead or distort the market in FSA proceedings](#)" (8/04/09)

Law Now "[Insider dealing: In-house Counsel sent down](#)" (7/04/09)

Law Now "[Short selling – FSA's proposal for a permanent regime](#)" (16/02/09)

Law Now ["Late release of inside information: two listed companies fined"](#) (4/02/09)

Law Now ["Short selling measures – FSA ban lifted and disclosure obligation relaxed"](#) (15/01/09)

Law Now ["EU Member States act on short selling: an overview"](#) (29/09/08)

Law Now ["FSA and SEC act together to prohibit short-selling"](#) (19/09/08)

Law Now ["Hedge fund manager fined for market abuse"](#) (12/09/08)

[Investment Matters April 2011](#) "Short notice on short selling" page 20

[Investment Matters April 2010](#) "OTC derivatives reform - OTT or JIT?" page 16

Seminar: ["MiFID/MAD – round two"](#) (13/12/11 – London; 15/12/11 – Edinburgh)

Seminar: ["Scottish financial services – credit crunch"](#) (22/04/08)

Getting the third pillar to work – active investors and listed company regulation

Law Now ["Changes to the Takeover Code on 19 September 2011"](#) (8/09/11)

Law Now ["FSA clarifies how its rules apply to activist shareholders"](#) (27/08/09)

Law Now ["Shareholder activism in the retail sector"](#) (14/07/09)

Law Now ["Northern Rock: Shareholder claim against the Treasury fails"](#) (19/02/09)

Law Now ["Unfair prejudice of shareholders under the Companies Act 2006"](#) (16/02/09)

Law Now ["Late release of inside information: two listed companies fined"](#) (4/02/09)

Supervision

Law Now ["Title Transfer Collateral Arrangements – FSA takes away the punchbowl"](#), (7/07/10)

Law Now ["FSA consults on client asset protection - the beginning of a journey"](#)(1/04/10)

Law Now ["FSA dawn raids"](#) (24/03/10)

Law Now ["FSA discussion paper on transparency as a regulatory tool"](#) (4/07/08)

Law Now ["FSA's supervision of Northern Rock - Internal Audit Report"](#) (26/03/08)

Article ["FSA toughens up on client money"](#) (17/06/10)

This article first appeared in Money Marketing and is reproduced with the kind permission of the publishers www.moneymarketing.co.uk

Article ["Slings and Arrows"](#), (29/04/10)

Article [Keeping control: Assigning responsibility within regulated firms](#) (September 2009)

Article ["Directors' liabilities in a downturn"](#) (1/08/09)

This article first appeared in the August issue of PLC and is reproduced with the kind permission of the publishers. Subscription enquiries 020 7202 1200 or via www.practicallaw.com

[Investment Matters April 2011](#) "Heard it on the telephone" page 19

CMS Cameron McKenna document "[Duties of a Non Executive Director of a Financial Services Company](#)" March 2009

[Investment Matters April 2010](#) "Client money – change please" page 4

Seminar "[Risk Governance and ARROW](#)" (18/01/12, London, repeated on 24/01/12, London and 26/01/12, Edinburgh)

Seminar "[Handing an FSA Skilled Person investigation](#)" (19/10/11, London – revised repeat of Edinburgh seminar of 13/10/11)

Seminar "[Handing an FSA Skilled Person investigation](#)" (13/10/11, Edinburgh)

Seminar: "[The new approach to ARROW visits](#)" (16/02/10, repeated 9/03/10 in Scotland)

Regzone materials are intended for clients and professional contacts of CMS Cameron McKenna LLP. They are intended to simplify and summarise the issues covered and must not be relied upon as giving definitive advice.

Further information, including a list of our offices, can be found at www.cms-cmck.com

© CMS Cameron McKenna LLP 2010-32012. All rights reserved.