Better Regulation

The leading provider of regulatory and compliance information for financial services professionals
What is Better Regulation?

Legislation

Better Regulation provides a definitive resource of consolidated primary and secondary legislation, retained EU law and Accounting Standards for the UK.

You can view the entire amendment history of a piece of legislation and see proposed or pending amendments.

Integrated cross-references to related documents give you the full scope of information in one resource.

Current and up-to-date; legislation is maintained and updated on a daily basis.

Publications

We maintain a library of every publication from Regulators, Government Departments, European, International and Industry Organisations.

The library is continually updated, which eliminates the need to check multiple sites and feeds.

You can also export a list of all recent publications into Excel for report writing purposes.

Commentaries

Better Regulation collates the latest industry-specific commentaries from leading law, accounting and auditing firms.

These insights provide you with in-depth knowledge and expert analysis of topical subjects and new developments. We also cross-reference to related legislation and publications for seamless navigation.

With Better Regulation, all the expertise is readily available in one resource.
Better Regulation is a one-stop-shop for all your legal and compliance information with an intuitive interface and unrivalled functionality to aid your research and compliance workflow.

**Email alerts**
Receive tailored email alerts of new documents added to Better Regulation.

**Industry driven topics**
See relevant documents and legislation for key topics across the financial services industry.

**Gap analysis**
Export a document at two different dates, then compare side-by-side for blackline comparison.

**Print and export**
For detailed analysis, you can export legislation into various formats, including line-by-line Excel.

**Horizon scanning**
Export detailed reports of ‘What’s new’ documents for your regulatory impact assessment.

**Amendment timeline**
View past and future changes to text with side-by-side comparison functionality.

**Page change notification**
Receive instant notification of amendments or updates to selected legislation or regulatory documents.

**Import regulatory feeds**
Import the ‘What’s new’ reports into internal regulatory feeds.

**Advanced search**
Advanced search functionality and intuitive refinements let you find and filter documents easily.

**Date-Stamp tool**
View legislation or other regulatory documents at any point in time, using past or future dates.
How can Better Regulation improve your know-how?

**Compliance**

- Access the 'What’s new' page to see new publications added to Better Regulation on a minute-by-minute basis. You can eliminate the need to check multiple sites and feeds.
- Export news into workable spreadsheets for reporting purposes and applicability checking.
- Save time with the consolidated daily email update. Get notification of every new publication and supporting analysis.
- Reference current legislation with past and future amendments.
- Gap analysis solution; you can export legislation text at different points in time into Excel format, then import into internal systems for comparison.
- View the complete library of documents for each topic area, including key legislation, regulatory calendar, proposals, Q&As and consultation papers.

**Legal**

- Mitigate the risk of using out-of-date information; Better Regulation provides the most accurate and up-to-date consolidated legislation.
- Access reliable information with extensively and intelligently cross-referenced documents for the complete scope.
- Follow the entire history of a document, from the first amendment to the latest.
- The Date-Stamp tool allows you to view legislation at any point in time. You can analyse the text at commencement, when amended or when changes are pending or proposed. The version compare tool also highlights differences between versions side-by-side.

**Financial Crime**

- Stay informed of AML/CFT developments with documents from HM Treasury, as well as international bodies such as the Financial Action Task Force, the Office of Foreign Assets Control, the United Nations Security Council and the Wolfsberg Group.

**Accounting**

- Coverage of relevant documents from the IFRS Foundation and IASB.
- Maintained accounting standards, with updates incorporated into the text and with the full Better Regulation functionality.
<table>
<thead>
<tr>
<th>Role</th>
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<tbody>
<tr>
<td>Accountants</td>
<td>Head of Finance</td>
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<tr>
<td>Actuaries</td>
<td>Head of Regulatory Reporting</td>
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<tr>
<td>Auditors</td>
<td>Head of Risk</td>
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<td>Barristers</td>
<td>Intelligence Officers</td>
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<td>Chief Executive Officers</td>
<td>Investment Risk Managers</td>
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<td>Chief Financial Officers</td>
<td>Knowledge Managers</td>
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<td>Chief Risk Officers</td>
<td>Lawyers</td>
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<td>Company Secretaries</td>
<td>Legal Advisers</td>
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<td>Compliance Consultants</td>
<td>Legal Counsel</td>
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<td>Librarians</td>
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<td>Conduct Risk Assurance</td>
<td>Operations Managers</td>
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<td>Data Protection Officers</td>
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<td>Finance Directors</td>
<td>Policy Specialists</td>
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<td>Financial Crime Officers</td>
<td>Professional Support Lawyers</td>
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<td>Financial Reporting Officers</td>
<td>Regulatory Change Management</td>
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<td>General Counsel</td>
<td>Regulatory Counsel</td>
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<td>Head of Assurance</td>
<td>Regulatory Risk Officers</td>
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<td>Head of Compliance</td>
<td>Risk Managers</td>
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<tr>
<td>Head of Data Protection</td>
<td>Senior Technical Consultants</td>
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Content menu
gives you access to
dedicated domestic
and EU legislation
portals, What’s new,
Commentaries and
Topics.

See bookmarks,
recently viewed and
saved searches in the
customisable **profile area**.

Quicklinks provide access to
the highest viewed content.
From here, click directly into
primary legislation, related
news, publications and
relevant organisations.

Advanced **search**, with
boolean and wildcard
functionality.

Browse new documents
directly from the homepage
with rolling **news feeds** of
the latest publications and
commentaries.
Topics contain up-to-date news and information on current key areas across the financial services industry, including:

- Latest
- COVID-19
- Key documents
- Pending updates
- EU Exit Law
- RTS & ITS State of Play
- Q&As
- Guidelines
- Implementing documents
- Regulatory calendar
- Consultation papers
- Commentaries and analysis
- Summaries
- Email updates
Better Regulation is the perfect tool for your horizon scanning and upstream monitoring. Check email updates or the What’s new area for new publications, then export the data into easy to use spreadsheets for weekly, monthly or quarterly reports.

The export includes critical high-level information, from document type, organisation, subject area, Better Regulation permalink and original source link.
Our unique industry-leading ‘Date-Stamp’ functionality enables you to view or export entire pieces of legislation (or other regulatory documents) at a chosen point in time, using past or future dates.

Enhance and improve your regulatory know-how with the Date-Stamp tool. You can extract documents at two different dates to highlight changes and assist with gap analysis.

Set the document view date to enter Date-Stamp mode. You can then navigate through the entire document at your chosen date.

The orange banner highlights that you are viewing the provision in Date-Stamp mode.
Printing and exporting

In Date-Stamp mode, you can export documents into PDF, Word, HTML and Excel format. You can then integrate the exports into compliance workflow systems, compare versions for blackline text comparison and use the exports as the basis for gap analysis and extracting regulatory requirements.

<table>
<thead>
<tr>
<th>Option to include additional information and styling</th>
<th>Set document view date</th>
<th>Choice of output formats</th>
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<tbody>
<tr>
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</table>
To aid your internal reporting workflow, you can create unique pre-populated report templates of any document you are viewing. The report displays high-level information in an editable Word document, ready for internal data input and summary.

### Document report template

In this Consultation Paper we are consulting on changes to the Decision Procedure and Parallel Manual (DP&PM) and the Enforcement Guide (EG) that reflect our new responsibilities and SRs. We propose to apply our existing supervisory and enforcement procedures as necessary to enable us to meet these new responsibilities.

We are also consulting on minor amendments to CEPP and CG resulting from new enforcement powers granted to us under the Seccuritisation (Amendment) (EU) Regulations 2018. We have consulted on and laid out rules in respect of the draft Statutory Instrument.

Recently, in our consultation on CPR11 we set out the new powers we propose to operate by 2018 when responsibility for their regulation passes to us from ESMA after the UK leaves the EU.

#### Summary

<table>
<thead>
<tr>
<th>Date</th>
<th>Reference</th>
</tr>
</thead>
<tbody>
<tr>
<td>11 March 2018</td>
<td>Consultation Paper on changes to the Decision Procedure and Parallel Manual (DP&amp;PM) and the Enforcement Guide (EG) that reflect our new responsibilities and SRs.</td>
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</tbody>
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We are consulting on minor amendments to CEPP and CG resulting from new enforcement powers granted to us under the Seccuritisation (Amendment) (EU) Regulations 2018. We have consulted on and laid out rules in respect of the draft Statutory Instrument. Recently, in our consultation on CPR11 we set out the new powers we propose to operate by 2018 when responsibility for their regulation passes to us from ESMA after the UK leaves the EU.
Library and bookmarks
Create project folders for favourite documents or promote a document to your quick-list for easy one-click access.

Save search and alert
Save your searches for future reference and set up email alerts to be notified of new results matching the chosen search criteria.

Document notifications
Create alerts on documents or specific pages for email notification of changes.

Email preferences and downloads
Save time by streamlining your daily or weekly email content. You can also receive the email content in a concise and digestible Excel spreadsheet.

Homepage feeds
Personalise the homepage news feeds to match your profile preferences.

Customised printing
Choose from multiple outputs, formatting and annotation options.
How we maintain the service and stay up-to-date

1. Document tracking
   Documents are tracked from draft to enactment and then styled in the Better Regulation format.

2. Navigation
   For seamless navigation and research, document to document cited references are incorporated and hyperlinked.

3. Defined terms
   Definitions are hyperlinked both within the document and to external definitions where required, providing immediate access to interpretation via our unique glossary sidebar.

4. Legislative commencements and applicabilities
   Commencements, applicabilities, orders and standards are incorporated to provide up-to-date operational status.

5. Secondary and associated legislation
   For comprehensive overview, associated and prescribed supporting documents are inserted and cross-referenced.

6. Commentaries, guides and quicklinks
   Extensive references to guides, commentaries and useful links are used to enable a greater understanding of a particular area.

7. Tagged and classified
   Documents and provisions are intelligently tagged with practice areas, topics and regulated activity types.

8. Maintained and kept up-to-date
   Better Regulation is kept up-to-date in real-time, with email notification of significant changes, so there is minimal effort involved in keeping abreast of regulatory change.

9. Consolidation
   Amendments are inserted into the original text to bring the document up-to-date. Amended text is indicated by footnotes supplying detail and the date amendments are effective. Original text and all previous amendments can be accessed via versions to provide a complete amendment history and audit trail of amendments to that provision.

10. Result
    A one-stop online service for financial services professionals, specifically designed to simplify the operation of the regulations. It is an essential tool for all who wish to implement the requirements of regulation and enhance corporate governance and probity.
Ciara McGettigan
Eversheds Sutherland

"An invaluable tool for keeping us up to date on legislative changes as they happen. Their ‘topics’ section is a great go-to page for finding all the information we need on key themes in the financial services industry. The team at Better Regulation are great to work with, always responding to queries in a timely and friendly manner."

Ciara McGettigan
Eversheds Sutherland

Jillian O’Sullivan
Grant Thornton

"Staying on top of regulatory change and being able to reference up-to-date legislation in one reliable resource saves us so much time. We’ve used Better Regulation for years and couldn’t do without it."

Jillian O’Sullivan
Grant Thornton

Niamh Hanratty
Arthur Cox

"Better Regulation is an invaluable research tool for both our library staff and our lawyers. The content is always up-to-date and it is very user-friendly with excellent features such as the ability to be alerted to changes in documents and to compare sections of consolidated legislation to previous versions. The weekly and daily emails and topic alerts are always extremely useful."

Niamh Hanratty
Arthur Cox
Commentaries from:

A&L Goodbody
Addleshaw Goddard
Allen & Overy
Appleby
Arendt & Medernach
Arthur Cox
Ashurst
Baker McKenzie
Bryan Cave Leighton Paisner
Beauchamps
Blackstone
Bryan Cave
Burges Salmon
ByrneWallace
Clyde & Co
CMS
Charles Russell Speechlys
DAC Beachcroft
Dechert
Deloitte
Dentons
Dillon Eustace
DLA Piper
DMH Stallard
Elborne Mitchell
Eugene F. Collins
Eversheds Sutherland
EY
Farrer & Co
Fieldfisher
Freshfields
Gowling WLG
Grant Thornton
Herbert Smith Freehills
HFW
Hogan Lovells
Kemp Little
Kingsley Napley
KPMG
Linklaters
LK Shields
Macfarlanes
Maples
Matheson
Mayer Brown
Mazars
McCann FitzGerald
Mason Hayes & Curran
Milliman
Mills & Reeve
Moore Stephens
Mourant Ozannes
Nabarro
Norton Rose Fulbright
Peters & Peters
Pitmans Law
PwC
Reed Smith
RPC
Schulte Roth & Zabel
Shearman & Sterling
Shoosmiths
Simmons & Simmons
Squire Patton Boggs
TLT
Travers Smith
Walkers
Weightmans
White & Case
Whitney Moore
William Fry
Womble Bond Dickinson

In-depth analysis and opinion from leading UK and global law and professional services firms.

Read views and insights from law firm partners, in-house counsel, accountants, auditors and many more.
Our clients include:

A&L Goodbody
ACC Loan Management
Admiral
Adrian Lee & Partners
AIB Bank
Allied Europe
ALD Re
Alder Capital
Allianz Re Dublin
Allied Risk Management
Allied World Assurance Company
Al Rayan Bank
AmTrust
Aot Insurance Managers
Arca Vita International
Arch Mortgage Insurance
Ark Life Assurance
Arthur Cox
Ascentric
Athora
AvantCard
AVIVA Group
Avoca Capital Holdings
AXA Insurance
Axis Europe
Azimut Life
Banca Monte dei Paschi di Siena
Bank of Ireland
Bank of Montreal
Bank of Scotland International
Barclays
Barnett Waddingham
BCS Consulting
Barnett Waddingham
Belfius Bank
Bespoke Trustees
Blackbee Investments
Blackstone/GSO Debt Funds Management Europe
BMW Financial Services
BNP Paribas Securities Services
BNP Paribas
Bright Grey
Brown Brothers Harriman
ByrneWallace
C. Howard & Co
Cabo Financial
CACI
Californian Life
Canada Life
Cantor Fitzgerald
Capita Asset Services
Capita Trust
Central Bank of Ireland
Chartered Banker Institute
Chase Paymentech
Chelsea Building Society
Chill Insurance
China Merchants Bank
Cisco Systems
Citibank Europe
Comgast
Complyport
Commerzbank
Credit Suisse
CUJA
CUANA Mutual Life Assurance
DAC Beachcroft
Darichi Life
Danske Bank
Davy
Dell Bank International
Deloitte
DETA Bank
Deutsche Bank
Diamond Bank
Dillon Eustace
Direct Line Insurance
DLA Piper
Downlands Liability Management
EAA Covered Bond Bank
Ecclesiastical Insurance Group
ECU Assure Company
ericom
Elavon Financial Services
Etkensons Private Advisers
Equinot
Equinox Alternative Investment Services
Ernst & Young
Eugene F. Collins
Euroclear
Euronext
Everest Reinsurance Company
Everheds Sutherland
Facebook
FEXCO
Fiduciary Asset Management
Fire Financial Services
Friends First
FS Regulatory Solutions
GE Financial Markets
Generali PanEurope
Gibraltar Financial Services Commission
Grant Thornton
Guggenheim Partners Europe
Hannover Re
Hansard Global
Hawthorn Life
HSBC Bank
Hudson Advisors
Hypo Public Finance Bank
IBI Corporate Finance
Independent Trustee
Insight Investment
Intesa Sanpaolo Bank Ireland
Invesco
Investment Technology Group
Irish Auditing & Accounting Supervisory Authority
Irish Life
Irish Revenue Commissioners
Irwell Insurance
J.P. Morgan Bank
JLT Financial Services
KBC Bank NV
Kennedy Wilson Europe
Key Capital
Kotak Mahindra
KPMG
L&P Group
Lane Clark & Peacock
Lanterna Structured Asset Management
Law Library Services
LeasePlan IS
Leeds Building Society
Legal & General
LK Shields
London Reinsurance Group
LV=
M&G Investments
Maples and Calder
Marks &-strong>1
d Calmer
Markel International
Mason Hayes & Curran
Matheson
Mazars
McConn FitzGerald
McKeever Rowan Solicitors
Mediolanum International Funds
Mercer
Merrill Lynch International Bank
MetLife Europe
Metzler Ireland
Mitilman
Monument Insurance
Moore Stephens
MuFG Fund Services
National Bank of Egypt
National Treasury Management Agency
Nationwide Life
NBC Global Finance
New Ireland Assurance Company
Newbridge Road Assurance Society
Newbury Building Society
Newline Underwriting Management
Norwich & Peterborough Building Society
Octum
Office of the Attorney General
Oliver Wyman
OneSavings Bank
PartnerRe
Peel Hunt
Perth Building Society
Perpetual Trust
Philip Lee Solicitors
PNC Global Investment Servicing
Premium Credit
PricewaterhouseCoopers
Prudential
Rabobank
RBC Investor Services
ReAssure
Royal & Sun Alliance Insurance Group
Royal London
RSA Insurance
Sage
Sainsbury’s Bank
Santander Insurance Services
Schoellers
SCOR Global Life
Scottbank
Scottish Friendly Assurance Society
Scottish Provident
SEB Life International
Setanta Asset Management
Shaparies Consultants
Shoosmiths
Shop Direct
Simmons & Simmons
Simplyhealth Group
Society of Actuaries in Ireland
Somali Bank
St. James’s Place International
Standard Life
Start Mortgages
State Bank of India
State Street International
Steamship Insurance Management Services
Sumitomo Trust and Banking Company
SunUp Payments
Swiss Funds & Asset Management Association
Swiss Re
The Ancient Order of Foresters Friendly Society
The Equitable Life Assurance Society
The Health Insurance Authority
The Insurance Institute of Ireland
The Norinchukin Bank
Thomas Miller
Tokio Marine Global
Towers Watson
Transact
Turkey Is Bankasi AS
U Account
UBS Fund Services
Ulster Bank Group
UnCredit Bank
Union Bank
United Bank for Africa
UNUM
Verena Financial
Virtu Financial
Volkswagen Bank
VTR Capital
W&L Advisory Dublin
Walkers
Wall, Gotschal & Gants
Wells Fargo Bank International
WhitneyMoore Solicitors
William Fry
Wills
Winterflood Securities
Xfinity Paymaster
XL Catlin
XTM Markets
Yorkshire Building Society
Zurich Insurance
Better Regulation

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A one-stop online resource of Financial Services Law for compliance, regulatory and legal professionals in the UK.

Better Regulation is an invaluable resource that provides legal and regulatory information, with a comprehensive database of consolidated EU and domestic legislation, and an extensive library of official publications and expert commentaries.