

**CONSUMER CREDIT (REGULATORY REPORTING) (AMENDMENT) (No 3)
INSTRUMENT 2025**

Powers exercised

- A. The Financial Conduct Authority (“the FCA”) makes this instrument in the exercise of the following powers and related provisions in the Financial Services and Markets Act 2000 (“the Act”):
- (1) section 137A (The FCA’s general rules);
 - (2) section 137T (General supplementary powers); and
 - (3) section 139A (Power of the FCA to give guidance).
- B. The rule-making provisions listed above are specified for the purposes of section 138G(2) (Rule-making instruments) of the Act.

Commencement

- C. This instrument comes into force on 1 January 2026.

Amendments to the Handbook

- D. The Supervision manual (SUP) is amended in accordance with Annex A to this instrument.
- E. The Dispute Resolution: Complaints sourcebook (DISP) is amended in accordance with Annex B to this instrument.

Citation

- F. This instrument may be cited as the Consumer Credit (Regulatory Reporting) (Amendment) (No 3) Instrument 2025.

By order of the Board
2 October 2025

Annex A

Amendments to the Supervision manual (SUP)

In this Annex, underlining indicates new text and striking through indicates deleted text.

15 Notifications to the FCA

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15.11 Notification of COCON breaches and disciplinary action

...

15.11.13 R ...

(3) Each notification must

(a) cover;

(i) (in the case of a *firm* falling within SYSC 23 Annex 1 6.7R (credit firms with limited permission)) ~~its annual financial reporting period ending on its accounting reference date~~ the 12 month period ending on the last day of December; or

(ii) (for any other *firm*) the 12 *month* period ending in the last day of August; and

...

16 Reporting requirements

...

16.12 Integrated Regulatory Reporting

...

Regulated Activity Group 12

...

16.12.29 R The applicable *data items*, reporting frequencies and submission deadlines
C referred to in SUP 16.12.4R are set out in the table below. Reporting frequencies are calculated from a *firm's accounting reference date*, unless indicated otherwise. The due dates are the last day of the periods given in the table below following the relevant reporting frequency period.

Description of data item	Data item (note 1)	Frequency		Submission deadline
		Annual revenue from <i>credit-related regulated activities</i> up to and including £5 million (note 2)	Annual revenue from <i>credit-related regulated activities</i> over £5 million	
...				
Note 9	... (c) This <i>data item</i> does not apply to a <i>not-for-profit debt advice body</i> that at any point in the last 12 months has held £1 million or more in <i>client money</i> or, as the case may be, projects that it will hold £1 million or more in <i>client money</i> in the next 12 months. Such a <i>not-for-profit debt advice body</i> is instead required to submit <i>data items</i> CCR001, CCR002 and CCR009. <u>(d) Reporting frequencies and reporting periods for this <i>data item</i> are calculated on a calendar year basis.</u>			
...				

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16 Annex 38B

Notes for completion of Data Items relating to Consumer Credit activities

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CCR007 - Consumer credit data: Key data for credit firms with limited permission

82. The purpose of this *data item* is so that the *FCA* can collect a small, proportionate amount of data from the large population of *firms* with *limited permission* undertaking *credit-related regulated activities*, to enable monitoring of the market with a risk-based approach.

Guide for the completion of individual fields

...	...	...
2A	Total revenue (including from activities other than credit-related regulated activities)	A <i>firm</i> should report all income (before expenses) received for all its business, both regulated and unregulated. For example, if a <i>firm</i> has sold a product for £1,000 and received £50 commission for referring the <i>customer</i> for credit, for data field 2A, the <i>firm</i> should report the total amount of money received, £1,050. <u>This <i>data element</i> should be completed in respect of business within the annual period ending on the <i>firm's accounting reference date</i> which occurred during the reporting period. If the <i>firm</i> had more than one <i>accounting reference date</i> during the reporting period, then this should be the most recent of these <i>accounting reference dates</i> which occurred before the end of the reporting period.</u>
...		

Annex B

Amendments to the Dispute Resolution: Complaints sourcebook (DISP)

In this Annex, underlining indicates new text and striking through indicates deleted text.

1 Treating complainants fairly

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1.10A Complaints data publication rules

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Time limits for publication

1.10A.3 R ...

- (3) ~~Where the *firm* is a *firm* with only a *limited permission* and its *accounting reference date* falls between 1 January and 30 June, the *firm* must publish the total number of *complaints* received no later than 31 August of the same year. [deleted]~~
- (4) ~~Where the *firm* is a *firm* with only a *limited permission* and its *accounting reference date* falls between 1 July and 31 December, the *firm* must publish the total number of *complaints* received no later than 28 February of the following year. [deleted]~~
- (5) Where the *firm* is a *firm* with only a *limited permission*, the *firm* must publish the total number of *complaints* received no later than 28 February of the following year.

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