

**CONSUMER CREDIT (REGULATORY REPORTING) (AMENDMENT)
INSTRUMENT 2026**

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 29 May 2026.

Amendments to the Handbook

- D. The Senior Management Arrangements, Systems and Controls sourcebook (SYSC) is amended in accordance with Annex A to this instrument.
- E. The Supervision manual (SUP) is amended in accordance with Annex B to this instrument.

Citation

- F. This instrument may be cited as the Consumer Credit (Regulatory Reporting) (Amendment) Instrument 2026.

By order of the Board
28 May 2026

Annex A

Amendments to the Senior Management Arrangements, Systems and Controls sourcebook (SYSC)

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

1 Application and purpose

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1.5 Significant SYSC firm

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Definition of a significant SYSC firm

...

1.5.3 R ...

(4) “client money” means *client money* that a *firm* receives or holds in the course of, or in connection with, all of the *regulated activities* that it carries on:

(a) as set out in the most recent relevant ~~questions in a CCR009 return report~~ submitted to the *FCA* under *SUP* 16.12 (Integrated Regulatory Reporting); or

...

(5) “Assets belonging to its *clients*” means the assets to which the *custody rules* apply:

(a) as set out in the most recent relevant ~~questions in a CCR009 return report~~ submitted to the *FCA* under *SUP* 16.12 (Integrated Regulatory Reporting); or

...

...

Annex B

Amendments to the Supervision manual (SUP)

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

16 Reporting requirements

...

16 Data item relating to relevant ancillary credit firms

Annex

38CR

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CCR009 Consumer credit data: relevant ancillary credit firm

Section 1: Reporting fields for a firm with permission to carry on the regulated activity of credit broking		
Section 1.1: Credit broking – permissions Tell us about your <i>permissions</i> . Some questions will only apply if you have not undertaken or do not intend to undertake any relevant <i>credit-related regulated activity</i> .		
Reference	Data element	Code (where applicable)
...		
102A	Why do you hold your <i>credit broking permission</i> ?	A - Applied to cancel <i>authorisation</i> or to vary <i>permission</i> to remove <i>credit broking</i> B - Required to hold the <i>permission</i> as a provider of ‘home credit’ or ‘payday’ lending to comply with the Competition and Markets Authority Review of Home Credit Market Investigation Order 2007 (as amended) and Payday Lending Market Investigation Order 2015 (as amended) requirements to publish information on a price comparison website C - Hold <i>permission</i> at the request of a <i>lender</i> or <i>owner</i> in order to be on their panel D - Hold <i>permission</i> in relation to <i>credit agreements</i> secured by a <i>legal or equitable mortgage</i> on <i>land</i> only and not any other <i>credit agreement</i> or <i>consumer hire agreement</i> eg, mortgage intermediaries W - Other reason
...		
Section 1.3: Credit broking – goods and services Tell us about the <i>goods</i> and services you broker <i>finance</i> for. This section only applies if you broker <i>finance</i> for <i>goods</i> and/or services.		
...		

Section 1.3.2: Credit broking – motor vehicles on credit agreements

Tell us about the vehicles you arrange *finance* for. This section only appears for *credit agreements* relating to motor vehicles.

Please provide us with the following information:

- 114A-W – ~~Total~~ For motor vehicles on *credit agreements*, total number of introductions made by your firm (excluding activity of your *appointed representatives*, if you have any)
- 115A-W – ~~Total~~ For motor vehicles on *credit agreements*, total number of introductions made by *appointed representatives* of your firm

This information is to be provided for the vehicle types reported in 111A.

Section 1.3.3: Credit broking – motor vehicles on consumer hire agreements

Tell us about the vehicles on which you arrange *consumer hire agreements*. This section only applies for hire agreements relating to motor vehicles.

Please provide us with the following information:

- 116A-W – ~~Total~~ For motor vehicles on *consumer hire agreements*, total number of introductions made by your firm (excluding activity of your *appointed representatives*, if you have any)
- 117A-W – ~~Total~~ For motor vehicles on *consumer hire agreements*, total number of introductions made by *appointed representatives* of your firm

This information is to be provided for the vehicle types reported in 111A.

Section 1.4: Credit broking – general goods and services

This section only appears if your *credit broking* activity is related to *goods* and services (apart from motor vehicles).

...

Section 1.4.1: Credit broking – general goods and services on credit agreements

Tell us about the *goods* or services you supply on *credit agreements*. This section only appears for *credit agreements* relating to *goods* and services (apart from motor vehicles).

Please provide us with the following information:

- 119B-S – ~~Total~~ For general *goods* and services on *credit agreements*, total number of introductions made by your firm (excluding activity of your *appointed representatives*, if you have any)
- 120B-S – ~~Total~~ For general *goods* and services on *credit agreements*, total number of introductions made by *appointed representatives* of your firm

This information is to be provided for the *goods* and services reported in 108A.

Section 1.4.2: Credit broking – general goods and services on consumer hire agreements

Tell us about the *goods* or ~~service~~ services you supply on *consumer hire agreements*. This section only applies for hire agreements relating to *goods* and services (apart from motor vehicles).

Please provide us with the following information:

- 121B-S – ~~Total~~ For general *goods* and services on *consumer hire agreements*, total number of introductions made by your firm (excluding activity of your *appointed representatives*, if you have any)
- 122B-S – ~~Total~~ For general *goods* and services on *consumer hire agreements*, total number of introductions made by *appointed representatives* of your firm

This information is to be provided for the *goods* and services reported in 108A.

...

Section 2: Reporting fields for a firm with permission to carry on the regulated activities of debt adjusting and/or debt counselling

Section 2.1: Debt adjusting and/or debt counselling – permissions

Tell us about your <i>permissions</i> . Certain questions will only apply if you have not undertaken or do not intend to undertake any relevant <i>credit-related regulated activities</i> .		
Reference	Data element	Code (where applicable)
...		
203A	If you have selected ‘ W – Other reason ’ ‘W - Other reason’, then please specify why you have you not used your <u>debt adjusting and/or debt counselling permission</u> ?	[Free text]
...		
Section 2.4: Debt adjusting and/or debt counselling – debt advice/solutions		
Tell us about the <i>debt solutions</i> you provide.		
...		
Section 2.4.1: Debt solutions offered and administered by your firm		
...		
Please provide us with the following information:		
<ul style="list-style-type: none"> • 222A-M – Total <u>For debt solutions offered and administered by your firm, total</u> revenue for your firm (excluding activity of your <i>appointed representatives</i>, if you have any) of <u>derived from</u> commission per <i>debt solution type</i> • 223A-M – Total <u>For debt solutions offered and administered by your firm, total</u> up-front fees for your firm (excluding activity of your <i>appointed representatives</i>, if you have any) per <i>debt solution type</i> 		

- 224A-M – ~~Total~~ For debt solutions offered and administered by your firm, total ongoing fees for your firm (excluding activity of your appointed representatives, if you have any) per debt solution type
- 225A-M – ~~Total~~ For debt solutions offered and administered by your firm, total number of *debt solutions* (excluding activity of your appointed representatives, if you have any) per ~~solution~~ debt solution type

This information is to be provided for the *debt solutions* reported in 221A.

Section 2.4.2: Debt solutions offered and administered by your firm via appointed ~~representative~~ representatives

Please provide us with the following information:

- 226A-M – ~~Total~~ For debt solutions offered and administered by your firm, total revenue for your firm (generated by activity of your appointed representatives) ~~of~~ derived from commission per debt solution type
- 227A-M – ~~Total~~ For debt solutions offered and administered by your firm, total up-front fees for your firm (generated by activity of your appointed representatives) per debt solution type
- 228A-M – ~~Total~~ For debt solutions offered and administered by your firm, total ongoing fees for your firm (generated by activity of your appointed representatives) per debt solution type
- 229A-M – ~~Total~~ For debt solutions offered and administered by your firm, total number of *debt solutions* (generated by activity of your appointed representatives) per debt solution type

This information is to be provided for the ~~debt solution~~ debt solutions reported in 221A.

Section 2.4.3: Debt solutions offered by your firm but administered by another firm

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Please provide us with the following information:

- 231A-M – ~~Total~~ For debt solutions offered by your firm but administered by another firm, total revenue for your firm (excluding activity of your appointed representatives, if you have any) ~~of~~ derived from fees or commission per debt solution type

- 232A-M – ~~Total~~ For *debt solutions* offered by your firm but administered by another firm, total number of *debt solutions* (excluding activity of your *appointed representatives*, if you have any) per ~~solution~~ *debt solution* type

This information is to be provided for the ~~debt solution~~ *debt solutions* reported in 230A.

Section 2.4.4: Debt solutions offered by your firm via appointed representatives but administered by another firm ~~via appointed representative~~

Please provide us with the following information:

- 233A-M – ~~Total~~ For *debt solutions* offered by your firm via *appointed representatives* but administered by another firm, total revenue (generated by activity of your *appointed representatives*) ~~of~~ derived from fees or commission per *debt solution* type
- 234A-M – ~~Total~~ For *debt solutions* offered by your firm via *appointed representatives* but administered by another firm, total number of *debt solutions* (generated by activity of your *appointed representatives*) per ~~solution~~ *debt solution* type

This information is to be provided for the *debt solutions* reported in 230A.

...

Section 2.7: Debt adjusting and/or debt counselling – engagement with individuals

Tell us about how you engage with *individuals*.

...

Section 2.7.2: Debt adjusting and/or debt counselling – web chat

Tell us about your web chat demand. Certain questions will only apply if your firm has web chat as a method of engagement.

Reference	Data element	Code (where applicable)
...		

253A	Number of web chat enquires <u>enquiries</u> that have been resolved	[Enter value]
...		

Section 3: Reporting fields for a firm with permission <u>permission</u> to carry on the regulated activity of providing credit information services		
Section 3.1: Providing credit information services – permissions		
Tell us about your <i>permissions</i> .		
Reference	Data element	Code (where applicable)
...		
303A	If you have selected ‘W – Other reason’, please specify why you have not used your <i>providing credit information services permission</i>	[Free text]
...		

16 Annex 38DG **Notes for completion of data item relating to relevant ancillary credit firms**

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Section 1: Reporting fields for a firm with permission to carry on the regulated activity of credit broking		
...		
Section 1.3: Credit broking – goods and services		
...		
Section 1.3.2: Credit broking – motor vehicles on credit agreements		
114A-W	Total <u>For motor vehicles on credit agreements, total</u> number of introductions made by your firm (excluding activity of your <i>appointed representatives</i> , if you have any)	Total number of introductions of <i>individuals</i> made to prospective <i>lenders</i> , regardless of outcome. For firms that undertake <i>lead generator</i> activity, this includes the number of <i>customers</i> whose contact details were passed on to <u>on to</u> a <i>lender</i> or <i>credit broker</i> .
115A-W	Total <u>For motor vehicles on credit agreements, total</u> number of introductions made by <i>appointed representatives</i> of your firm	
Section 1.3.3: Credit broking – motor vehicles on consumer hire agreements		
116A-W	Total <u>For motor vehicles on consumer hire agreements, total</u> number of introductions made by your firm (excluding activity of your <i>appointed</i>	Total number of introductions of <i>individuals</i> made to prospective <i>owners</i> , regardless of outcome. For firms that undertake <i>lead generator</i> activity, this includes the number of <i>customers</i> whose contact details were passed on to <u>on to</u> an <i>owner</i> or <i>credit broker</i> .

	<i>representatives, if you have any)</i>	
117A-W	Total <u>For motor vehicles on consumer hire agreements, total</u> number of introductions made by <i>appointed representatives</i> of your firm	
Section 1.4: Credit broking – general goods and services		
...		
Section 1.4.1: Credit broking – general goods and services on credit agreements		
119B-S	Total <u>For general goods and services on credit agreements, total</u> number of introductions made by your firm <u>firm</u> (excluding activity of your <i>appointed representatives, if you have any</i>)	Total number of introductions of <i>individuals</i> made to prospective <i>lenders</i> , regardless of outcome. For firms that undertake <i>lead generator</i> activity, this includes the number of <i>customers</i> whose contact details were passed on to <u>on to</u> a <i>lender</i> or <i>credit broker</i> .
120B-S	Total <u>For general goods and services on credit agreements, total</u> number of introductions made by <i>appointed representatives</i> of your firm <u>firm</u>	

Section 1.4.2: Credit broking – general goods and services on consumer hire agreements		
121B-S	Total For general goods and services on consumer hire agreements, total number of introductions made by your firm (excluding activity of your appointed representatives, if you have any)	Total number of introductions of <i>individuals</i> made to prospective <i>owners</i> , regardless of outcome. For firms that undertake <i>lead generator</i> activity, this includes the number of <i>customers</i> whose contact details were passed on to <u>on to</u> an <i>owner</i> or <i>credit broker</i> .
122B-S	Total For general goods and services on consumer hire agreements, total number of introductions made by appointed representatives of your firm	
...		
Section 1.6: Credit broking – relationships with lenders, brokers and owners		
...		
Section 1.6.2: Credit broking – total introductions via appointed representatives		
127AA-AE 127AA-FA	Total <i>credit broking</i> revenue (generated by activity of your <i>appointed representatives</i>)	Total income received from <i>individuals</i> , <i>credit brokers</i> , <i>lenders</i> , <i>owners</i> or <i>vendors</i> for your <i>credit broking</i> activities. This includes commissions, fees from <i>individuals</i> and any other income received.
...		

Section 1.10: Credit broking – staff remuneration		
...		
171A	How are your sales staff remunerated in relation to your <i>regulated activities</i> ?	<p>‘Sales staff’ in this instance is any staff member of the firm that interacts with <i>individuals</i> and sells <i>credit agreements</i>. The staff member may not be directly employed to do so, but this forms part of their role.</p> <p>Select one option only <u>all that apply</u>.</p>
...		

Section 2: Reporting fields for a firm with permission <u>permission</u> to carry on the regulated activities of debt adjusting or debt counselling		
Section 2.1: Debt adjusting and/or debt counselling – permissions		
...		
203A	If you have selected “W – Other reason” <u>‘W - Other reason’</u> , then please specify why <u>you</u> have you not used your <i>debt adjusting</i> and/or <i>debt counselling</i> <u>permission</u> ?	N/A
...		
Section 2.4: Debt adjusting and/or debt counselling – debt advice/solutions		
...		

Section 2.4.1: Debt solutions offered and administered by your firm		
...		
222A-M	Total <u>For debt solutions offered and administered by your firm, total</u> revenue for your firm (excluding activity of your <i>appointed representatives</i> , if you have any) of <u>derived from</u> commission per <i>debt solution type</i>	Provide values in respect of commission received, in which the <i>debt solution</i> is administered by your firm. Include any revenue received via Fair Share.
223A-M	Total <u>For debt solutions offered and administered by your firm, total</u> up-front fees for your firm (excluding activity of your <i>appointed representatives</i> , if you have any) per <i>debt solution type</i>	Provide values in respect of fees that are received up front – ie, received when the <i>debt solution</i> is entered into.
224A-M	Total <u>For debt solutions offered and administered by your firm, total</u> ongoing fees for your firm (excluding activity of your <i>appointed representatives</i> , if you have any) per <i>debt solution type</i>	Provide values in respect of ongoing fees received in the reporting period – eg, a monthly fee received for a <i>debt solution</i> . Include all fees received in the reporting period, including those for <i>debt solutions</i> that have been entered into prior to said period.
225A-M	Total <u>For debt solutions offered and administered by</u>	Provide values in respect of <i>debt solutions</i> that are administered by your firm.

	<p><u>your firm, total number of debt solutions</u> (excluding activity of your <i>appointed representatives</i>, if you have any) per solution <u>debt solution type</u></p>	
<p>Section 2.4.2: Debt solutions offered and administered by your firm via appointed representative <u>representatives</u></p>		
226A-M	<p>Total <u>For debt solutions offered and administered by your firm, total</u> revenue for your firm (generated by activity of your <i>appointed representatives</i>) of <u>derived from</u> commission per <i>debt solution type</i></p>	<p>Provide values in respect of commission received, in which the <i>debt solution</i> is administered by your <i>appointed representatives</i>. Include any revenue received via Fair Share.</p>
227A-M	<p>Total <u>For debt solutions offered and administered by your firm, total</u> up-front fees for your firm (generated by activity of your <i>appointed representatives</i>) per <i>debt solution type</i></p>	<p>Provide values in respect of fees that are received up front – ie, received when the <i>debt solution administered by your appointed representatives</i> is entered into.</p>
228A-M	<p>Total <u>For debt solutions offered and administered by your firm, total</u> ongoing fees for your firm (generated by activity of your <i>appointed</i></p>	<p>Provide values in respect of ongoing fees received in the reporting period – eg, a monthly fee received for a <i>debt solution administered by your appointed representatives</i>. Include all fees received in the reporting period, including those for <i>debt solutions</i> that have been entered into prior to said period.</p>

	<i>representatives) per debt solution type</i>	
229A-M	Total For <u>debt solutions offered and administered by your firm, total</u> number of <i>debt solutions</i> (generated by activity of your <i>appointed representatives</i>) per <i>debt solution type</i>	Provide values in respect of <i>debt solutions</i> that are administered by your <i>appointed representatives</i> .
Section 2.4.3: Debt solutions offered by your firm but administered by another firm		
...		
231A-M	Total For <u>debt solutions offered by your firm but administered by another firm, total</u> revenue for your firm (excluding activity of your <i>appointed representatives</i> , if you have any) of <u>derived from</u> fees or commission per <i>debt solution type</i>	Provide values in respect of fees or commission received, in which the <i>debt solution</i> is administered by another firm <u>firm</u> .
232A-M	Total For <u>debt solutions offered by your firm but administered by firm, total</u> number of <i>debt solutions</i> (excluding activity of your <i>appointed representatives</i> , if	Provide values in respect of <i>debt solutions</i> that are administered by another firm <u>firm</u> .

	you have any) per solution <i>debt solution</i> type	
Section 2.4.4: Debt solutions offered by your firm <u>via appointed representatives</u> but administered by another firm via appointed representative		
233A-M	Total For <i>debt solutions</i> offered by your firm via <u>appointed representatives</u> but administered by another firm, total revenue (generated by activity of your <i>appointed representatives</i>) of <u>derived from</u> fees or commission per <i>debt solution</i> type	Provide values in respect of fees or commission received, in which the <i>debt solution</i> is <u>offered by your firm via appointed representatives</u> but administered by another firm firm.
234A-M	Total For <i>debt solutions</i> offered by your firm via <u>appointed representatives</u> but administered by another firm, total number of <i>debt solutions</i> (generated by activity of your <i>appointed representatives</i>) per solution <i>debt solution</i> type	Provide values in respect of <i>debt solutions</i> that are offered by your firm via <u>appointed representatives</u> but administered by another firm firm.
...		
Section 2.7: Debt adjusting and/or debt counselling – engagement with individuals		
...		

Section 2.7.2: Debt adjusting and/or debt counselling – web chat		
...		
253A	Number of web chat enquires <u>enquiries</u> that have been resolved	This relates to an interaction which the firm classed as resolved by the human agent.
...		
Section 2.11: Debt adjusting and/or debt counselling – prudential		
...		
274A	Total prudential resources requirement	<p>Enter whichever figure is higher out of:</p> <ul style="list-style-type: none"> • £5000; and • the variable prudential resources requirement calculated based on the value of <i>relevant debts under management</i> outstanding entered in element 270A <u>273A</u> (Total value of <i>relevant debts under management</i> that are outstanding). <p>See <i>CONC</i> 10.2.5R, <i>CONC</i> 10.2.8R and <i>CONC</i> 10.2.11G to <i>CONC</i> 10.2.12G.</p> <p>It is not permissible to answer ‘0’ for this question, even if ‘0’ was entered against 270A <u>273A</u> (Total value of <i>relevant debts under management</i> that are outstanding), as the minimum prudential resources requirement in <i>CONC</i> 10 is £5,000.</p>
...		
Section 3: Reporting fields for a firm with permission <u>permission</u> to carry on the regulated activity of providing credit information services		
Section 3.1: Providing credit information services – permissions		

...		
303A	If you have selected 'W - Other reason', please specify why you have not used your <i>providing credit information services permission</i>	N/A
...		