



FCA Regulatory Landscape Overview

October 2025

Communication	Communication Link	Overview	Recommended Action
Preparing your firm's financial information	https://www.fca.org.uk/firms/authorisation/apply/preparing-financial-information	For firms applying for authorisation requirements around financial information required to meet threshold conditions. Firms already authorised need to ensure they continue to adhere to threshold conditions on an ongoing basis.	Conduct an Annual Threshold Conditions report to evidence adherence.
Handbook Notice	https://www.fca.org.uk/publication/handbook/handbook-notice-133.pdf	Supervision Manual (Amendment) Instrument 2025. SUP 6.4 pertaining to cancelling of permissions	No action – any would be considered upon any application to cancel permissions.
		Consumer Credit (Regulatory Reporting) (Amendment) (No 3) Instrument 2025. Review earlier in the year. Amendments to REP008 Conduct – no nil return required. Upcoming CCR009 and DISP reporting requirements. This change will not	No nil return on REP008. No action on CCR009 but will be required next year. Exploration to add report into TCF system.

		impact any submissions due in 2025. For any submission that relates to an accounting year which ends in 2026, the submission will be due following the end of the calendar year.	
Regulators join forces to tackle poor claims management practices	https://www.fca.org.uk/news/press-releases/regulators-join-forces-tackle-poor-claims-management-practices https://www.fca.org.uk/publication/ear-ceo-letters/cmc-motor-finance-expectations-october-2025.pdf	Misleading advertising and inadequate disclosures from CMC's being addressed with significance within the motor finance space.	Consideration to customer communications and particularly Financial Promotions to ensure that they are clear, fair and not misleading.
First court appearance for three 'finfluencers' charged in FCA-led global crackdown on illegal promotions	https://www.fca.org.uk/news/press-releases/first-court-appearance-three-finfluencers-charged-fca-led-global-crackdown-illegal-promotions	Illegal financial promotions on social media	
FCA Redress Scheme Consultation	Multiple https://www.fca.org.uk/news/	Information on areas of redress scheme and deadlines under consultation. Consulting on extension to final complaint response deadline about motor finance commission complaints - expected prior to 4 th December 2025. Extended deadline for comments on proposed redress scheme from 18 November 2025 to 12 December	Co-operate with providing information lenders need to operate the scheme promptly.
			Respond to leasing agreement complaints from 5 December 2025.
			Consider the resources you have available to deal with lender requests, and plan how you might address any potential future resource demands.

		2025. Final rules early 2026 – February /March	
Combating romance fraud – prevention, detection and supporting victims	https://www.fca.org.uk/publications/multi-firm-reviews/combating-romance-fraud-prevention-detection-and-supporting-victims	Specific to romance fraud but wider consideration can be given to KYC / Financial Crime, Consumer Duty and Customer Vulnerability.	Review Financial Crime and Vulnerability processes alongside staff awareness to spot suspicious activity or where extra support is needed for customers.
Operational Resilience	https://www.fca.org.uk/firms/operational-resilience	Not in scope for specificity of regulation but can consider adequate resource as operational resilience test.	<i>Conduct an Annual Threshold Conditions report as above</i>
FCA bans and fines advisor £100,281 for insider dealing	https://www.fca.org.uk/news/press-releases/fca-bans-and-fines-advisor-insider-dealing	Specific case that we can take learning from	Review conflicts of interest policy and register. Financial Crime Review noted above
Whistleblowing quarterly data 2025 Q3	https://www.fca.org.uk/data/whistle-blowing-quarterly-data-2025-q3	Top 4 whistleblowing areas: Fitness and Propriety, Culture in organisation, Compliance and Consumer Duty	Review whistleblowing policy and procedures. Ensure a positive tone from the top is embedded around compliance and Consumer Duty in the business
FCA Hospitality and Gifts Log	https://www.fca.org.uk/about/how-we-operate/hospitality	FCA's log	Ensure gifts and hospitality register and policy is in place with regular review

Please reach out if you need any templates, training and/or support from ASUK.