

**2024 No. 000 (C. X)**

**FINANCIAL SERVICES AND MARKETS**

**The Financial Services and Markets Act 2023 (Commencement  
No. X, Saving and Transitional Provisions) Regulations 2024**

*Made* - - - -

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The Treasury make these Regulations in exercise of the powers conferred by section 86(3) to (6) of the Financial Services and Markets Act 2023(a).

**Citation, extent and interpretation**

**1.**—(1) These Regulations may be cited as the Financial Services and Markets Act 2023 (Commencement No. X, Saving and Transitional Provisions) Regulations 2024.

(2) These Regulations extend to England and Wales, Scotland and Northern Ireland.

(3) In these Regulations—

“the appointed date” has the meaning given in regulation 2;

“the Capital Requirements Regulation” has the meaning given in regulation 2(b);

“ICR consolidation entity” and “ICR firm” have the meanings given in rule 4 of the SDDT Regime – General Application Part of the PRA Rulebook;

“permission” includes a decision to waive a requirement or grant an approval in connection with a requirement;

“PRA Rulebook” means the Rulebook published by the PRA containing rules made by the PRA under FSMA 2000(b) as that Rulebook has effect on [TBC](c).

**Provisions coming into force on [TBC]**

**2.** The following provisions of the Financial Services and Markets Act 2023 come into force on [TBC] (“the appointed date”)—

(a) section 1(1) (revocation of assimilated law relating to financial services and markets) so far as it relates to the revocations coming into force by virtue of paragraphs (b) and (c);

(b) in Part 1 (assimilated direct principal legislation) of Schedule 1 (revocation of assimilated law relating to financial services), the revocation of the provisions of Regulation (EU) No. 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (“the Capital Requirements Regulation”) specified in Part 1 of the Schedule to these Regulations;

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(a) 2023 c. 29.

(b) “PRA” and “FSMA 2000” are defined by section 80(1) of the Financial Services and Markets Act 2023.

(c) The rulebook can be found at <https://www.prerulebook.co.uk/> and a copy can be obtained from the Prudential Regulation Authority, 20 Moorgate, London EC2R 6DA.

- (c) in Part 3 (EU tertiary legislation etc) of Schedule 1, the revocation of the instruments specified in Part 2 of the Schedule to these Regulations.

**Saving for permissions granted under the Capital Requirements Regulation: CRR firms which are not ICR firms**

- 3.—(1) This regulation applies to a person who—
- (a) immediately before the appointed date has a permission granted under a provision of the Capital Requirements Regulation listed in column 1 of the table below, and
  - (b) on or after the appointed date, is —
    - (i) a CRR firm which is not an ICR firm, or
    - (ii) a CRR consolidation entity which is not an ICR consolidation entity.
- (2) Despite the revocations brought into force by these Regulations, any permission granted to a person to whom this regulation applies under a provision listed in the first column of the table below has effect, on and after the appointed date, as if granted under the rule of the PRA Rulebook listed in the corresponding entry in the second column of that table.

<i>Capital Requirements Regulation</i>	<i>PRA Rulebook</i>
Article 113(6)	Article 113(6) of the Credit Risk: Standardised Approach (CRR) Part
Article 129(1)	Article 129(1B) of the Credit Risk: Standardised Approach (CRR) Part
Article 143(1)	Rules 1.1 and 1.2 and Article 143(1) and (2A) of the Credit Risk: Internal Ratings Based Approach (CRR) Part
Article 143(2)	Rules 1.1 and 1.2 and Article 143(1) and (2A) of the Credit Risk: Internal Ratings Based Approach (CRR) Part
Article 143(3)	Article 143(3) of the Credit Risk: Internal Ratings Based Approach (CRR) Part
Article 148(1)	Article 148(1) and (1A) of the Credit Risk: Internal Ratings Based Approach (CRR) Part
Article 149(1)	Article 149(1) of the Credit Risk: Internal Ratings Based Approach (CRR) Part
Article 149(2)	Article 149(2) of the Credit Risk: Internal Ratings Based Approach (CRR) Part
Article 150(1)	Article 150(1) of the Credit Risk: Internal Ratings Based Approach (CRR) Part
Article 162(2)(h)	Article 162(2A)(h) of the Credit Risk: Internal Ratings Based Approach (CRR) Part
Article 179(1)	Article 179(1) of the Credit Risk: Internal Ratings Based Approach (CRR) Part
Article 199(6)	Article 199(6) of the Credit Risk Mitigation (CRR) Part
Article 221(1)	Article 221(1) of the Credit Risk Mitigation (CRR) Part
Article 221(2)	Article 221(1) of the Credit Risk Mitigation (CRR) Part
Article 315(3)	Rule 5.5 of the Operational Risk Part
Article 317(4)	Rule 5.5 of the Operational Risk Part
Article 325b(2)	Article 325b(2) of the Market Risk: General

Article 329(1)	Provisions (CRR) Part Article 329(1) of the Market Risk: Simplified Standardised Approach (CRR) Part
Article 331(1)	Article 331(1) of the Market Risk: Simplified Standardised Approach (CRR) Part
Article 352(1)	Article 352(1) of the Market Risk: Simplified Standardised Approach (CRR) Part
Article 352(2)	Article 325(9) of the Market Risk: General Provisions (CRR) Part
Article 358(3)	Article 358(3) of the Market Risk: Simplified Standardised Approach (CRR) Part

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(3) In this regulation, “CRR consolidation entity” and “CRR firm” have the meanings given in the Glossary to the PRA Rulebook.

#### **Saving for permissions granted under the Capital Requirements Regulation: ICR firms**

4.—(1) This regulation applies to a person who—

- (a) immediately before the appointed date has a permission granted under or in connection with an enactment<sup>(a)</sup> listed in paragraph (3), and
- (b) on or after the appointed date, is an ICR firm or an ICR consolidation entity.

(2) Despite the revocations brought into force by these Regulations, any permission granted to a person to whom this regulation applies under or in connection with an enactment listed in paragraph (3) has effect, on and after appointed date, as if granted—

- (a) in the case of a financial holding company or mixed financial holding company, under section 192XC of FSMA 2000;
- (b) in any other case, under section 144G of FSMA 2000.

(3) The enactments are—

- (a) the following provisions of the Capital Requirements Regulation—
  - (i) the provisions listed in the first column of the table in regulation 3(2);
  - (ii) Articles 221(3) and (4), 225(1), 312(1) and (2), 313, 314(1) to (4), 319(2), 323(1), 325b(2), 337(2), 354(6), 363(1) to (3), 373, 377(1) and 383(4);
- (b) Article 15(2) of Commission Delegated Regulation (EU) 2018/959 of 14 March 2018 supplementing Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to regulatory technical standards of the specification of the assessment methodology under which competent authorities permit institutions to use Advanced Measurement Approaches for operational risk.

(4) Paragraph (2) applies to the extent that the permission has been granted under or in connection with an enactment which corresponds to the ICR rules.

(5) For the purposes of paragraph (4), whether the ICR rules correspond to the enactments listed in paragraph (3) is to be determined by reference to rules 3 to 6 of the ICR Rules.

(6) In this regulation—

“financial holding company” and “mixed financial holding company” have the meanings given in section 192O of FSMA 2000<sup>(b)</sup>;

“ICR rules” means the SDDT regime – Interim Capital Regime Part of the PRA Rulebook.

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(a) “Enactment” is defined by section 80(1) of the Financial Services and Markets Act 2003.  
(b) Inserted by S.I. 2020/1406.

## **Saving for central securities depositories and central counterparties**

**5.**—(1) This regulation applies to an enactment specified in paragraph (3) in so far as the enactment—

- (a) contains a reference to a relevant provision of the Capital Requirements Regulation, and
- (b) relates to a central counterparty or a central securities depository.

(2) An enactment to which this regulation applies is to be read, on and after the appointed date, as if the reference to a relevant provision of the Capital Requirements Regulation were a reference to that provision as it had effect immediately before the appointed date.

(3) The enactments are—

- (a) Articles 3 and 4 of Commission Delegated Regulation (EU) No. 152/2013 of 19 December 2012 supplementing Regulation (EU) No 648/2012 of the European Parliament and of the Council with regard to regulatory technical standards on capital requirements for central counterparties;
- (b) Articles 4, 5 and 8 of Commission Delegated Regulation (EU) No. 2017/390 of 11 November 2016 supplementing Regulation (EU) No 909/2014 of the European Parliament and of the Council with regard to regulatory technical standards on certain prudential requirements for central securities depositories and designated credit institutions offering banking-type ancillary services.

(4) A provision of the Capital Requirements Regulation is relevant for the purpose of this regulation if, and to the extent that, its revocation is brought into force by regulation 2 of, and the Schedule to, these Regulations.

(5) In this regulation—

“central counterparty” has the meaning given in regulation 2 of the Financial Services and Markets Act 2000 (Over the Counter Derivatives, Central Counterparties and Trade Repositories) Regulations 2013(a);

“central securities depository” has the meaning given in Article 2 of Regulation (EU) No 909/2014 of the European Parliament and of the Council of 23 July 2014 on improving securities settlement in the European Union and on central securities depositories and amending Directives 98/26/EC and 2014/65/EU and Regulation (EU) No 236/2012.

## **Saving for PRA’s powers to revoke technical standards**

**6.** Despite their revocation brought into force by these Regulations, Articles 181(3) and 182(4) of the Capital Requirements Regulation continue to have effect so far as is necessary to enable the PRA to revoke the PRA Standards Instrument: Technical Standards (Economic Downturn) 2021(b).

Date

*Name*  
*Name*  
Two of the Lords Commissioners of His Majesty’s Treasury

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(a) S.I. 2013/504.

(b) This instrument can be found at <https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/policy-statement/2021/october/ps2321appl.pdf> and a copy can be obtained from the Prudential Regulation Authority, 20 Moorgate, London EC2R 6DA.

# SCHEDULE REVOCATIONS

Regulation 2

## PART 1

### The Capital Requirements Regulation

The following provisions of the Capital Requirements Regulation—

- (a) Article 92 (own funds requirements)(a);
- (b) Article 107(1) and (2) (approaches to credit risk);
- (c) Article 108 (use of credit risk mitigation technique under the Standardised Approach and the IRB approach);
- (d) Articles 110(1) to (3) (treatment of credit risk adjustment);
- (e) Articles 111 (exposure value) to 113 (calculation of risk-weighted exposure amounts)(b);
- (f) Article 114(1) to (4) (exposures to central governments or central banks)(c);
- (g) Article 115(1), (2), (3) and (5) (exposures to regional governments or local authorities)(d);
- (h) Article 116(1) to (4) (exposures to public sector entities)(e);
- (i) Articles 117 (exposures to multilateral development banks) and 118 (exposures to international organisations)(f);
- (j) Article 119(1) to (4) (exposures to institutions)(g);
- (k) Articles 120 (exposures to rated institutions) to 127 (exposures in default)(h);
- (l) Articles 129 (exposures in the form of covered bonds) and 131 (exposures to institutions and corporates with a short-term credit assessment)(i);
- (m) Articles 133 (equity exposures) to 135 (use of credit assessments by ECAIs)(j)
- (n) Articles 137 (use of credit assessments by export credit agencies) to 151 (treatment by exposure class)(k);
- (o) Articles 153 (risk-weighted exposure amounts for exposures to corporates, institutions and central governments and central banks) to 157 (risk-weighted exposure amounts for dilution risk of purchased receivables)(l);
- (p) Articles 159 (treatment of expected loss amounts) to 196 (master netting agreements covering repurchase transactions or securities or commodities lending or borrowing transactions or other capital market-driven transactions)(m);
- (q) Article 197(1) to (7) (eligibility of collateral under all approaches and methods)(n);

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- (a) Article 92 was amended by paragraph 3 of Schedule 4 to the Financial Services Act 2021 (c. 22) and S.I. 2021/1376.
  - (b) Articles 111 and 113 were amended by S.I. 2018/1401 and 2021/1376.
  - (c) Article 114(4) was amended by S.I. 2018/1401.
  - (d) Article 115(2) and (5) was amended by paragraph 22 of Schedule 1 to the Financial Services Act 2021 and S.I. 2018/1401.
  - (e) Article 116(4) was amended by S.I. 2018/1401.
  - (f) Articles 117 and 118 were amended by S.I. 2018/1401 and 2019/1232.
  - (g) Article 119(4) was amended by S.I. 2018/1401.
  - (h) Articles 123 to 126 were amended by S.I. 2018/1401, 2020/1385 and 2021/1376.
  - (i) Article 129 was amended by S.I. 2018/1401.
  - (j) Articles 134 and 135 were amended by S.I. 2018/1401.
  - (k) Articles 138 and 142 were amended by S.I. 2018/1401. Articles 143, 144, 148 and 150 were amended by paragraph 47 of Schedule 1 and paragraph 5 of Schedule 4 to the Financial Services Act 2021 and S.I. 2018/1401 and 2021/1376.
  - (l) Articles 153 and 154 were amended by paragraph 47 of Schedule 1 to the Financial Services Act 2021 and S.I. 2018/1401.
  - (m) Articles 160, 162, 164, 166, 173, 176, 178, 180, 181, 182, 183, 192, 193 and 194 were amended by paragraphs 25 and 47 of Schedule 1 to the Financial Services Act 2021 and S.I. 2018/1401, 2020/1385 and 2021/1376.
  - (n) Article 197(1) and (4) was amended by paragraph 26 of Schedule 1 to the Financial Services Act 2021 and S.I. 2018/1401.

- (r) Articles 198 (additional eligibility of collateral under the Financial Collateral Comprehensive Method) to 241 (Nth-to-default credit derivatives)(a);
- (s) Article 299(2)(c) (items in the trading book);
- (t) Articles 312 (permission and notification) to 315 (own funds requirement)(b);
- (u) Articles 317 (own funds requirement) to 325 (approaches for calculating the own funds requirements for market risk)(c);
- (v) Article 325b (permission for consolidated requirements);
- (w) Articles 326 (own funds requirements for position risk) to 377 (requirements for an internal model for correlation trading)(d);
- (x) Article 381 (meaning of credit valuation adjustment)(e);
- (y) in Article 382 (scope)(f)—
  - (i) paragraphs (1) to (3),
  - (ii) in paragraph (4), points (a), (c), (d) and the words after point (d),
  - (iii) paragraph (5);
- (z) Articles 383 (advanced method), 384 (standardised method) and 386 (eligible hedges)(g);
- (aa) Article 459 (prudential requirements)(h);
- (bb) Article 464B(2)(b) to (d) (power to make technical standards)(i);
- (cc) Article 482 (scope of application for derivatives transactions with pension funds);
- (dd) Article 496 (own funds requirements for covered bonds);
- (ee) Article 500 (adjustment for massive disposals)(j);
- (ff) Articles 501 (adjustment of risk-weighted non-defaulted SME exposures) and 501a (adjustment to own funds requirements for credit risk for exposures to entities that operate or finance physical structures or facilities, systems and networks that provide or support essential public services)(k);
- (gg) Annex I (classification of off-balance sheet items)(l).

## PART 2

### Other instruments

Commission Delegated Regulation (EU) No 525/2014 of 12 March 2014 supplementing Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to regulatory technical standards for the definition of market;

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- (a) Articles 199, 200, 201, 202, 212, 221, 222, 223, 224, 227, 229, 230 and 235 were amended by paragraphs 27, 28, 29, 30, 31 and 47 of Schedule 1 and paragraphs 6 and 7 of Schedule 4 to the Financial Services Act 2021 and S.I. 2018/1401 and 2021/1376.
  - (b) Articles 312, 314 and 315 were amended by paragraph 47 of Schedule 1 to the Financial Services Act 2021 and S.I. 2018/1401.
  - (c) Articles 317, 318 and 323 were amended by paragraph 47 of Schedule 1 to the Financial Services Act 2021 and S.I. 2018/1401.
  - (d) Articles 327, 329, 336, 337, 340, 341, 344, 349, 350, 352, 353, 354, 358, 363, 365, 372 and 377 were amended by paragraphs 47 and 57 of Schedule 1 to the Financial Services Act 2021 and S.I. 2018/1401, 2019/660 and 2021/1376.
  - (e) Article 381 was amended by S.I. 2021/1376.
  - (f) Article 382(5) was amended by paragraph 47 of Schedule 1 to the Financial Services Act 2021 and S.I. 2018/1401.
  - (g) Articles 383 and 384 were amended by paragraph 47 of Schedule 1 and paragraph 11 of Schedule 4 to the Financial Services Act 2021 and S.I. 2018/1401 and 2021/1376.
  - (h) Article 459 was amended by S.I. 2018/1401 and 2021/1078.
  - (i) Article 464B was amended by paragraph 43 of Schedule 1 to the Financial Services Act 2021.
  - (j) Article 500 was amended by S.I. 2019/1232.
  - (k) Articles 501 and 501a were amended by S.I. 2018/1401, 2019/1232 and 2021/1376.
  - (l) Annex I was amended by paragraph 45 of Schedule 1 to the Financial Services Act 2021 and S.I. 2018/1401.

Commission Delegated Regulation (EU) No 526/2014 of 12 March 2014 supplementing Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to regulatory technical standards for determining proxy spread and limited smaller portfolios for credit valuation adjustment risk;

Commission Delegated Regulation (EU) 528/2014 of 12 March 2014 supplementing Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to regulatory technical standards for non-delta risk of options in the standardised market risk approach;

Commission Delegated Regulation (EU) No 529/2014 of 12 March 2014 supplementing Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to regulatory technical standards for assessing the materiality of extensions and changes of the Internal Ratings Based Approach and the Advanced Measurement Approach;

Commission Delegated Regulation (EU) No 530/2014 of 12 March 2014 supplementing Directive 2013/36/EU of the European Parliament and of the Council with regard to regulatory technical standards further defining material exposures and thresholds for internal approaches to specific risk in the trading book;

Commission Implementing Regulation (EU) No 945/2014 of 4 September 2014 laying down implementing technical standards with regard to relevant appropriately diversified indices according to Regulation (EU) No 575/2013 of the European Parliament and of the Council;

Commission Delegated Regulation (EU) 2015/1556 of 11 June 2015 supplementing Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to regulatory technical standards for the transitional treatment of equity exposures under the IRB approach;

Commission Implementing Regulation (EU) 2015/2197 of 27 November 2015 laying down implementing technical standards with regard to closely correlated currencies in accordance with Regulation (EU) No 575/2013 of the European Parliament and of the Council;

Commission Implementing Regulation (EU) 2016/2070 of 14 September 2016 laying down implementing technical standards for templates, definitions and IT-solutions to be used by institutions when reporting to the European Banking Authority and to competent authorities in accordance with Article 78(2) of Directive 2013/36/EU of the European Parliament and of the Council;

Commission Delegated Regulation (EU) 2017/72 of 23 September 2016 supplementing Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to regulatory technical standards specifying conditions for data waiver permissions;

Commission Delegated Regulation (EU) 2017/180 of 24 October 2016 supplementing Directive 2013/36/EU of the European Parliament and of the Council with regard to regulatory technical standards for benchmarking portfolio assessment standards and assessment-sharing procedures;

Commission Delegated Regulation (EU) 2018/171 of 19 October 2017 on supplementing Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to regulatory technical standards for the materiality threshold for credit obligations past due;

Commission Delegated Regulation (EU) 2018/728 of 24 January 2018 supplementing Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to

regulatory technical standards for procedures for excluding transactions with non-financial counterparties established in a third country from the own funds requirement for credit valuation adjustment risk;

Commission Delegated Regulation (EU) 2018/959 of 14 March 2018 supplementing Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to regulatory technical standards of the specification of the assessment methodology under which competent authorities permit institutions to use Advanced Measurement Approaches for operational risk.

## **EXPLANATORY NOTE**

*(This note is not part of the Regulations)*

These Regulations are the [X] commencement regulations made under the Financial Services and Markets Act 2023 (c. 29) (“FSMA 2023”).

Regulation 2 brings into force on [TBC] section 1(1) of, and Schedule 1 to, FSMA 2023 so far as it relates to the revocation of the provisions of Regulation (EU) No. 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms (“the Capital Requirements Regulation”) and other instruments listed in the Schedule to these Regulations.

Regulations 3 and 4 save permissions granted under provisions of the Capital Requirements Regulation the revocation of which is brought into force by these Regulations. These saving provisions ensure that those permissions will continue to be valid as if they had been granted under rules of the Prudential Regulation Authority (“PRA”) which replace those provisions. The rules can be found at <https://www.prarulebook.co.uk/> and a copy can be obtained from the PRA, 20 Moorgate, London EC2R 6DA.

Regulation 5 makes provision relating to certain articles of Commission Delegated Regulation (EU) No. 152/2013 of 19 December 2012 in so far as those articles apply to central counterparties and central securities depositories. It saves references in those articles to provisions of the Capital Requirements Regulation the revocation of which is brought into force by these Regulations.

Regulation 6 saves Articles 181(3) and 182(4) of the Capital Requirements Regulation to enable the PRA to revoke the PRA Standards Instrument: Technical Standards (Economic Downturn) 2021.

An impact assessment has not been published for these Regulations as they have no impact on the costs to business or the public or voluntary sectors independent of the provision these Regulations bring into force. A full impact assessment has been published in relation to FSMA 2023 and copies can be obtained from HM Treasury, 1 Horse Guards Road, London, SW1A 2HQ or at <https://bills.parliament.uk/publications/49053/documents/2621>.

## **NOTE AS TO EARLIER COMMENCEMENT REGULATIONS**

*(This note is not part of the Regulations)*

The following provisions of the Financial Services and Markets Act 2023 have been brought into force by commencement Regulations made before the date of these Regulations.

<i>Provision</i>	<i>Date of Commencement</i>	<i>S.I. No.</i>
Section 1(1) (in part)	11th July 2023	2023/779 (C. 40)
Section 1(1) (in part)	29th August 2023	2023/779 (C. 40)
Section 1(1) (in part)	14th December 2023	2023/1382 (C. 97)
Section 1(1) (in part)	1st January 2024	2023/779 (C. 40)
Section 1(1) (in part)	1st January 2024	2023/1382 (C. 97)
Section 1(1) (in part)	5th April 2024	2023/1382 (C. 97)



Section 1(1) (in part)	30th June 2024	2023/1382 (C. 97)
Section 1(1) in part	31st December 2024	SI 2024/620 (C. 39)
Section 1(2), (4), (5) and (6)	11th July 2023	2023/779 (C. 40)
Section 2(1) (in part)	29th August 2023	2023/779 (C. 40)
Section 2(1) (in part)	14th December 2023	2023/1382 (C. 97)
Section 2(2) and (3)	11th July 2023	2023/779 (C. 40)
Section 3	11th July 2023	2023/779 (C. 40)
Sections 4 to 6	29th August 2023	2023/779 (C. 40)
Section 7	11th July 2023	2023/779 (C. 40)
Section 8	29th August 2023	2023/779 (C. 40)
Section 9(1) to (5)	1.00 a.m. on 1st January 2024	2023/1382 (C. 97)
Section 9(6)	29th August 2023	2023/779 (C. 40)
Section 10	1.00 a.m. on 1st January 2024	2023/1382 (C. 97)
Section 11	29th August 2023	2023/779 (C. 40)
Section 12	1.00 a.m. on 1st January 2024	2023/1382 (C. 97)
Sections 13 to 19	29th August 2023	2023/779 (C. 40)
Section 20(1) to (4) (in part)	6th September 2023	2023/936 (C. 55)
Section 20(1) to (4) (in part)	6th November 2023	2023/936 (C. 55)
Section 20(1) to (4) (so far as not already in force)	7th February 2024	2023/936 (C. 55)
Section 20(5)	7th February 2024	2023/936 (C. 55)
Section 21	1st January 2024	2023/1382 (C. 97)
Section 23	29th August 2023	2023/779 (C. 40)
Sections 25 and 26	29th August 2023	2023/779 (C. 40)
Section 27 (in part)	29th August 2023	2023/779 (C. 40)
Section 27 (so far as not already in force)	1st January 2025	2023/1382 (C. 97)
Sections 28 to 32	29th August 2023	2023/779 (C. 40)
Section 33	1st January 2024	2023/1382 (C. 97)
Sections 34 to 40	29th August 2023	2023/779 (C. 40)
Section 41 (in part)	29th August 2023	2023/779 (C. 40)
Section 41 (so far as not already in force)	26th December 2023	2023/1382 (C. 97)
Section 42 (in part)	29th August 2023	2023/779 (C. 40)
Section 42 (so far as not already in force)	26th December 2023	2023/1382 (C. 97)
Section 43 (in part)	29th August 2023	2023/779 (C. 40)
Section 43 (so far as not already in force)	1st August 2024	2023/1382 (C. 97)
Sections 44 and 45	29th August 2023	2023/779 (C. 40)
Section 46(1) (in part)	29th August 2023	2023/779 (C. 40)
Section 46(1) (so far as not already in force)	26th December 2023	2023/1382 (C. 97)
Section 46(2) (in part)	29th August 2023	2023/779 (C. 40)
Section 46(2) (so far as not already in force)	26th December 2023	2023/1382 (C. 97)
Section 46(2) (in part)	29th August 2023	2023/779 (C. 40)
Section 46(3) to (6)	26th December 2023	2023/1382 (C. 97)
Section 46(7) (in part)	29th August 2023	2023/779 (C. 40)
Section 46(7) (so far as not already in force)	26th December 2023	2023/1382 (C. 97)
Section 46(8)	26th December 2023	2023/1382 (C. 97)
Section 46(9) (in part)	29th August 2023	2023/779 (C. 40)
Section 46(9) (so far as not already in force)	26th December 2023	2023/1382 (C. 97)
Section 47	29th August 2023	2023/779 (C. 40)
Section 48 (in part)	1.00 a.m. on 1st January 2024	2023/1382 (C. 97)

Section 48 (in part)	1st January 2025	2023/1382 (C. 97)
Section 48 (so far as not already in force)	1st February 2025	2023/1382 (C. 97)
Section 49	1.00 a.m. on 1st January 2024	2023/1382 (C. 97)
Section 50 (in part)	1.00 a.m. on 1st January 2024	2023/1382 (C. 97)
Section 50 (so far as not already in force)	1st August 2024	2023/1382 (C. 97)
Section 51 (in part)	29th August 2023	2023/779 (C. 40)
Section 51 (in part)	1st January 2025	2023/1382 (C. 97)
Section 51 (in part)	1st March 2024	2024/250 (C. 11)
Section 51 (in part)	1st August 2024	2024/250 (C. 11)
Section 51 (so far as not already in force)	1st January 2025	2024/250 (C. 11)
Section 53	29th August 2023	2023/779 (C. 40)
Section 57 (in part)	29th August 2023	2023/779 (C. 40)
Section 57 (so far as not already in force)	31st December 2023	2023/1382 (C. 97)
Section 59	29th August 2023	2023/779 (C. 40)
Section 63	29th August 2023	2023/779 (C. 40)
Sections 65 to 69	29th August 2023	2023/779 (C. 40)
Section 70(1), (3) and (4) (in part)	1st January 2024	2023/1382 (C. 97)
Section 70 (so far as not already in force)	1st March 2024	2024/250 (C. 11)
Section 71	1st March 2024	2024/250 (C. 11)
Section 73	29th August 2023	2023/779 (C. 40)
Section 75	29th August 2023	2023/779 (C. 40)
Section 76	29th August 2023	2023/779 (C. 40)
Section 79	29th August 2023	2023/779 (C. 40)
Schedule 1, Part 1 (in part)	11th July 2023	2023/779 (C. 40)
Schedule 1, Part 1 (in part)	14th December 2023	2023/1382 (C. 97)
Schedule 1, Part 1 (in part)	1st January 2024	2023/779 (C. 40)
Schedule 1, Part 1 (in part)	1st January 2024	2023/1382 (C. 97)
Schedule 1, Part 1 (in part)	5th April 2024	2023/1382 (C. 97)
Schedule 1, Part 2 (in part)	11th July 2023	2023/779 (C. 40)
Schedule 1, Part 2 (in part)	29th August 2023	2023/779 (C. 40) as amended by S.I. 2023/937
Schedule 1, Part 2 (in part)	14th December 2023	2023/1382 (C. 97)
Schedule 1, Part 2 (in part)	1st January 2024	2023/779 (C. 40)
Schedule 1, Part 2 (in part)	1st January 2024	2023/1382 (C. 97)
Schedule 1, Part 2 (in part)	5th April 2024	2023/1382 (C. 97)
Schedule 1, Part 2 (in part)	30th June 2024	2023/1382 (C. 97)
Schedule 1, Part 2 (in part)	31st December 2024	SI 2024/620 (C. 39)
Schedule 1, Part 3 (in part)	1st January 2024	2023/779 (C. 40)
Schedule 1, Part 3 (in part)	1st January 2024	2023/1382 (C. 97)
Schedule 1, Part 3 (in part)	5th April 2024	2023/1382 (C. 97)
Schedule 1, Part 3 (in part)	30th June 2024	2023/1382 (C. 97)
Schedule 1, Part 3 (in part)	31st December 2024	SI 2024/620 (C. 39)
Schedule 1, Part 4 (in part)	1st January 2024	2023/779 (C. 40)
Schedule 1, Part 5 (in part)	1st January 2024	2023/1382 (C. 97)
Schedule 1, Part 5 (in part)	31st December 2024	SI 2024/620 (C. 39)
Schedule 2, Part 1, paragraph 4	14th December 2023	2023/1382 (C. 97)
Schedule 2, Part 1, paragraphs 5, 6, 9, 13 to 16	29th August 2023	2023/779 (C. 40)
Schedule 2, Part 1, paragraph 19 (in part)	29th August 2023	2023/779 (C. 40)
Schedule 2, Part 1, paragraph 25 (in part)	29th August 2023	2023/779 (C. 40)

Schedule 2, Parts 2, 3 and 6	29th August 2023	2023/779 (C. 40)
Schedule 3	29th August 2023	2023/779 (C. 40)
Schedule 4	29th August 2023	2023/779 (C. 40)
Schedule 5 (in part)	6th September 2023	2023/936 (C. 55)
Schedule 5 (in part)	6th November 2023	2023/936 (C. 55)
Schedule 5 (so far as not already in force)	7th February 2024	2023/936 (C. 55)
Schedule 7, paragraph 1 (in part)	29th August 2023	2023/779 (C. 40)
Schedule 7, paragraph 1 (in part)	1st January 2024	2023/1382 (C. 97)
Schedule 7, paragraph 1 (in part)	1st August 2024	2024/250 (C. 11)
Schedule 7, paragraph 1 (so far as not already in force)	1st January 2025	2024/250 (C. 11)
Schedule 7, paragraph 2 (in part)	29th August 2023	2023/779 (C. 40)
Schedule 7, paragraph 2 (so far as not already in force)	1st January 2024	2023/1382 (C. 97)
Schedule 7, paragraph 3 (in part)	29th August 2023	2023/779 (C. 40)
Schedule 7, paragraph 3 (so far as not already in force)	1st January 2025	2023/1382 (C. 97)
Schedule 7, paragraphs 4 to 6	29th August 2023	2023/779 (C. 40)
Schedule 7, paragraph 7 (in part)	29th August 2023	2023/779 (C. 40)
Schedule 7, paragraph 7 (so far as not already in force)	1st August 2024	2023/1382 (C. 97)
Schedule 7, paragraph 8	1st January 2024	2023/1382 (C. 97)
Schedule 7, paragraphs 9 to 13	29th August 2023	2023/779 (C. 40)
Schedule 11, paragraphs 1 to 3(8)	31st December 2023	2023/1382 (C. 97)
Schedule 11, paragraph 3(9) to (11)	29th August 2023	2023/779 (C. 40)
Schedule 11, paragraph 3(12) and (13)	31st December 2023	2023/1382 (C. 97)
Schedule 11, paragraph 4	31st December 2023	2023/1382 (C. 97)
Schedule 11, paragraphs 5 to 12	31st December 2023	2023/1382 (C. 97)
Schedule 11, paragraph 13(5) to (7)	29th August 2023	2023/779 (C. 40)
Schedule 11, paragraph 13(8) to (11)	31st December 2023	2023/1382 (C. 97)
Schedule 11, paragraphs 14 and 15	31st December 2023	2023/1382 (C. 97)
Schedule 11, paragraph 16	29th August 2023	2023/779 (C. 40)
Schedule 11, paragraphs 17 to 19	31st December 2023	2023/1382 (C. 97)
Schedule 11, paragraph 20	29th August 2023	2023/779 (C. 40)
Schedule 11, paragraph 21	31st December 2023	2023/1382 (C. 97)
Schedule 11, paragraph 22(1) to (9)	31st December 2023	2023/1382 (C. 97)
Schedule 11, paragraph 22(10) to (12)	29th August 2023	2023/779 (C. 40)
Schedule 11, paragraphs 23 and 24	31st December 2023	2023/1382 (C. 97)
Schedule 11, paragraph 25(1)	31 December 2023	2023/1382 (C. 97)
Schedule 11, paragraph 25(2), (3), (5) and (8)	29th August 2023	2023/779 (C. 40)
Schedule 11, paragraphs 26 to 31	31 December 2023	2023/1382 (C. 97)
Schedule 11, paragraph 32(1) and (2)	31 December 2023	2023/1382 (C. 97)
Schedule 11, paragraph 32(3) to (5)	29th August 2023	2023/779 (C. 40)
Schedule 11, paragraphs 33 to 74	31 December 2023	2023/1382 (C. 97)
Schedule 11, paragraphs 75, 76 and 78	29th August 2023	2023/779 (C. 40)
Schedule 11, paragraphs 77 and 79 to 84	31 December 2023	2023/1382 (C. 97)
Schedule 11, paragraphs 85 and 87	29th August 2023	2023/779 (C. 40)
Schedule 11, paragraphs 86 and 88 to 153	31st December 2023	2023/1382 (C. 97)
Schedule 11, paragraph 154	29th August 2023	2023/779 (C. 40)
Schedule 11, paragraphs 155 to 164	31st December 2023	2023/1382 (C. 97)
Schedule 11, paragraph 165	29th August 2023	2023/779 (C. 40)
Schedule 14	29th August 2023	2023/779 (C. 40)