

NEWCOB CHAPTER	APPLICATION
<p>NEWCOB 1- Application</p> <p>NEWCOB 3 – Client categorisation</p> <p>NEWCOB 4 – Communications to clients</p> <p>NEWCOB 5 – Financial promotion</p> <p>NEWCOB 6 – Distance communications</p> <p>NEWCOB 10 – Identifying client needs and advising</p> <p>Note: Firms may choose to apply the basic advice rules instead of NEWCOB 10 in relation to stakeholder products for retail clients. NEWCOB 10 does not apply to insurers which make personal recommendations to professional clients to take out a life policy.</p> <p>NEWCOB 16 - Cancellation</p> <p>NEWCOB 17 – Reporting information to clients</p> <p>NEWCOB 21 – Pensions (in so far as it applies to pension business)</p>	<p>Applies to all firms carrying on the activities of accepting deposits, designated investment business, long-term insurance business and Lloyd's market activities from an establishment in the UK.</p>
<p>NEWCOB 2 – Conduct of business obligations</p> <p>NEWCOB 7 – Information about the firm, its services and remuneration</p> <p>NEWCOB 9 – Client agreements</p>	<p>Firms which carry on designated investment business for retail clients;</p> <p>Firms carrying on MiFID business or equivalent business of a third country firm for any other client and in some cases ancillary services relating to this business.</p>
NEWCOB 8 – Insurance mediation	Firms carrying on insurance mediation in relation to a direct life policy.
NEWCOB 11 – Non-advised sales	Firms which provide investment services (other than making a personal recommendation or managing investments) in relation to MiFID business.
NEWCOB 13 – Investment research	MiFID investment firms carrying on MiFID business.
NEWCOB 12 – Dealing and managing	(Except 12.6 and 12.7) a MiFID investment firm carrying on MiFID business.
NEWCOB 12.6 – Use of dealing commission	Firms acting as investment manager when executing customer orders in certain financial instruments.
NEWCOB 12.7 – Rule of personal account dealing	Firms carrying on designated investment business from an establishment in the UK (except for incoming EEA firms) and to the branch of a UK firm carrying on business in another EEA state.
<p>NEWCOB 14 – Preparing product information</p> <p>NEWCOB 15 – Providing product information</p>	Firms in relation to packaged products.
NEWCOB 18 – Claims handling for long-term insurance	Insurers and managing agents.
NEWCOB 19 – Specialist regimes	This chapter sets out the provisions in COB that will be relevant to firms acting as trustees, carrying on oil market activities, energy market activities, corporate finance business and stock lending activities.
NEWCOB 20 – With-profits	Firms carrying on with-profits business (although in practice insurers only).