

**July 2019**

**R05: *Financial protection* study text, 2019–20 edition**

**This edition of the study text is based on the 2019–20 examination syllabus and forms the study material for exams to be sat from 1 September 2019 until 31 August 2020.**

Updates and amendments have been made throughout the text; where relevant, web updates issued for the 2018–19 edition have been included.

A summary of where the principal changes have been made is given below:

**Chapter 1:** sections A, B4, C and D1.

**Chapter 2:** section B4.

**Chapter 3:** sections B, C, C2, D3, D4, E1, E2, E3, E4, F2A, G2, H1A, I1, I2 and I4.

**Chapter 4:** sections A1, A7C, D2, D2A and D2B.

**Chapter 5:** sections C1, C3, E1, E2A and new section E9.

**Chapter 6:** new section D1A and section E4.

**Chapter 8:** sections A, B1, B2, B4, B5, C6, D1, D4A and G.

**Chapter 9:** section C1.

**Chapter 10.1:** sections A11, C1D and F2E.

**Chapter 10.2:** section H3C.

**Questions/answers, websites, key terms/points, cases, legislation and index:** amended where relevant.

We hope this information is helpful to you.

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