

FISA – Benchmark References

- RBNZ: Corporate Governance Policy
- FMA: Corporate Governance in New Zealand: Principles and Guidelines (February 2018)
- IoD/FMA: The essentials of being an effective director
- Appendix 1 NZX Corporate Governance Code (10 December 2020)
- FMA: A guide to FMA's view of conduct
- FMA: Introductory Guide to full licence requirements
- FMA: Compliance Assurance Programme (CAP) Fact Sheet (May 2018)
- Responsible Lending Code (revised June 2017)
- Bank Conduct and Culture Findings from an FMA and RBNZ review of conduct and culture in New Zealand retail banks November 2018
- FMA Customer Vulnerability – our expectations for providers (June 2020)
- Financial Markets Conduct Act
- NZX Listing Rules
- NZX Continuous Disclosure Guidance Note
- Commerce Commission (June 2018) Disclosure for Lenders Guidelines
- Commonwealth Anti-Corruption Benchmarks (GIACC, April 2021)
- Basel III International Regulatory Framework for Banks
- The Banking Standards Board UK (BSB UK) Consumer Framework (2019)
- FCA (UK) Finalised guidance FG21/1 - Guidance for firms on the fair treatment of vulnerable customers (February 2021)
- IPSA and Solvency II
- ISO 31000 Risk Management (2018)
- COSO Enterprise Risk Management (2017)

Explanations:

1. **RBNZ** – Reserve Bank of New Zealand
2. **FMA** – Financial Markets Authority
3. **IoD** – Institute of Directors
4. **NZX** – New Zealand Stock Exchange

5. **GIACC** – Global Infrastructure Anti-Corruption Centre
6. **BASEL III** - An internationally agreed set of measures developed by the Basel Committee on Banking Supervision in response to the financial crisis of 2007-09
7. **FCA** – United Kingdom Financial Conduct Authority
8. **IPSA** – Insurance (Prudential Supervision) Act 2010
9. **Solvency II** - Solvency and Financial Condition Report (SFCR)
10. **ISO 31000** - A family of standards relating to risk management codified by the International Organization for Standardization.
11. **COSO** – Committee of Sponsoring Organizations of the Treadway Commission