

Body: Council

Date: 18 July 2012

Subject: Localism Act 2011 and the new Standards Regime

Report of: Lawyer to the Council and Head of Corporate Development

Ward(s): All

Purpose: To approve the Council's Code of Conduct, Register of Members Interests, arrangements for dealing with complaints and the appointment of 3 Independent Persons

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Recommendations: That the Council approves the following:

- (1) The Code of Conduct
- (2) The Register of Members Interests
- (3) The arrangements for dealing with complaints
- (4) The appointments of the three Independent Persons named in this report.

1.0 Introduction

- 1.1 Following the report to full Council on 9 May 2012 (see background paper listing) the Regulations: The Relevant Authorities (Discloseable Pecuniary Interests) Regulations 2012 and The Localism Act 2011 (Commencement No. 6 and Transitional, Savings and Transitory Provisions) Order 2012 were made on 6 June 2012.
- 1.2 The Council is now able to finalise its standards regime to ensure compliance with the Localism Act.

2.0 The Code of Conduct

- 2.1 Members will recall that a draft Sussex Code was appended to the last report to Council on this issue. You are now asked to approve an amended version of that Code, into which the Disclosable Pecuniary Interests (DPIs) have been inserted to ensure clarity. This is the approach that neighbouring authorities are taking and accords with the direction approved by the Standards Committee, and at the last meeting of Full Council. The revised Code is at Appendix 1.
- 2.2 Members will be required to have regard to three categories of interests but steps have now been taken to reduce the extent to which they overlap. Advice has already been given by the Monitoring Officers on the new DPIs and the need to register and declare interests. Further training will be organised once guidance on the new DPIs is produced by the DCLG. Members will be mindful that failing to register and declare DPIs may now give rise to criminal proceedings.
- 2.3 In the longer term, there may be scope for working with our partners in other authorities to produce a more streamlined and user-friendly Sussex-wide Code. However it is essential that in addition to the DPIs dictated by legislation, the Code provides sufficient rules for Members to ensure compliance with the law of bias so that decisions are not vulnerable to legal challenge.

3.0 Arrangements for dealing with complaints

- 2.1 The transitional provisions contained in the regulations imply that the Council needs to authorise the Code of Conduct and the arrangements documents subsequent to the regulations having being made. It is therefore necessary for Full Council to approve these documents to ensure they are valid and properly authorised.
- 3.2 Members are referred to the previous report and these documents are unaltered since they were produced and approved on 9 May 2012. Members are asked to refer to the copies of these documents previously sent to them or refer to the website at <http://www.eastbourne.gov.uk/council/meetings/council/> where they form appendices 4, 5 and 6 to the report to the ordinary Council meeting on 9 May 2012. Further copies can be supplied on request if needed.

4.0 The Register of Members Interests (Appendix 2)

- 4.1 The new Register of Members Interests reflects the rules on interests contained in the Code of Conduct. Members should note that they are required to declare their spouse or partners DPIs as well as their own. This information will be placed on our website in accordance with the requirements of the Localism Act.

- 4.2 Members have previously received a letter from the Monitoring Officer relating to the requirement to register and declare their DPIs, and their other interests, on a new form. Gifts and hospitality must still be declared and a separate process remains in place for that.

5.0 Independent Persons

- 5.1 The following applicants were interviewed on 26 June 2012 by a Panel comprised of Victoria Simpson, Monitoring Officer, Councillor Tester and Councillor Howlett:

Mr Trevor Elliott, Mr Anthony Meier and Mr Allen Gale.

Council is now asked to approve their appointments.

6.0 Consultation

- 6.1 The Standards Committee considered a report from the Monitoring Officer on 10 April 2012. Group Leaders and lead members of both groups were previously consulted.

7.0 Resource Implications

- 7.1 Financial

None.

- 7.2 Staffing

None.

8.0 Implications and conclusion

- 8.1 The late production of the regulations has made it very difficult for local authorities to ensure that they are ready for 1 July 2012 and it is now necessary to ensure compliance by approving the documents appended hereto.

- 8.2 Members will need to have regard to the advice issued by the Monitoring Officers and to seek additional guidance when necessary. Mandatory training on interests matters will be arranged once the awaited guidance on DPIs is forthcoming.

**ALICE ROWLAND
LAWYER TO THE COUNCIL**

**PETER FINNIS
HEAD OF CORPORATE DEVELOPMENT**

Background Papers:

- As set out in the previous report to Council (ordinary meeting on 9 May 2012)
<http://www.eastbourne.gov.uk/council/meetings/council/>
- The report to Standards Committee on 10 April 2012
<http://www.eastbourne.gov.uk/council/meetings/standards/>
- Bulletins and advice from ACSeS, Local Government Lawyer and other articles relating to the regulations.

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Code of Conduct for Members

As a member or co-opted member of Eastbourne Borough Council you have a responsibility to represent the community and work constructively with our staff and partner organisations to secure better social, economic and environmental outcomes for all.

In accordance with the Localism Act provisions, when acting in this capacity you must behave in a manner that is consistent with the following principles to achieve best value for residents and maintain public confidence in the authority.

The Seven Principles of Public Life

Selflessness

1. Members should serve only the public interest and should never improperly confer an advantage or disadvantage on any person.

Integrity

2. Members should not place themselves in situations where integrity may be questioned, should not behave improperly and should on all occasions avoid the appearance of such behaviour. Members should show integrity by consistently treating other people with respect, regardless of their race, age, religion, gender, sexual orientation, disability or position, for example as an officer or employee of the authority.

Objectivity

3. Members should make decisions in accordance with the law and on merit, including when making appointments, awarding contracts, or recommending individuals for rewards or benefits.

Accountability

4. Members should be accountable to the public for their actions and the manner in which they carry out their responsibilities, and should co-operate fully and honestly with any scrutiny appropriate to their particular office.

Openness

5. Members should be as open as possible about their actions and those of their authority, and should be prepared to give reasons for those actions.

Honesty

6. Members should not place themselves in situations where their honesty may be questioned, should not behave dishonestly and should on all occasions avoid the appearance of such behaviour. Members should declare any private interests

relating to their public duties and take steps to resolve any conflicts arising in a way that protects the public interest.

Leadership

7. Members should promote and support these principles by leadership, and by example, and should act in a way that secures or preserves public confidence.

By 28 July 2012 or on their election or co-option (whichever is the later date) to Eastbourne Borough Council, members are required to sign an undertaking to comply with the authority's Code of Conduct.

This Code of Conduct, adopted by the authority on 18 July 2012, is set out below. It is made under Chapter 7 of the Localism Act 2011 and includes, as standing orders made under Chapter 7 of that Act and Schedule 12 of the Local Government Act 1972, provisions which require members to leave meetings in appropriate circumstances, while matters in which they have a personal interest are being considered.

Part 1 – General provisions

Introduction and interpretation

1. —(1) This Code applies to **you** as a member of the authority, when acting in that capacity.

(2) This Code is based upon seven principles fundamental to public service, which are set out above. You should have regard to these principles as they will help you to comply with the Code.

(3) If you need guidance on any matter under this Code you should seek it from the authority's monitoring officer or your own legal adviser – but it is entirely your responsibility to comply with the provisions of this Code.

(4) It is a criminal offence to fail to notify the authority's monitoring officer of a disclosable pecuniary interest, to take part in discussions or votes at meetings, or to take a decision where you have disclosable pecuniary interest, without reasonable excuse. It is also an offence to knowingly or recklessly to provide false or misleading information to the authority's monitoring officer.

(5) Any written allegation received by the authority that you have failed to comply with this Code will be dealt with by the authority under the arrangements which it has adopted for such purposes. If it is found that you have failed to comply with the Code, the authority has the right to have regard to this failure in deciding -

(a) whether to take action in relation to you and

(b) what action to take.

(6) In this Code—

“authority” means [*add name of authority*]

“Code” means this Code of Conduct

“co-opted member” means a person who is not a member of the authority but who—

(a) is a member of any committee or sub-committee of the authority, or

(b) is a member of, and represents the authority on, any joint committee or joint sub-committee of the authority,

and who is entitled to vote on any question that falls to be decided at any meeting of that committee or sub-committee.

"meeting" means any meeting of—

(a) the authority;

(b) the executive of the authority;

(c) any of the authority's or its executive's committees, sub-committees, joint committees, joint sub-committees, or area committees;

"member" includes a co-opted member.

“register of members’ interests” means the authority's register of members' pecuniary and other interests established and maintained by the authority’s monitoring officer under section 29 of the Localism Act 2011.

Scope

2. —(1) Subject to sub-paragraphs (2) and (3), you must comply with this Code whenever you—

(a) conduct the business of your authority (which, in this Code, includes the business of the office to which you are elected or appointed); or

(b) act, claim to act or give the impression you are acting as a representative of your authority,

and references to your official capacity are construed accordingly.

(2) This Code does not have effect in relation to your conduct other than where it is in your official capacity.

(3) Where you act as a representative of your authority—

(a) on another relevant authority, you must, when acting for that other authority, comply with that other authority's code of conduct; or

(b) on any other body, you must, when acting for that other body, comply with your authority's code of conduct, except and insofar as it conflicts with any other lawful obligations to which that other body may be subject.

General obligations

3. —(1) You must treat others with respect.

(2) You must not—

(a) do anything which may cause your authority to breach any of its the equality duties (in particular as set out in the Equality Act 2010);

(b) bully any person;

(c) intimidate or attempt to intimidate any person who is or is likely to be—

(i) a complainant,

(ii) a witness, or

(iii) involved in the administration of any investigation or proceedings, in relation to an allegation that a member (including yourself) has failed to comply with his or her authority's code of conduct; or

(d) do anything which compromises or is likely to compromise the impartiality of those who work for, or on behalf of, your authority.

4. You must not—

(a) disclose information given to you in confidence by anyone, or information acquired by you which you believe, or ought reasonably to be aware, is of a confidential nature, except where—

(i) you have the consent of a person authorised to give it;

(ii) you are required by law to do so;

- (iii) the disclosure is made to a third party for the purpose of obtaining professional advice provided that the third party agrees not to disclose the information to any other person; or
- (iv) the disclosure is—

- (a) reasonable and in the public interest; and

- (b) made in good faith and in compliance with the reasonable requirements of the authority;

(b) prevent another person from gaining access to information to which that person is entitled by law.

5. You must not conduct yourself in a manner which could reasonably be regarded as bringing your office or authority into disrepute.

6. You—

- (a) must not use or attempt to use your position as a member improperly to confer on or secure for yourself or any other person, an advantage or disadvantage;

- (b) must, when using or authorising the use by others of the resources of your authority—

- (i) act in accordance with your authority's reasonable requirements;

- (ii) ensure that such resources are not used improperly for political purposes (including party political purposes); and

- (c) must have regard to any applicable Local Authority Code of Publicity made under the Local Government Act 1986.

7. —(1) When reaching decisions on any matter you must have regard to any relevant advice provided to you by—

- (a) your authority's chief finance officer; or

- (b) your authority's monitoring officer,

where that officer is acting pursuant to his or her statutory duties.

(2) You must give reasons for all decisions in accordance with any statutory requirements and any reasonable additional requirements imposed by your authority.

Part 2 – Interests

Personal interests

8. – (1) The interests described in paragraphs 8(3) and 8(5) are your personal interests and the interests in paragraph 8(5) are your pecuniary interests which are disclosable pecuniary interests as defined by section 30 of the Localism Act 2011.

(2) If you fail to observe Parts 2 and 3 of the Code in relation to your personal interests-

(a) the authority may deal with the matter as mentioned in paragraph 1(5) and

(b) if the failure relates to a disclosable pecuniary interest, you may also become subject to criminal proceedings as mentioned in paragraph 1(4).

(3) You have a personal interest in any business of your authority where either—

(a) it relates to or is likely to affect—

(i) any body of which you are a member or in a position of general control or management and to which you are appointed or nominated by your authority;

(ii) any body—

(a) exercising functions of a public nature;

(b) directed to charitable purposes; or

(c) one of whose principal purposes includes the influence of public opinion or policy (including any political party or trade union),

of which you are a member or in a position of general control or management;

(iii) the interests of any person from whom you have received a gift or hospitality with an estimated value of at least £50

(b) a decision in relation to that business might reasonably be regarded as affecting your well-being or financial position or the well-being or financial position of a relevant person to a greater extent than the majority of (in the case of authorities with electoral divisions or wards) other council tax payers, ratepayers or inhabitants of the electoral division or ward, as the case may be, affected by the decision;

(4) In sub-paragraph (3)(b), a relevant person is—

(a) a member of your family or a close associate; or

(b) any person or body who employs or has appointed such persons, any firm in which they are a partner, or any company of which they are directors;

(c) any person or body in whom such persons have a beneficial interest in a class of securities exceeding the nominal value of £25,000; or

(d) any body of a type described in sub-paragraph (3)(a)(i) or (ii).

(5) Subject to sub-paragraphs (6) and (7), you have a personal interest which is also a disclosable pecuniary interest as defined by section 30 of the Localism Act 2011 in any business of your authority where (i) you or (ii) your partner has any interest as described in the following schedule:

SCHEDULE

Subject	Prescribed description
Employment, office, trade, profession or vacation	Any employment, office, trade, profession or vocation carried on for profit or gain.
Sponsorship	<p>Any payment or provision of any other financial benefit (other than from the relevant authority) made or provided within the relevant period in respect of any expenses incurred by M in carrying out duties as a member, or towards the election expenses of M.</p> <p>This includes any payment or financial benefit from a trade union within the meaning of the Trade Union and Labour Relations (Consolidation) Act 1992(1).</p>
Contracts	<p>Any contract which is made between the relevant person (or a body in which the relevant person has a beneficial interest) and the relevant authority—</p> <p>(a) under which goods or services are to be provided or works are to be executed; and</p>

(b) which has not been fully discharged.

Land	Any beneficial interest in land which is within the area of the relevant authority.
Licences	Any licence (alone or jointly with others) to occupy land in the area of the relevant authority for a month or longer.
Corporate tenancies	Any tenancy where (to M's knowledge)— (a) the landlord is the relevant authority; and (b) the tenant is a body in which the relevant person has a beneficial interest.
Securities	Any beneficial interest in securities of a body where— (a) that body (to M's knowledge) has a place of business or land in the area of the relevant authority; and (b) either— (i) the total nominal value of the securities exceeds £25,000 or one hundredth of the total issued share capital of that body; or (ii) if the share capital of that body is of more than one class, the total nominal value of the shares of any one class in which the relevant person has a beneficial interest exceeds one hundredth of the total issued share capital of that class

(6) In sub-paragraph (5), your partner means—

- (a) your spouse or civil partner,
- (b) a person with whom you are living as husband and wife, or
- (c) a person with whom you are living as if you were civil partners,

(7) In sub-paragraph (5), any interest which your partner may have is only treated as your interest if you are aware that that your partner has the interest.

Disclosure of personal interests (See also Part 3)

9. —(1) Subject to sub-paragraphs (2) to (5), where you have a personal interest in any business of your authority and you attend a meeting of your authority at which any matter relating to the business is considered, you must disclose to that meeting the existence and nature of that interest at the commencement of that consideration, or when the interest becomes apparent.

(2) Sub-paragraph (1) only applies where you are aware or ought reasonably to be aware of the existence of the personal interest.

(3) Where you have a personal interest but, by virtue of paragraph 14, sensitive information relating to it is not registered in your authority's register of members' interests, you must indicate to the meeting that you have a personal interest and, if also applicable, that it is a disclosable pecuniary interest, but need not disclose the sensitive information to the meeting.

(4) Subject to paragraph 12(1)(b), where you have a personal interest in any business of your authority and you have made an executive decision on any matter in relation to that business, you must ensure that any written statement of that decision records the existence and nature of that interest.

(5) In this paragraph, "executive decision" is to be construed in accordance with any regulations made by the Secretary of State under section 22 of the Local Government Act 2000.

Prejudicial interest generally

10. —(1) Subject to sub-paragraph (2), where you have a personal interest in any business of your authority you also have a prejudicial interest in that business where either-

(a) the interest is a disclosable pecuniary interest as described in paragraph 8(5), or

(b) the interest is one which a member of the public with knowledge of the relevant facts would reasonably regard as so significant that it is likely to prejudice your judgement of the public interest.

(2) For the purposes of sub-paragraph (1)(b), you do not have a prejudicial interest in any business of the authority where that business—

(a) does not affect your financial position or the financial position of a person or body described in paragraph 8;

(b) does not relate to the determining of any approval, consent, licence, permission or registration in relation to you or any person or body described in paragraph 8; or

(c) relates to the functions of your authority in respect of—

- (i) housing, where you are a tenant of your authority provided that those functions do not relate particularly to your tenancy or lease;
- (ii) school meals or school transport and travelling expenses, where you are a parent or guardian of a child in full time education, or are a parent governor of a school, unless it relates particularly to the school which the child attends;
- (iii) statutory sick pay under Part XI of the Social Security Contributions and Benefits Act 1992, where you are in receipt of, or are entitled to the receipt of, such pay;
- (iv) an allowance, payment or indemnity given to members;
- (v) any ceremonial honour given to members; and
- (vi) setting council tax or a precept under the Local Government Finance Act 1992.

Interests arising in relation to overview and scrutiny committees

11. You also have a personal interest in any business before an overview and scrutiny committee of your authority (or of a sub-committee of such a committee) where—

- (a) that business relates to a decision made (whether implemented or not) or action taken by your authority's executive or another of your authority's committees, sub-committees, joint committees or joint sub-committees; and
- (b) at the time the decision was made or action was taken, you were a member of the executive, committee, sub-committee, joint committee or joint sub-committee mentioned in paragraph (a) and you were present when that decision was made or action was taken.

Effect of prejudicial interests on participation

12. —(1) Subject to sub-paragraph (2) and (3), where you have a prejudicial interest in any matter in relation to the business of your authority—

- (a) you must not participate, or participate further, in any discussion of the matter at any meeting, or participate in any vote, or further vote, taken on the matter at the meeting and must withdraw from the room or chamber where the meeting considering the matter is being held—

- (i) in a case where sub-paragraph (2) applies, immediately after making representations, answering questions or giving evidence;
- (ii) in any other case, whenever it becomes apparent that the matter is being considered at that meeting;

unless you have obtained a dispensation from your authority's monitoring officer or Standards Panel ;

- (b) you must not exercise executive functions in relation to that matter; and
- (c) you must not seek improperly to influence a decision about that matter.

(2) Where you have a prejudicial interest in any business of your authority which is not a disclosable pecuniary interest as described in paragraph 8(5), you may attend a meeting (including a meeting of the overview and scrutiny committee of your authority or of a sub-committee of such a committee) but only for the purpose of making representations, answering questions or giving evidence relating to the business, provided that the public are also allowed to attend the meeting for the same purpose, whether under a statutory right or otherwise.

(3) Where you have a prejudicial interest which is not a disclosable pecuniary interest as described in paragraph 8(5), arising solely from membership of any body described 8(3)(a)(i) or 8(3)(a)(ii)(a) then you do not have to withdraw from the room or chamber and may make representations to the committee but may not participate in the vote.

Part 3 – Registration of Interests

Registration of members' interests

13. —(1) Subject to paragraph 14, you must, within 28 days of—

(a) this Code being adopted by the authority; or

(b) your election or appointment to office (where that is later),
register in the register of members' interests details of-

(i) your personal interests where they fall within a category mentioned in paragraph 8(3)(a) and

(ii) your personal interests which are also disclosable pecuniary interests where they fall within a category mentioned in paragraph 8(5)

by providing written notification to your authority's monitoring officer.

(2) Subject to paragraph 14, you must, within 28 days of becoming aware of any new personal interest falling within sub-paragraphs (1)(b)(i) or (1)(b)(ii) or any change to any personal interest registered under sub-paragraphs (1)(b)(i) or (1)(b)(ii), register details of that new personal interest or change by providing written notification to your authority's monitoring officer.

Sensitive information

14. —(1) Where you consider that the information relating to any of your personal interests is sensitive information, and your authority's monitoring officer agrees, the monitoring officer shall not include details of the interest on any copies of the register of members' interests which are made available for inspection or any published version of the register, but may include a statement that you have an interest, the details of which are withheld under this paragraph.

(2) You must, within 28 days of becoming aware of any change of circumstances which means that information excluded under paragraph (1) is no longer sensitive information, notify your authority's monitoring officer asking that the information be included in the register of members' interests.

(3) In this Code, "sensitive information" means information, the details of which, if disclosed, could lead to you or a person connected with you being subject to violence or intimidation.

Dispensations

15 - (1) The Standards Panel or the monitoring officer may, on a written request made to the monitoring officer of the authority by a member, grant a dispensation relieving the member from either or both of the restrictions in paragraph 12(1)(a) (restrictions on participating in discussions and in voting), in cases described in the dispensation.

(2) A dispensation may be granted only if, after having had regard to all relevant circumstances, the Standards Panel or the monitoring officer—

(a) considers that without the dispensation the number of persons prohibited by paragraph 12 from participating in any particular business would be so great a proportion of the body transacting the business as to impede the transaction of the business,

(b) considers that without the dispensation the representation of different political groups on the body transacting any particular business would be so upset as to alter the likely outcome of any vote relating to the business,

(c) considers that granting the dispensation is in the interests of persons living in the authority's area,

(d) if it is an authority to which Part 1A of the Local Government Act 2000 applies and is operating executive arrangements, considers that without the dispensation each member of the authority's executive would be prohibited by paragraph 12 from participating in any particular business to be transacted by the authority's executive; or

(e) considers that it is otherwise appropriate to grant a dispensation.

(2) A dispensation must specify the period for which it has effect, and the period specified may not exceed four years.

(3) Paragraph 12 does not apply in relation to anything done for the purpose of deciding whether to grant a dispensation under this paragraph.

Appendix 2

REGISTER OF MEMBERS INTERESTS

I,
(please insert your full name)

as a member or co-opted member of
Eastbourne Borough Council,

give notice to the Monitoring Officer of Eastbourne Borough Council both of the following disclosable pecuniary interests, which I am required to disclose by Section 30 of the Localism Act 2011, and of my other interests, which I am required to disclose by the Council's code of conduct.

1. Disclosable Pecuniary Interests

* Note: In the notice below 'my spouse or partner' means anyone who meets the definition in the Localism Act, i.e. my spouse or civil partner, or a person with whom I am living as husband or wife or a person with whom I am living as if we are civil partners. The disclosure requirement applies where I am aware that that person has the interest.

Employment, office, trade, profession or vacation Any employment, office, trade, profession or vocation carried on for profit or gain.	
Myself	My spouse or partner*
Sponsorship Any payment or provision of any other financial benefit (other than from the Council named above) made or provided within the period of 12 months ending today in respect of any expenses incurred by me in carrying out duties as a member, or towards my election expenses. This includes any payment or financial benefit from a trade union within the meaning of the Trade Union and Labour Relations (Consolidation) Act 1992.	
Myself	My spouse or partner*
Contracts Any contract which is made between <ul style="list-style-type: none"> • me or my spouse or partner*, or • a firm in which either of us is a partner, or • a body corporate of which either of us is a director, or • a body in the securities of which either of us has a beneficial interest) AND the Council named above—	

(a) under which goods or services are to be provided or works are to be executed; and (b) which has not been fully discharged.	
Myself	My spouse or partner*
Land Any beneficial interest ¹ in land which is within the area of the Council named above.	
Myself	My spouse or partner*
Address of land:	Address of land:
Licences Any licence (alone or jointly with others) to occupy land in the area of the Council named above for a month or longer.	
Myself	My spouse or partner*
Corporate tenancies Any tenancy where (to my knowledge)— (a) the landlord is the Council named above; and (b) the tenant is a body in which I or my spouse or partner* have a beneficial interest.	
Myself	My spouse or partner*
Securities² Any beneficial interest in securities of a body where— (a) that body (to my knowledge) has a place of business or land in the area of the Council named above; and (b) either— (i) the total nominal value of the securities exceeds £25,000 or one hundredth of the total issued share capital of that body; or (ii) if the share capital of that body is of more than one class, the total nominal value of the shares of any one class in which I or my spouse or partner* have a beneficial interest exceeds one hundredth of the total issued share capital of that class.	

¹ Beneficial interest could include land or property which you own, or have a right to occupy (e.g. a tenancy) or receive an income from. This may include your home.

Myself	My spouse or partner*

2. Other Interests

Membership of Organisations

I am a member of, or in a position of general control or management in

(a) any body to which I have been appointed or nominated by the Council:

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(b) any body exercising functions of a public nature (e.g school governing body or another council):

--

(c) any body directed to charitable purposes:

--

(d) any body one of whose principal purposes includes the influence of public opinion or policy (including any political party or trade union):

--

Gifts and hospitality

I confirm that I have notified Democratic Services separately of any person from whom I have received (in my capacity as a member/co-opted member) a gift or hospitality with an estimated value of at least £25.

Signed.....

Date.....

² “securities” means shares, debentures, debenture stock, loan stock, bonds, units of a collective investment scheme within the meaning of the Financial Services and Markets Act 2000 and other securities of any description, other than money deposited with a building society.