

CIRO Rule Citations Quick Reference

Every IDPC, UMIR, NI, and ITA citation a CIRO candidate needs to recall on the exam. One-line summaries.

CIRO IDPC Rules

- 1400 series: conflicts of interest disclosure
- 3200 series: account opening + KYC
- 3300 series: supervision
- 3401: account approval
- 3402: account-as-a-whole suitability
- 3600 series: best execution
- 3700 series: branch operations
- 8000 series: complaint handling (5-day ack, 90-day response)

UMIR (Universal Market Integrity Rules)

- 1: definitions
- 2: just and equitable principles, manipulation
- 3.3: short-sale locate requirement
- 5.1: best execution (with CIRO Rule 3600)
- 6.4: dark pool pre-trade transparency
- 7: trading rules, off-marketplace exemption
- 8.1: internalization restrictions
- 9.1: trading halts

National Instruments

- NI 21-101: marketplace operations
- NI 23-101: trading rules + best execution
- NI 23-103: electronic trading + DMA controls
- NI 31-103 §13.2: KYC content
- NI 31-103 §13.3: referral arrangements
- NI 31-103 §13.4: outside business activities
- NI 31-103 §13.5: personal financial dealing
- NI 41-101: prospectus
- NI 81-101: simplified prospectus + Fund Facts
- NI 81-102: investment fund operations
- NI 81-104: alternative mutual funds (liquid alts)
- NI 81-105: mutual fund sales practices

PCMLTFA

- LCTR: \$10,000 cash threshold
 - EFT report: \$10,000 international wire
 - STR: no monetary threshold
 - Retention: 5 years general, 7 years client identification
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Read the live cheat sheet

Plain-English summaries for every citation.

<https://ciroexam.ca/cheat-sheets/ciro-rule-citations-quick-ref>
