



**LOCAL BUSINESS SAVER
APPLICATION FORM
BUTTERFIELD BANK
(CHANNEL ISLANDS) LIMITED
and
BUTTERFIELD BANK JERSEY**

Thank you for your interest in Butterfield. Please complete the application form below, which contains both information about the company, and the supporting documentation that must be provided. Please do not hesitate to contact the bank directly should you require assistance during the account opening process.

SECTION A – CORPORATE INFORMATION

Full legal name

Trading name *(if applicable)*

Country of incorporation and registration

☐ Guernsey ☐ Jersey

Date of incorporation

Contact name

Email address

Telephone number

We will obtain the registered office address directly from the respective registry

Mailing address same as registered office address

☐ Yes☐ No

Operating address same as registered office address

☐ Yes☐ No

If no, please insert below

If additional copies of statements are to be sent to a third party (*e.g. an Accountant*) please provide their name and full address here

☐ I consent to receive marketing information from Butterfield (*by submitting this form, I acknowledge that Butterfield may contact me regarding my request, my account or other Butterfield products/services*).

Please detail any existing relationships you may have with Butterfield

SECTION B – PURPOSE AND BACKGROUND OF THE COMPANY

Please provide the purpose of the company and the activities it undertakes, including an overview of the customer base the company serves

Please provide details if any individual associated with the company, including any director, owner or signatory is or has been a Politically Exposed Person (PEP) or has a close personal or business connection to one. A PEP is an individual who has been entrusted with a public position or function in accordance with the Glossary section I

Does the company own assets, such as residential or commercial property or shareholdings in other companies?

☐

Yes

☐

No

If yes, please provide details including names, addresses and summarise income derived from these such as rent, dividends

Value of assets (*approx.*)

To support this, we will require either a certified copy of the most recent audited financial statements, or a copy of the internally produced management accounts for the most recent financial year.

SECTION C - PURPOSE AND OPERATIONS OF THE ACCOUNT
Purpose

Please detail the purpose of the account(s) requested below, including the rationale if the company has activities outside of the Bailiwick

Products

Please note access and operation of account is via online banking. Please contact the bank for relevant forms if not already provided. All statements are issued quarterly and will be available via online banking platform.

Please select below the account(s) required and their initial deposit and anticipated ongoing balance details.

Account type	Currency	Initial deposit	Average balance
<input type="checkbox"/> Business Saver	GBP		
<input type="checkbox"/> Call Account			
<input type="checkbox"/> 32 Day Notice*			
<input type="checkbox"/> 92 Day Notice*			
<input type="checkbox"/> 185 Day Notice*			

☐ *If notice accounts are required, please TICK THIS BOX to confirm "I/We have read, understood and agree to the Bank's general terms and conditions, together with the supplementary Notice Account Fact Sheet". Both documents are available upon request or on our website butterfieldgroup.com

Account type	Currency	Initial deposit	Average balance
<input type="checkbox"/> Fixed Term Deposit*			

* Please contact the bank directly for further information regarding terms of fixed term deposits

☐ Please tick to request further information about Corporate Credit Cards

Source of initial deposit

Bank and branch name

Remitting account name

Relationship to remitter if not accountholder(s)

Have the funds to be deposited derived from the company's business activities?

☐

Yes

☐

No

If no, please explain how the funds have derived

Please provide details below of the expected activity through the account(s) per calendar month

	Number of transactions per month	Currency	Approximate/ maximum value	Jurisdictions funds are expected to be remitted to/received from	Funds are being remitted from the company's other accounts and paid to the same
Debits					
Credits					

Are fund deposits on an ongoing basis derived from the company's business activities?

☐

Yes

☐

No

If no, please explain the expected source of these funds

SECTION D – OWNER AND DIRECTORS REGISTER EXTRACT

Please provide details below of all Directors, Officers and Owners (shareholders) of the company.

In lieu of providing a certified copy of the Registers of Directors and Shareholders, we hereby certify this page to be a true and accurate representation of the current Register of Directors and Register of Shareholders of *(insert company name)*

If the company is not owned directly then please contact Butterfield for further information regarding completion of this application.

For all directors, signatories and for those owners holding over 25% of the voting, capital or equity shares of the company *(in some circumstances this can be as low as 10%)* we will require due diligence - please refer to end of Section G for requirements.

The Bank will obtain company documents directly from the registry. However if they are not available via the registry, we will contact you to provide them.

Full name <i>(including any "known as" names)</i>	Date of birth <i>(DD/MM/YYYY)</i>	Place of birth	Nationality(ies)/ Citizenships <i>(state all held)</i>	Residential address	Occupation	Directors, Shareholders <i>(including percentage owned)</i>	Authorised signatory
							<input type="checkbox"/>
							<input type="checkbox"/>
							<input type="checkbox"/>
							<input type="checkbox"/>

SECTION E – BACKGROUND AND SOURCE OF WEALTH OF THE BENEFICIAL OWNER**Source of wealth - Additional information**

This section is to be completed if the primary source of wealth of the company's beneficial owner(s) or controlling person(s) originates from sources other than the business the company is established to operate. Please provide details for each individual whose wealth was generated through other means. You may duplicate this page if necessary.

Beneficial Owner/Controlling Person Name 1

Source of wealth (*other than the company's trading activities*)

Please select the category that best describes the primary source(s) of wealth

☐ Employment income (*past or present*) - Please specify employer(s) and nature of employment

Employer(s)

Nature of employment

☐ Inheritance - Please provide details of the deceased and the nature of the inherited assets

Deceased's name

Nature of inherited assets

Date of inheritance

☐ Gifts - Please provide details of the donor and the nature of the gifted assets

Donor's name and relationship to Beneficial Owner

Nature of gifted assets

Date of gift

☐ Investments (*e.g., stocks, bonds, property*) - Please provide a brief description of the types of investments and their origin

Type of investments

Origin of funds invested

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☐ Sale of assets (*e.g., property, other businesses*) - Please provide a brief description of the asset(s) sold and the date of sale

Description of asset(s) sold

Date of sale

☐ Other (*please specify in detail*)

Details of the wealth accumulation

Please provide a brief narrative explaining how the wealth was accumulated through the source(s) identified above. Include relevant details such as the period of accumulation, key events, or significant transactions.

Beneficial Owner/Controlling Person Name 2

Source of wealth (*other than the company's trading activities*)

Please select the category that best describes the primary source(s) of wealth

☐ Employment income (*past or present*) - Please specify employer(s) and nature of employment

Employer(s)

Nature of employment

☐ Inheritance - Please provide details of the deceased and the nature of the inherited assets

Deceased's name

Nature of inherited assets

Date of inheritance

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☐ Gifts - Please provide details of the donor and the nature of the gifted assets

Donor's name and relationship to Beneficial Owner

Nature of gifted assets

Date of gift

☐ Investments (*e.g., stocks, bonds, property*) - Please provide a brief description of the types of investments and their origin

Type of investments

Origin of funds invested

☐ Sale of assets (*e.g., property, other businesses*) - Please provide a brief description of the asset(s) sold and the date of sale

Description of Asset(s) Sold

Date of Sale

☐ Other (*please specify in detail*)

Details of the wealth accumulation

Please provide a brief narrative explaining how the wealth was accumulated through the source(s) identified above. Include relevant details such as the period of accumulation, key events, or significant transactions.

SECTION F – TAX

Based on our understanding of your business, we expect the entity to be:

- (i) tax resident in its country of incorporation only, and
- (ii) an Active NFE for both FATCA and CRS purposes, as the entity derived less than 50% of its gross income for the preceding calendar year or other appropriate reporting period, from passive sources and less than 50% of the assets held by the entity during the same period are assets that produce, or are held for the production of, passive income. Passive sources include interest, dividends and rent. If you are unsure what kind of income the entity derives, contact your tax advisor.

☐ Please tick to confirm that this is correct

In the event that this is not correct, please contact the Client Services Team and provide the appropriate tax documentation.

Tax residency

Please list below all countries in which the entity is resident for tax purposes, and the corresponding Taxpayer Identification Number ("TIN"):

Tax residency

Tax Identification Number

SECTION G – ELECTRONIC COMMUNICATIONS AND ELECTRONIC SIGNATURE AUTHORISATIONS

The capitalised terms used below (together referred to as this "Electronic Authorisation Form") sets out the terms on which:

- the Bank and the Customer may communicate by Electronic Means;
- the Customer may give Instructions to the Bank by Electronic Means, and
- the Bank and the Customer may enter into Banking Documents by Electronic Means.

By signing this Application Form, the customer:

1. authorises the Bank to communicate with the Customer by Electronic Means;
2. authorises the Bank to accept the Signing of any Banking Document by the Customer using an E-Signature;
3. agrees and accepts that the Signing of a Banking Document by the Customer using an E-Signature and the submission of that Signed Banking Document to the Bank by the Customer by Electronic Means shall be conclusive evidence of:
 - (i) the Customer's acceptance of that Banking Document; and
 - (ii) the Customer's intention to be legally bound by that Banking Document (in its entirety) to the same extent, and with the same legal force and effect, as if the Customer had validly Signed that Banking Document with one or more handwritten ("wet ink") signatures.
4. authorises the Bank to accept and rely on all or any Banking Documents submitted to the Bank by the Customer by Electronic Means;
5. authorises the Bank to accept and act upon any Instructions sent to the Bank by the Customer using Electronic Means; and
6. agrees that the Customer shall promptly indemnify the Bank and hold the Bank harmless from any damage or losses (including economic and consequential losses but excluding any losses resulting from the fraud or wilful neglect by the Bank) which the Bank may suffer or incur as a result of:
 - (i) acting on Instructions given or submitted to the Bank by Electronic Means where the Bank believes that the Instructions were sent to the Bank by the Customer;
 - (ii) entering into a Banking Document with the Customer which the Bank believes was sent to the Bank by the Customer by Electronic Means; and/or
 - (iii) relying on a Banking Document received by Electronic Means and which the Bank believes has been Signed by the Customer using an E-Signature.

Customer acknowledgements and warranties

The Customer acknowledges and agrees that:

1. the Bank shall be under no duty to verify or authenticate any Instructions which the Bank reasonably believes were sent to the Bank by or behalf of the Customer by Electronic Means;
2. the Bank shall incur no liability for, and the Customer hereby releases the Bank from, any liability for any loss, damage, costs and expenses which the Customer may suffer or incur (including any consequential loss) by or as a result of the Bank relying and/or acting on any Banking Documents it receives from the Customer by Electronic Means which the Bank reasonably believes were Signed by the Customer using an E-Signature unless the loss, damage, costs and expenses were caused by fraud or wilful misconduct on the part of the Bank;
3. the Bank may refuse to carry out any Instructions received by the Bank from the Customer by Electronic Means if the Bank considers the Instructions to be:
 - (i) ambiguous, suspicious, unclear, or impossible to effect;
 - (ii) unlawful;
 - (iii) would exceed any applicable limit;
 - (iv) would exceed any available funds; and/or
 - (v) would or may, in the opinion of the Bank, breach the Customer's mandate or any other agreement between the Customer and the Bank; and
4. a Banking Document submitted to the Bank by the Customer by Electronic Means will not be legally binding on the Bank unless and until it is Signed by the Bank and dated. The Bank will notify the Customer by Electronic Means as soon as practicable when it has Signed and dated a Banking Document sent to it by the Customer.

The Customer agrees that the Bank shall not be liable to the Customer for any loss, damage, costs and/or expenses which the Customer may suffer or incur (including any consequential loss) howsoever caused by any delay or failure or refusal by the Bank to act on any Instructions sent to the Bank by Electronic Means where the Bank considers or believes that the

Instructions may exceed the Authority of the Customer, may not be authentic or where the Bank in its sole discretion takes steps to verify the authenticity of any Instructions received by Electronic Means.

Notwithstanding the above, Customer acknowledges that the Bank may in its sole and absolute discretion decline to Sign or otherwise enter into a Banking Document by Electronic Means, may decline to accept a Banking Document Signed using an E-Signature and may decline to accept any Instructions sent to it by Electronic Means.

The Customer agrees that this Electronic Authorisation Form shall remain in full force and shall be binding on the Customer until notice in writing of its termination is received and acknowledged by the Bank and that any such notice shall be without prejudice to the completion of transactions, the entry into of Banking Documents and the implementation of Instructions pursuant to this Electronic Authorisation Form prior to the receipt by the Bank of the termination notice.

Appendix – Definitions of terms used in This Electronic Communications and Electronic Signature Authorisation Form

"Customer" shall include all persons authorised to act on behalf of the Customer, any agent of the Customer and any attorney of the Customer, in each case as notified to the Bank by the Customer from time to time.

"Banking Document" means this Electronic Authorisation Form, any account opening agreement, any facility letter, guarantee, assignment, security agreement and/ or any other agreement, document, letter, form of instructions of any description (other than a Wet Ink Agreement) between the Bank and the Customer in connection with any bank account, or any financing arrangement, trust or agency services, or asset management services.

"E-Signature" includes a scanned signature, a digitally drawn manuscript signature, a digital signature produced cryptographically and inserted into the code of a document and any other signature by Electronic Means the Bank considers to be authentic and which constitutes the signature of the Customer.

"Electronic Means" includes email, facsimile, telephone, computer and other similar electronic means of communication and/ or the use of E-Signatures.

“Instructions” means any form of instruction, authorisation, notification or request (to make a payment or otherwise) given to the Bank by the Customer or which purports to have been given to the Bank by the Customer or which the Bank reasonably believes has been given to the Bank by the Customer.

“Signing” means the signing, execution and delivery (as the case may be) of a Banking Document with the intention of being legally bound by that Banking Document when it is dated by the Bank and “Signed” shall be construed accordingly.

“Wet Ink Agreement” means any agreement, deed or other document between the Bank and the Customer that are signed by way of a handwritten signature or that are required to be signed or executed by way of a handwritten signature under applicable law, including but not limited to deeds, mortgages of real property and charges of real property.

SECTION H – BOARD RESOLUTION AND DECLARATION BY DIRECTORS

This is to certify that at a meeting of the Board of Directors of the company dated _____, duly called and properly held pursuant to its statutory powers, Memorandum and Articles of Association and Bye-Laws and at which meeting a quorum was present held on the “Date of Resolution Adoption” stated above it was resolved:

1. That the Bank of N.T. Butterfield & Son Limited, and its subsidiaries, (the “Bank”) be appointed as bankers to the company and are hereby authorised to honour all cheques or other orders for payment drawn on behalf of the company, including bills and promissory notes, accepted or made on behalf of the company and payable at the Bank, notwithstanding that such payment may cause any account or accounts of the company to be overdrawn or increase any existing overdraft and also including withdrawals and payment of monies on call, time deposit and savings accounts, provided such documents are signed by individuals denoted below.
2. Where applicable, the company shall open a Butterfield Fund account with Butterfield Asset Management Limited (the “Manager”). The Manager is hereby authorised to accept all subscriptions and redemption instructions provided that such documents are signed by the individuals denoted below.
3. That these resolutions be communicated to the Bank, shall constitute the company’s Mandate to the Bank/the Manager and shall remain in force until revoked or amended by notice in writing received by the Bank/the Manager containing a true copy of a resolution of the revocation or amendment duly certified pursuant to the Memorandum of Association and company’s Bye-Laws.
4. Notwithstanding the terms of the Mandate or any future Mandate or other agreement or course of dealing between the Bank/the Manager and the company, the Bank/the Manager is requested and authorised, but not obligated, to:
 - a. accept, rely upon and act in accordance with any instruction, notice, demand or other communication which may from time to time be given by any telephone, facsimile, telegraphic, telex, email, electronic message or other electronic means (together “Electronic Means”) if believed by the Bank/the Manager to be genuine and to be presented or delivered by or on behalf of the undersigned, without incurring liability should it be false or there be any error or ambiguity therein; and
 - b. accept the signing by E-Signature (meaning a scanned signature, a digitally drawn manuscript signature, a digital signature produced cryptographically and inserted into the code of a document and any other signature by Electronic Means) by any of the undersigned on behalf of the company of any account opening agreement, any facility letter, guarantee, assignment, security agreement and/or any other document, letter, form of instructions of any description (other than an agreement or document which the Bank requires to be signed in “wet ink”) between the Bank/the Manager and the company in connection with any bank account, any financing arrangement, trust or agency services or asset management services, in each case on the terms set out in the Electronic Communications and E-Signature Authorisation Form signed by and delivered to the Bank by the company.
5. The company gives the Bank/the Manager a list of the Directors, Secretary and Officers of the company and undertakes to notify the Bank/the Manager of any changes and the Bank/the Manager shall be entitled to act upon the information so given.

6. Authorisation to Transact - We further certify that the following is a full, true and correct listing of the individuals who will have permission to transact on the account(s) on behalf of the company and that the signatures set opposite their respective names are their respective signatures:

Full name

Signature

Email address

Telephone number

Date (DD/MM/YYYY)

Full name

Signature

Email address

Telephone number

Date (DD/MM/YYYY)

Full name

Signature

Email address

Telephone number

Date (DD/MM/YYYY)

Signing authority☐ Any one to sign ☐ Both to sign ☐ All to sign

7. We further certify that neither the Bye-Laws, nor the Memorandum of Association (nor any amendments thereof) of the company require the vote or consent of any shareholders thereof to authorise such action by the board of directors of the company.
8. With respect to the Butterfield accounts we authorise the Bank to act upon our instructions relating to these Butterfield accounts sent to the Bank by Electronic Means in accordance with and pursuant to the terms of the Electronic Communications and E-Signature Authorisation Form signed by and delivered to the Bank by the company. We agree that this authorisation shall remain in full force until notice in writing of its termination is received by the Bank and any such notice shall be without prejudice to the completion of transactions already initiated pursuant to this authorisation.
9. We have checked the appropriate box below:
- ☐ **OPTION A:** I/We accept to transact and/or deal by all methods of communication outlined in paragraphs 4 and 8 above including by Electronic Means. I/We (jointly and severally) hereby indemnify the Bank in accordance with paragraph 8 of our declaration made below.
- ☐ **OPTION B:** Only accept instructions submitted to the Bank in writing (excluding by Electronic Means) with the result that paragraphs 4 and 8 above shall not apply until I/we provide written notice to the contrary. I/We (jointly and severally) hereby indemnify the Bank for acting in accordance with these instructions in writing.
10. I/We apply to open an account and agree that this and any future accounts provided by The Bank of N.T. Butterfield and Son Limited or any of its subsidiaries or affiliates ("Butterfield") shall be operated in accordance with the terms of this application form including this declaration, Butterfield's General Terms and Conditions, the Electronic Communications and E-Signature Authorisation Form (if completed) and any relevant Product or Service specific Terms and Conditions, copies of which may be obtained from Butterfield's website and which may be amended at Butterfield's sole discretion from time to time.
11. The account(s) is not being acquired in violation of any applicable law.
12. I/We confirm that the Entity will comply with all present and future tax and exchange control laws, regulations and reporting requirements relating to its account(s) maintained by Butterfield.
13. The information provided in this form is complete and accurate to the best of my/our knowledge and belief.
14. I/We shall notify Butterfield immediately of any change in this information, including (but not limited to): (i) any change in the tax status of the Entity or; (ii) any change in either the individuals that are beneficial owners of the Entity or in their respective beneficial ownership interests. I/We shall cause the Entity to supply Butterfield with updated information together with any additional documentation that Butterfield, in its sole discretion, may reasonably request within 30 days of such changes occurring and further understand and agree that any failure to do so shall entitle Butterfield to suspend the services it provides to the Entity, up to and including the termination of any account provided.
15. I/We authorise Butterfield, at its sole discretion, to provide a copy of this form and information regarding any account with Butterfield to: (i) any tax authority or party authorised on behalf of such authority; (ii) any person that has control, receipt, or custody of income of which the Entity is owner; or (iii) any party that can disburse or make payments of income of which the Entity is the owner.
16. I/We (if more than one person, jointly and severally) are responsible for and indemnify Butterfield and undertake to keep Butterfield indemnified against all and any losses, claims, actions, proceedings, demands, damages, charges, fees, liabilities, costs and expenses incurred or sustained directly or indirectly by Butterfield of whatever nature and howsoever arising out of or in connection with Butterfield acting, declining or failing to act in accordance with any instruction, notice, demand or other communication or for any failure of communication, howsoever transmitted or dispatched (whether by Electronic Means, verbally or as otherwise is provided for pursuant to this application form), or for any interference with or interception or alteration to the communication or if transmitted by unauthorised persons.
17. If I/we have selected OPTION A in point 9 above and have delivered a duly signed Electronic Communications and E-Signature Authorisation Form to the Bank (but not otherwise):
- I. I/we authorise the Bank to act on instructions sent to the Bank by Electronic Means on the terms set out in the Electronic Communications and E-Signature Authorisation Form; and
 - II. I/we may sign this declaration by an E-Signature (as defined in the Electronic Communications and E-Signature Authorisation Form).

I/We confirm the following documents accompany this application:

Verify your ID with your passport via YOTI link that the bank can provide you via email

OR

☐ Certified copy in date Passport for all directors, owners and signatories (unless already held by Butterfield)

AND

☐ Email from provider which includes an attached utility bill (address proof) dated within last 3 months **OR** Certified copy of utility bill or bank statement within the last 3 months for all directors, owners and signatories (unless already held by Butterfield)

* To fully understand the business and its revenue generation, we may request copies of financial statements or management accounts, depending on the information provided.

** The Bank will obtain company documents directly from the registry. However if they are not available via the registry, we will contact you to provide them.

Signed by Director(s):

Full name

Signature

Email address

Telephone number

Date (DD/MM/YYYY)

Full name

Signature

Email address

Telephone number

Date (DD/MM/YYYY)

The Terms and Conditions for all products and services offered by Butterfield can be viewed on our website:
www.butterfieldgroup.com

SECTION I – GLOSSARY FOR SOURCE OF WEALTH AND DEFINITION OF POLITICALLY EXPOSED PERSONS

Information is required by Butterfield to understand the source of wealth of its clients and the source of funds being transmitted to its account.

Where deemed necessary for any high risk or PEP relationships, Butterfield will require supporting evidence on information provided within this form such as bank or investment statements, salary slips or copies of contracts or agreements. Your account manager will guide you through any requirements.

The below list of more common sources of wealth details the minimum information required from Butterfield however this list is not exhaustive.

Prior Employment

- Where employment history covers a number of roles/employers, a CV could be provided for ease

Inheritance

- Name of deceased
- Date of death
- Relationship between deceased and accountholder(s)
- Total amount received
- Details of acting attorney or executor

Property Sale

- Address of property sale
- Percentage owned and when acquired (if within 5 years)
- Date of sale
- Sale price and net proceeds received

Company Sale

- Name of company
- Percentage owned and when acquired/formed
- Name of purchaser
- Date of sale (if within 5 years)
- Total sale price and net proceeds received

Divorce Settlement

- Name of divorced partner
- Date proceeds received
- Total amount received
- Information on the source of divorced partners' wealth

Rental Income

- Property details including lease holder information
- Monthly rental income received

Gift

- Date and amount(s) received
- Evidence from donor explaining the reason for the gift
- Relationship between donor and accountholder(s)
- Information on the source of donors' wealth

Politically Exposed Person (PEP)

A Politically Exposed Person ("PEP") is an individual who holds or has previously held judicial or high political office; individuals entrusted with a senior prominent political function; who holds senior board or management positions at international organisations including supranational bodies; members of royal families; or senior members of the armed forces.

Domestic (PEP)

Individuals who are or have been entrusted with a prominent public function within the Bailiwicks such as:

- Lieutenant-Governor, Bailiff, Deputy Bailiff
- Chief Executive of the States
- Ministers (but not necessarily deputy Ministers)
- Committee Presidents and Chairmen and Chief Officers (but not necessarily deputies)
- Members of Policy and Resources Committee Guernsey
- Commissioners of the Jersey Financial Services Commission or Guernsey Financial Services Commission
- Bailiff, Deputy Bailiff
- Registrar of Companies
- Greffier
- Data Protection Commissioner Guernsey, Information Commissioner Jersey
- HM Procurer, HM Auditor General, HM Comptroller or HM Receiver General
- Senior Executives of State-Owned Body Corporates (or similar such as Jersey Post, Guernsey Electricity)

The full list of titles deemed Domestic PEP are is available to view on the Guernsey Financial Services or Jersey Financial Services websites.

Certain family members and close associates of individuals meeting the above definitions could be classified as a PEP by Association.

Butterfield Bank (Channel Islands) Limited ("BBCIL") acting through its Jersey branch (Butterfield Bank (Channel Islands) Limited, Jersey Branch) under the registered business name 'Butterfield Bank Jersey' ("Butterfield Bank Jersey") is regulated by the Jersey Financial Services Commission to conduct deposit-taking business under the Banking Business (Jersey) Law 1991 (as amended), and investment business, fund service business and money service business pursuant to the Financial Services (Jersey) Law 1998 (as amended). Butterfield Bank Jersey is registered under the Data Protection (Jersey) Law 2018 (as amended) and its business name is registered with the Jersey Registrar of Companies (with registration number 35466) under the Registration of Business Names (Jersey) Law 1956 (as amended). Butterfield Bank Jersey's registered office address and principal place of business is at IFC6, IFC Jersey, St Helier, Jersey, JE2 3BZ. Butterfield Bank Jersey is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the Government of Jersey website www.gov.je/dcs, or on request.

BBCIL is licensed and regulated by the Guernsey Financial Services Commission under The Banking Supervision (Bailiwick of Guernsey) Law, 2020, The Protection of Investors (Bailiwick of Guernsey) Law, 2020, and The Lending, Credit and Finance (Bailiwick of Guernsey) Law, 2022, each as amended from time to time, under registration number 85. BBCIL is registered with the Guernsey Registry under registration number 21061. BBCIL's registered office address is P.O. Box 25, Martello Court, Admiral Park, St Peter Port, Guernsey, GY1 3AP.

BBCIL is registered under the Data Protection (Bailiwick of Guernsey) Law 2017, under registration number 11160. BBCIL's products and services are available in Guernsey and only in those other jurisdictions where they may be legally offered or obtained.

BBCIL is a participant in the Guernsey Banking Deposit Compensation Scheme (the "Scheme") established by The Banking Deposit Compensation Scheme (Bailiwick of Guernsey) Ordinance, 2008 (the "Ordinance"). The Scheme offers protection only in respect of 'qualifying deposits' (as that term is used in the Ordinance) of up to £50,000, subject to certain limitations as set out in the Ordinance. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details are available on the Scheme's website www.dcs.gg or upon request. Deposits are not covered by the UK Financial Services Compensation Scheme under the Financial Services and Markets Act 2000, nor are deposits covered by any equivalent scheme outside of the Bailiwick of Guernsey.

BBCIL is a wholly-owned subsidiary of The Bank of N.T. Butterfield & Son Limited. Terms and Conditions can be obtained from our website and copies of the latest audited accounts are available on request.