



**MORTGAGE  
APPLICATION FORM  
BUTTERFIELD BANK  
(CHANNEL ISLANDS) LIMITED  
and  
BUTTERFIELD BANK JERSEY**

Please complete all sections in this form and ensure all supporting documentation is forwarded with this application. Incomplete information may delay the loan application process. If you have any queries, your relationship team will be happy to help. Completed, signed forms should be returned to **CImortgages@butterfieldgroup.com**.

**Your home may be repossessed if you do not keep up repayments on your mortgage.**

If you are an existing Butterfield client tick here:

**SECTION A - PERSONAL DETAILS**
**First applicant**

Title

First name(s) &amp; middle name(s)

Surname

Former names (e.g. maiden name)

Date of name change

Date of birth

Country of birth

Nationality (please state all nationalities and citizenships held)

Are you a resident for tax purposes in any other country than Guernsey/Jersey?  Yes  No

If **Yes**, please list the other country/ies of residency for tax purposes

Country of residence

**Second applicant**

Title

First name(s) &amp; middle name(s)

Surname

Relationship to first applicant

Former names (e.g. maiden name)

Date of name change

Date of birth

Country of birth

Nationality (please state all nationalities and citizenships held)

Are you a resident for tax purposes in any other country than Guernsey/Jersey?  Yes  No

If **Yes**, please list the other country/ies of residency for tax purposes

Country of residence

I/We 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).



**SECTION B - EMPLOYMENT DETAILS**
**First applicant**

Please tick the most appropriate option

- |   |  |
|---|--|
| <input type="checkbox"/> Employed             | <input type="checkbox"/> Self-employed |
| <input type="checkbox"/> Retired              | <input type="checkbox"/> Not employed  |
| <input type="checkbox"/> Public position held | <input type="checkbox"/> Contract      |

 Employer's name *(if applicable)*


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 Previous employer's name *(if less than 3 years)*


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 Time in current employment *(if applicable)*

\_\_\_\_\_ years \_\_\_\_\_ months

 Expected retirement age *(if applicable)*

\_\_\_\_\_ years

 Shares owned in this company *(if applicable)*


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Address

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Postcode

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Work telephone number

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Work email

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Nature of business

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Position held

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**Second applicant**

Please tick the most appropriate option

- |   |  |
|---|--|
| <input type="checkbox"/> Employed             | <input type="checkbox"/> Self-employed |
| <input type="checkbox"/> Retired              | <input type="checkbox"/> Not employed  |
| <input type="checkbox"/> Public position held | <input type="checkbox"/> Contract      |

 Employer's name *(if applicable)*


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 Previous employer's name *(if less than 3 years)*


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 Time in current employment *(if applicable)*

\_\_\_\_\_ years \_\_\_\_\_ months

 Expected retirement age *(if applicable)*

\_\_\_\_\_ years

 Shares owned in this company *(if applicable)*


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Address

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Postcode

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Work telephone number

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Work email

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Nature of business

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Position held

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**SECTION C - FINANCIAL INFORMATION**

An income and expenditure assessment will be carried out in order to ensure that the loan is affordable, please provide as much detail as possible. Verification of income and expenditure will also be required as part of our obligations of assessing affordability of your mortgage. If self-employed, please also complete section C.1 below.

**First applicant**
**Income (annual)**

Gross basic salary

£ \_\_\_\_\_

Other contractual pay (e.g. shift pay)

£ \_\_\_\_\_

Regular bonus

 £ \_\_\_\_\_ Guaranteed?  Yes  No

Regular overtime

£ \_\_\_\_\_

Car/Pension allowance

£ \_\_\_\_\_

Investment income

£ \_\_\_\_\_

 Please provide details of the assets in **SECTION C.2**

Other (please specify)

\_\_\_\_\_

Do you own or have part ownership of a business venture?

 Yes  No

 If **Yes** please provide details in the **SECTION C.1** below.

**Second applicant**
**Income (annual)**

Gross basic salary

£ \_\_\_\_\_

Other contractual pay (e.g. shift pay)

£ \_\_\_\_\_

Regular bonus

 £ \_\_\_\_\_ Guaranteed?  Yes  No

Regular overtime

£ \_\_\_\_\_

Car/Pension allowance

£ \_\_\_\_\_

Investment income

£ \_\_\_\_\_

 Please provide details of the assets in **SECTION C.2**

Other (please specify)

\_\_\_\_\_

Do you own or have part ownership of a business venture?

 Yes  No

 If **Yes** please provide details in the **SECTION C.1** below.

**SECTION C.1 - SELF EMPLOYED ADDITIONAL DETAILS**

If you are self-employed you will need to provide us with the last 3 years certified accounts.

How long has the business/company/partnership been trading?

\_\_\_\_\_ years \_\_\_\_\_ months

**Gross profit**

Account year end (latest year):

£ \_\_\_\_\_

Account year end (previous year):

£ \_\_\_\_\_

Account year end (previous year):

£ \_\_\_\_\_

Net profit £ \_\_\_\_\_

Net profit £ \_\_\_\_\_

Net profit £ \_\_\_\_\_

**SECTION C.2 - ASSETS & INVESTMENTS**
**First applicant**
**Assets**

Cash deposits

£ \_\_\_\_\_

 Investments *(please specify)*

£ \_\_\_\_\_

Property

£ \_\_\_\_\_

 Life Insurance products *(please specify)*

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Second applicant**
**Assets**

Cash deposits

£ \_\_\_\_\_

 Investments *(please specify)*

£ \_\_\_\_\_

Property

£ \_\_\_\_\_

 Life Insurance products *(please specify)*

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Expenditure (monthly)** To be completed jointly *(if applicable)*

 Rent/Mortgage payments *(only if continuing)*

£ \_\_\_\_\_

Maintenance/School/Childcare fees

£ \_\_\_\_\_

 Housekeeping *(food, drink, tobacco, medical, clothing etc)*

£ \_\_\_\_\_

Utility bills/Other household bills

£ \_\_\_\_\_

 Telecoms *(Sky, Broadband, TV Licence, Mobile etc)*

£ \_\_\_\_\_

Travel/Parking/Petrol

£ \_\_\_\_\_

Life/Building Insurance policies

£ \_\_\_\_\_

Leisure/Lifestyle expenses

£ \_\_\_\_\_

 Other *(please specify)*

£ \_\_\_\_\_

\_\_\_\_\_

**SECTION D - PROPERTY ASSETS/LIABILITIES**

 Property address *(existing property only if held)*

Value of property

£

Postcode

**Liabilities**

Please provide details of all outstanding credit/store cards, other mortgages *(if continuing)*, car and personal loans. Please include all forms of credit even if paid off monthly.

Lender	Purpose for borrowing	1st or 2nd applicant (or both)	Outstanding balance	Term (if applicable)	Monthly repayment	Repay prior to purchase?

**Source of wealth for first applicant**

Please describe the activities which have generated your assets and property *(please include all countries where wealth has been generated)*

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**Source of wealth for second applicant *(if different)***

Please describe the activities which have generated your assets and property *(please include all countries where wealth has been generated)*

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**Source of funds for deposit**

Please explain which of your income will be used to fund your deposit

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**Source of funds for deposit *(if different)***

Please explain which of your income will be used to fund your deposit

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**SECTION E - CREDIT HISTORY****First applicant**

Have you been in arrears with any borrowing, including your mortgage or rent, or voluntarily given up possession of a property to a lender?

Yes  No

Have you ever defaulted on a loan or had a judgement or court order made against you, or if self-employed, your business?

Yes  No

Have you ever been declared bankrupt or made any arrangements with creditors?

Yes  No

Have you ever (voluntary or otherwise) had a property repossessed by a lender or entered into any arrangement for mortgage arrears?

Yes  No

Have you been declined a mortgage by another lender?

Yes  No

If you have answered **Yes** to any of the above questions please provide details below

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Where your wealth is not derived from employment, or you have any additional monthly income in excess of your monthly salary, please provide details below

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**Second applicant**

Have you been in arrears with any borrowing, including your mortgage or rent, or voluntarily given up possession of a property to a lender?

Yes  No

Have you ever defaulted on a loan or had a judgement or court order made against you, or if self-employed, your business?

Yes  No

Have you ever been declared bankrupt or made any arrangements with creditors?

Yes  No

Have you ever (voluntary or otherwise) had a property repossessed by a lender or entered into any arrangement for mortgage arrears?

Yes  No

Have you been declined a mortgage by another lender?

Yes  No

If you have answered **Yes** to any of the above questions please provide details below

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Where your wealth is not derived from employment, or you have any additional monthly income in excess of your monthly salary, please provide details below

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**SECTION F - THE PROPERTY**

Full address of property

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Postcode

 Purpose of the mortgage     House purchase     Re-mortgage     Buy-to-Let     Equity release

 If equity release, please provide details of the use of funds (*e.g. home improvements*)

 If house purchase, is it first-time buyers?     Yes     No

 Type of sale     Freehold     Share transfer     Leasehold     Other

If other please provide details

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 Property status (*Guernsey applications only*)     Local     Open Market

 Property type     House     Flat     Bungalow     Other

 Approximate year of build \_\_\_\_\_    Is the property Listed?     Yes     No

 If new build, has it been purchased off plan?     Yes     No

 Agreed price of property (*estimated value if a re-mortgage*)?    £ \_\_\_\_\_

 Amount required to borrow    Existing mortgage value (*if re-mortgage*)

£ \_\_\_\_\_

£ \_\_\_\_\_

 Deposit (*if new purchase*)

£ \_\_\_\_\_

 Estimated completion date (*if new purchase*) \_\_\_\_\_

 Name(s) of legal owners after completion (*if different*)

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Is vacant possession of the property being obtained on completion?

 Yes     No

 If **No**, provide details

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**If buy-to-let, please provide the following details**

Current/Expected annual rental income

£ \_\_\_\_\_

Will the property be used for any commercial purpose?

 Yes  NoIf **Yes**, please provide details below

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**SECTION G - MORTGAGE PRODUCT DETAILS**Type of mortgage  Repayment and interest  Interest only  Lifestyle (*please ensure you complete **SECTION I***)  
 Buy-to-Let (*please ensure you complete **SECTION I***)

If Interest only (or part interest only), select repayment vehicle:

 Sale of property  Sale of assets  Overpayments  Investments/Equities portfolio Other (*please specify*)

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Product requested

 2-year Fixed Rate  5-year Fixed Rate  10-year Fixed Rate  Base Rate Tracker  Lifestyle Mortgage

Please note: For our Fixed Rate mortgage, the rate will automatically revert to the Bank's Standard Base Rate Tracker at the end of the fixed rate period, unless a new fixed rate is agreed.

Term requested (*from 5 to 30 years*) \_\_\_\_\_

What is your preferred monthly repayment date?

 15  30**Advocate details**

Acting advocate

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Law firm name and address

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Email

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Daytime telephone number

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**Property access details for valuation**

Butterfield requires an up to date satisfactory valuation of the property to confirm the Loan to Value. The report is a valuation for mortgage purposes and is not a full survey. Butterfield gives no assurance that the statements, conclusions or opinions expressed or implied in the report will be accurate and valid and has no responsibility if the Valuers negligent in relation to the Report.

Estate agent/Vendor name

Description e.g. agent/tenant etc.

Daytime telephone number

Full address

**SECTION H - INTERNET BANKING & SECURITY QUESTIONS**

You will be able to view and manage your mortgage via the Channel Islands Online Banking <https://ci.butterfieldonline.com> Balances, Statements and Interest certificates are available on Butterfield Online.

Instructions will be issued to the e-mail address in **SECTION A** of this application form.

**First applicant**
**Second applicant**
**Secure authentication options**
**Secure authentication options**

Please advise which method you would like to use.

Please advise which method you would like to use.

 Hard token *(physical secure key token)* 

 Hard token *(physical secure key token)* 

 Address **(mandatory with hard token)**

 Address **(mandatory with hard token)**

Postcode

Postcode

 Soft token *(app on mobile phone)* 

 Soft token *(app on mobile phone)* 

 Mobile number **(mandatory with soft token)**

 Mobile number **(mandatory with soft token)**

The following details will be used to verify instructions received from you and may also be required for security verification/ identification purposes.

Mother's maiden name

Mother's maiden name

Memorable place

Memorable place

 Keyword *(at least eight characters)*

 Keyword *(at least eight characters)*

**SECTION I - ADDITIONAL INFORMATION FOR BUY-TO-LET OR LIFESTYLE MORTGAGE APPLICATIONS**

This section is mandatory if you are applying for a Buy-to-Let or Lifestyle Mortgage as this product requires setting up a full bank account.

Explain your repayment strategy for the final 40% bullet payment:

*(40% repayment strategy is only applicable to Lifestyle Mortgage and is not relevant for a BTL)*

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

	Number of Transactions	Currency	Maximum Value	Jurisdictions funds are expected to be remitted to/received from
Debits	_____	_____	_____	_____
Credits	_____	_____	_____	_____

Please list your country(ies) of residency for tax purposes and corresponding Taxpayer Identification Number ("TIN")/Social Security Number *(where applicable)*.

**First applicant**
**Second applicant**

 Tax Residency
   
 \_\_\_\_\_

 Tax Residency
   
 \_\_\_\_\_

 TIN/Social Security Number
   
 \_\_\_\_\_

 TIN/Social Security Number
   
 \_\_\_\_\_

If you are unable to provide a TIN/Social Security Number, please provide a rationale:

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**SECTION J - PROOF OF IDENTITY AND DOCUMENT REQUIREMENTS**

For each applicant, please provide the documentation below. The application can only be processed when all the below is provided. Please see certifier requirements on page 14.

<b>Requirement</b>	<b>Notes</b>
<b>Identification</b>	
Proof of ID	<ul style="list-style-type: none"> <li>Certified copy of current passport. <i>Where multiple nationalities are held, please provide a copy of each supporting passport. There is no requirement for copies of any additional passports to be certified, and can be accepted in photographic or scanned form.</i></li> </ul>
<b>Address Verification</b>	
Proof of Address	Please provide one of the following: Certified copy of an appropriate document dated within the past three months: <ul style="list-style-type: none"> <li>Utility bill (<i>gas, electricity, telephone (but not mobile) and in each case, not more than three months old</i>);</li> <li>Local authority tax bill for the current year; or</li> <li>Credit card, bank or building society statement (<i>not more than three months old</i>).</li> </ul>
<b>Income Verification</b>	
Income Confirmation	<ul style="list-style-type: none"> <li>last three months payslips.</li> <li>If self-employed, the last three years of certified accounts (<i>and a supporting accountant's certificate if not evidenced online</i>).</li> <li>If receive an annual bonus, evidence for past three years.</li> </ul>
Bank Statements	<ul style="list-style-type: none"> <li>last three months bank statements for the accounts where income is paid into and household/living expenses are paid out from.</li> <li>last three months of bank statements for any other account with relevant incomings/expenses.</li> </ul>
Credit Card Statements & Store Card Statements	<ul style="list-style-type: none"> <li>Statements for all credit cards and store cards currently in use.</li> </ul>
<b>Mortgage Statements</b>	
Mortgage Statements	<ul style="list-style-type: none"> <li>Statement showing the past 12 months for any mortgages held.</li> </ul>
<b>Tenancy Agreement (if Buy-to-Let)</b>	
Tenancy Agreement	<ul style="list-style-type: none"> <li>Required if Buy-to-Let.</li> </ul>

The below documents are acceptable as evidence of the source of deposit:

<b>Deposit Verification</b>	<b>Acceptable Documentation</b>
Savings	Six months of bank statements demonstrating the build-up of the deposit. If the money was transferred during that time period, statements from the original bank should be provided.
Gift letter	Gift letter signed by donor and supporting documentation.
Investments and investment income	A statement or letter showing the last 12 months valuation.
Dividends or profits from a company	The most recent audited accounts or dividend statement reflecting the past 12 months.
Sale of a property	A signed letter from an advocate or estate agent or copy of a contract of sale/settlement statement.
Equity release from existing property	Mortgage agreement/offer letter.
Inheritance	A copy of the will, signed letter from an advocate, Grant of Probate or a letter from the Executor.
Maturity/surrender of life insurance policy	The closing statement or letter from the policy provider.
Divorce settlement	A copy of the court order or judicial separation agreement.
Other court award ( <i>e.g. compensation</i> )	A court order signed letter from an advocate.
Lottery/gambling win	Evidence from the lottery company, cheque or a winning receipt.

**Copy Documents Certification**

<b>Certifier Requirements</b>	<b>All documentation provided is required to be certified by one of the following:</b>
	<p>A copy of a document presented in lieu of examining the original document must bear an original certification by an individual holding one or more of the following professional positions.</p> <ul style="list-style-type: none"> <li>• A qualified accountant, registered with the relevant national professional body</li> <li>• A qualified actuary, registered with the relevant national professional body</li> <li>• A qualified lawyer, attorney or barrister, registered with the relevant national professional body</li> <li>• Commissioner of Oaths</li> <li>• A qualified Doctor, registered with the relevant national professional body</li> <li>• A current employee of the Butterfield Group</li> <li>• A serving Judge</li> <li>• A serving Justice of the Peace</li> <li>• A current Member of Parliament (<i>all Houses</i>) or Local Government Officer</li> <li>• The Money Laundering Reporting Officer of an organization subject to the same or equivalent AML / CTF regulations to Butterfield.</li> <li>• Notary Public</li> <li>• Officer of an embassy, consulate or high commission of the country or territory that issued the passport or I.D</li> <li>• Position deemed “fit and proper” in accordance with regulation in the jurisdiction in which Butterfield operates</li> </ul> <p>Alternatively all originals can be certified in any Butterfield Banking Centre.</p>
<b>Certification wording</b>	<b>The certifier is required to certify all copy documents as follows:</b>
	<p><b>On each photocopied document, the Certifier must write:</b>                  “I, [name of certifier] confirm that this is a true copy of the original document which I have seen”</p> <p><b>For documents containing a photo, the Certifier must also write:</b>                  “I, [name of certifier] confirm that I have met [name of person whose document is being certified] in person and that the photograph is a true likeness of him / her.”</p> <p><b>In addition to the above, the Certifier must also write his / her:</b></p> <ul style="list-style-type: none"> <li>(i) Full name</li> <li>(ii) Signature</li> <li>(iii) Occupation</li> <li>(iv) Company / professional address, telephone number and email address</li> <li>(v) Date on which the document was certified</li> </ul>
<b>Notes</b>	<b>All certified documents must meet the following criteria:</b>
	<ol style="list-style-type: none"> <li>1. The person signing as a Certifier cannot be a relative or family member of the person whose document is certified nor can they reside at the same address as that person.</li> <li>2. All copy documents accepted must be clear and legible.</li> </ol>

**SECTION K - CUSTOMER DECLARATION AND SIGNATURE****This section must be read carefully by all applicants**

In this section all references to “we” or “our” means BBCIL/BBJL (*including our assignees or successors in title*) and reference to “you” or “your” means all loan applicants).

1. You understand that any mortgage together with any collateral security that may result from this form may at our discretion be transferred/ assigned or used by us in relation to any financing or securitisation arrangement we may enter into. Where this happens then the terms and conditions of your mortgage will remain the same and your rights and protections will be unaffected.
2. Our legal relationship with you is governed by the following documents which together set out the basis on which we provide our mortgage facility to you:
  - This form;
  - The facility letter;
  - The facility letter Terms and Conditions;
  - The legal charge, Bond or Billet;
  - The privacy notice; and
  - The BBCIL/BBJL General Terms and Conditions

3. You/each applicant/connected party acknowledge/s their responsibilities\*\* with respect to applicable tax legislation in your place of domicile, residence, citizenship or incorporation. BBCIL/BBJL does not provide tax advice and is not responsible in respect of your/ each applicant’s or connected parties’ tax obligations in the UK or any other country where this may arise, including any such obligations that relate specifically to the facility/ies and/or products and/or services provided to you and each applicant and/or connected party by BBCIL/BBJL.

*\*\*Your responsibilities may include but are not limited to tax payments, filings or returns or other required documentation relating to the payment of all relevant taxes.*

4. By signing this form:
  - You/each of you acknowledge that we may withdraw any offer we make in the event that:
    - i. there is a material change in your circumstances or in respect of the value or condition of the property(ies) provided as security; or
    - ii. any of the information given by you in this form or otherwise supplied in support of this document is incorrect or false.
  - You/each of you confirm that the information you have provided to us is complete, accurate and up to date and you/each of you acknowledge that we will be relying on the information in this form or otherwise supplied in support of this document in the event that we complete a mortgage facility.
  - You/each of you understand and accept that:
    - i. the valuation fee is payable in advance and is not refundable once expended whether or not an offer of a loan is made;
    - ii. that a copy valuation report will be provided but no warranty or representation is given that the statements, conclusions or comments expressed or implied in such report are accurate or reliable; and
    - iii. that we have no responsibility to you or any other person as to the value or condition of the property. You should not rely on the valuation and this has been carried out solely for our purposes and for our benefit.
  - You/each of you confirm that you have read, agreed to be bound by, and will comply with the Butterfield Channel Islands Mortgages terms and conditions of use for the service. A copy of our Butterfield Channel Islands Mortgages Terms and Conditions can be obtained from our website or on request.

You agree that we may communicate with you in connection with the services we provide to you, by e-mail (such as payment advices and/or direct debit advices) and act on instructions received via e-mail from you. You should be aware of the risks inherent in e-mail communication, particularly of its unauthorised interception and of its not reaching the intended recipient. When communicating with you we shall use the e-mail address provided by you in this form (or such other replacement e-mail address that you advise us of). Please notify us if you do not consent to the use of e-mail, as a means of communication in relation to your agreement with us. You can also ask us at any time not to contact you this way.

Full name of first applicant

Signature

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Date

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Full name of second applicant

Signature

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Date

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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"). The Scheme aims to provide protection for eligible depositors of up to £50,000. For further information about the Scheme and to understand your eligibility, please refer to [www.jrdca.org.je/jdcs](http://www.jrdca.org.je/jdcs).

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](http://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.



Butterfield Bank (Channel Islands) Limited  
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[butterfieldgroup.com](http://butterfieldgroup.com)

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