



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

CHANNEL ISLAND RESIDENT APPLICATION FORM

Channel Islands

Thank you for your interest in Butterfield. Please complete the application form below, which contains both your personal information and the supporting documentation that must be provided. Please do not hesitate to email ClientServices@Butterfieldgroup.com should you require assistance during the account opening process.

SECTION A – PRIMARY APPLICANT INFORMATION☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

First name(s)

Middle name(s)

Last name(s)

Any former or “known as” names (*e.g. maiden name*)Nationalities/Citizenships (*all held*)Date of birth (*DD/MM/YYYY*)

Place of birth

Current residential address (**denotes mandatory fields*)

House/Building Name/No

Floor/Apartment No./Department

Street/Road Name*

Parish/City*

Country*

Postcode

Email

Mobile number

Secondary contact number (*if applicable*)

Number of years at current address

Previous residential address (*if less than 3 years at current address*)

House/Building Name/No

Floor/Apartment No./Department

Street/Road Name*

Parish/City*

Country*

Postcode

Please detail any existing relationships you may have with Butterfield Group

Tax Information and Declaration Primary Applicant

To enable the Bank to confirm, document and exchange information pursuant to intergovernmental agreements to exchange financial account information for FATCA and CRS purposes accurately (including, but not limited to, my tax status as a US person or Non-US person for US federal income tax purposes), I hereby certify that:

- (a) I will comply with all tax and exchange control laws, regulations and reporting requirements imposed by any applicable jurisdiction relating to my accounts maintained with the Bank, and those in which I have a beneficial interest.
- (b) I authorise the Bank, at its sole discretion, to provide a copy of this form and any information regarding my account with the Bank to which I am a party to any tax authority or party that is authorised to act on behalf of such an authority.

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

Tax residency☐ Guernsey

Guernsey Social Security Number (SSN)

☐ Jersey

Jersey Jersey Tax Number (JTIN)

Additional Tax residency/ies

TIN(s)

If you are unable to provide a SSN or TIN, please provide a rationale

US Person Declaration MANDATORY please select one of the below☐ I am currently a US person. This assertion must be supported by a completed IRS form W-9 (accessible from www.irs.gov/forms-pubs); OR☐ I am not currently a US person and will notify the Bank should I become one**Background and Source of Wealth Primary Applicant**

What is your estimated overall net wealth?

£

Please confirm your current employment status:

☐ Employed ☐ Self-employed ☐ Retired
☐ Other (*please state*)

CHANNEL ISLAND RESIDENT APPLICATION FORMChannel Islands

Please provide details of your current or most recent employer (*if retired, please provide details of your previous employer*)

Company name

Company address

Nature of business (*e.g., financial services/construction etc*)

Job title

Annual remuneration (*salary/bonuses*)

Please provide a summary of your previous employment history with an indication of periods employed, employer, roles and remuneration in accordance with the Glossary section I

Where your wealth is derived from any additional monthly income in excess of your monthly salary (*e.g. pensions/trust distributions*) please provide details in accordance with the Glossary Section I

Where your wealth is derived from other sources, i.e. inheritance, property sales, gifts please provide full details in accordance with the Glossary Section I

Please provide details if you are or have been a Politically Exposed Person (PEP) or have a close connection to one. A PEP is an individual who has been entrusted with a public position or function

☐ 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)

SECTION B – JOINT APPLICANT INFORMATION☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

First name(s)

Middle name(s)

Last name(s)

Any former or “known as” names (*e.g. maiden name*)Nationalities/Citizenships (*all held*)Date of birth (*DD/MM/YYYY*)

Place of birth

Current residential address (**denotes mandatory fields*)

House/Building Name/No

Floor/Apartment No./Department

Street/Road Name*

Parish/City*

Country*

Postcode

Email

Mobile number

Secondary contact number (*if applicable*)

Number of years at current address

Previous residential address (*if less than 3 years at current address*)

House/Building Name/No

Floor/Apartment No./Department

Street/Road Name*

Parish/City*

Country*

Postcode

Please detail your relationships to the primary applicant

Please detail any existing relationships you may have with Butterfield Group

Tax Information and Declaration Joint Applicant

To enable the Bank to confirm, document and exchange information pursuant to intergovernmental agreements to exchange financial account information for FATCA and CRS purposes accurately (including, but not limited to, my tax status as a US person or Non-US person for US federal income tax purposes), I hereby certify that:

- (a) I will comply with all tax and exchange control laws, regulations and reporting requirements imposed by any applicable jurisdiction relating to my accounts maintained with the Bank, and those in which I have a beneficial interest.
- (b) I authorise the Bank, at its sole discretion, to provide a copy of this form and any information regarding my account with the Bank to which I am a party to any tax authority or party that is authorised to act on behalf of such an authority.

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

Tax residency☐ Guernsey

Guernsey Social Security Number (SSN)

☐ Jersey

Jersey Jersey Tax Number (JTIN)

Additional Tax residency/ies

TIN(s)

If you are unable to provide a SSN or TIN, please provide a rationale

US Person Declaration MANDATORY please select one of the below☐ I am currently a US person. This assertion must be supported by a completed IRS form W-9 (accessible from www.irs.gov/forms-pubs); OR☐ I am not currently a US person and will notify the Bank should I become one**Background and Source of Wealth Joint Applicant**

What is your estimated overall net wealth?

£

Please confirm your current employment status:

☐ Employed ☐ Self-employed ☐ Retired
☐ Other (*please state*)

CHANNEL ISLAND RESIDENT APPLICATION FORMChannel Islands

Please provide details of your current or most recent employer (*if retired, please provide details of your previous employer*)

Company name

Company address

Nature of business (*e.g., financial services/construction etc*)

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SECTION C - SOURCE OF FUNDS FOR ACCOUNT
Source of initial deposit

Bank and branch name

Remitting account name

Relationship to remitter if not accountholder(s)

Please confirm how the funds deposited into the account(s) requested were acquired

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	Names of anticipated counterparties
Debits					
Credits					

Please confirm the expected source of funds into the account on an ongoing basis

SECTION D - PRODUCTS AND SERVICES REQUESTED

Please select below the accounts required and their corresponding currency and balance details. Please note all statements are issued quarterly and will be available to you on Butterfield Online.

Account type	Currency	Initial deposit	Average balance
☐ Island Saver	GBP		
☐ Island Saver			
☐ 32 Day Notice*			
☐ 92 Day Notice*			
☐ 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

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Account type	Currency	Initial deposit	Average balance
☐ Fixed Term Deposit*			

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

Please confirm the purposes of the account(s) requested

Please tick to request further information about the following products

☐ Credit Cards	☐ Personal lending and mortgages	☐ Asset Management	☐ Custody
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SECTION E - INTERNET BANKING AND SECURITY QUESTIONS

You will require access to Butterfield Online, the Bank's internet banking platform. To do this you will need to download a soft token (app on your mobile phone).

Following approval of your application, full instructions on how to access Butterfield Online and download the soft token will be issued to the mobile number and email provided in **Section A/B**.

Security questions

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

Primary applicant

Mother's maiden name

Memorable place

Keyword (*at least eight characters*)

Joint applicant (*if applicable*)

Mother's maiden name

Memorable place

Keyword (*at least eight characters*)

SECTION F - ADDITIONAL INFORMATION

Please provide any additional information that may be relevant to your application

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 – DECLARATION

1. I/We confirm that the information provided in this application form is complete and accurate to the best of my/our knowledge and belief.
2. I am/We are the beneficial owner(s) of the account(s) or am/are authorised to sign on behalf of the individual who is the beneficial owner of the account;
3. I/We will notify the Bank immediately in the event of any change in the personal information provided or in my/our circumstances relevant to this form and will provide the Bank with an updated form within 30 days of such change occurring. I/We further understand and agree that any failure to do so shall entitle the Bank, at its sole discretion, to terminate any account in which I/we have a beneficial interest;

4. I/We agree to provide the Bank on request such information regarding my/our affairs as the Bank may reasonably require from time to time.
5. I/We have read, understood and agree to be bound by the general terms and conditions of the Bank as applicable to the account.
6. 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 electronically, 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.
7. I/We confirm we have provided the following documentation to accompany this application, certified in accordance with the guidance notes, a copy of which is available to download from our website, butterfieldgroup.com:

	Primary applicant	Joint applicant
Certified copy of your current in date passport.	☐	☐
Certified confirmation of your residential address, either: a current (< three months old) household utility bill relating to the supply of mains services e.g., gas; electricity; telephone (land line only); water or a statement from a bank or financial services business (other than Butterfield) bearing your name and address.	☐	☐
OR		
Where applicable for online applications you may be provided with a link to our online due diligence gathering application through which your documents can be supplied.	☐	☐

Full name primary applicant

Signature

Date (DD/MM/YYYY)

Full name joint applicant (if applicable)

Signature

Date (DD/MM/YYYY)

Signing Authority (for Joint Accounts)
☐ Any one party to sign ☐ Both parties to sign together

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

SECTION I – GLOSSARY FOR SOURCE OF WEALTH

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
- Certified ID of donor

Pensions

- Pension Provider
- Amount received and frequency

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.

Net Wealth

Net wealth is the value of all the non-financial assets owned by an individual, minus the value of their outstanding liabilities.

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.

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.



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