

ANNEX 3:

OTHER INFORMATION – FOR ALL APPLICATIONS FOR A LICENCE TO CARRY ON FINANCIAL FIRM BUSINESS ACTIVITY

Name of Applicant:

1. Please tick all relevant boxes below to describe the type of financial services business (“FFB”) carried out or to be carried out:

- a) Lending (including, without limitation, the provision of consumer credit or mortgage credit, factoring with or without recourse, financing of commercial transactions (including forfeiting) and advancing loans against cheques)

“Lending” here refers only to lending that is not conducted in relation to regulated agreements. “Regulated agreements” are defined under section 6(1) of *The Lending, Credit and Finance (Bailiwick of Guernsey) Law, 2022* (the “Law”) as:

‘A regulated agreement is one made by or on behalf of, and between –

- b) a provider of credit and a customer who is an individual acting for purposes wholly or mainly outside that individual’s trade, business or profession whereby credit is provided and interest or other charges may be levied on the customer, or
- c) a provider of credit and any customer, whereby credit is provided and interest or other charges may be levied on the customer and the credit is secured against real property situated in the Bailiwick and used for residential purposes.’

Where a firm provides any credit arrangements that are regulated agreements, a credit provision (Part II) licence may instead be required; please check the credit provision decision tree [*hyperlink to be inserted*] to check whether your firm should instead apply under this licence type.

Please note that where a business provides credit under both regulated agreements and non-regulated agreements, only a credit provision (Part II) licence is required (i.e., a financial firm business licence is not required), as per section 1(2)(a) of Part 1 of Schedule 1 to the Law.

- b) Financial leasing
- c) Operating a money service business (including, without limitation, a business providing money or value transmission services, currency exchange (bureau de change) and cheque cashing)
- d) Buying, selling or arranging the buying or selling of, or otherwise dealing in, bullion or buying or selling postage stamps
- e) Facilitating or transmitting money or value through an informal money or value transfer system or network

- f) Issuing, redeeming, managing or administering means of payment; including, without limitation, credit, charge and debit cards, cheques, travellers' cheques, money orders, bankers' drafts and electronic money
- g) Providing financial guarantees or commitments.
- h) Trading (by way of spot, forward, swaps, futures, options, etc.) in –
(i) money market instruments (including, without limitation, cheques, bills and certificates of deposit),
(ii) foreign exchange, exchange, interest rate or index instruments, and
(iii) commodity futures, transferable securities or other negotiable instruments or financial assets
- i) Participating in securities issues and the provision of financial services related to such issues, including, without limitation, underwriting or placement as agent (whether publicly or privately)
- j) Providing settlement or clearing services for financial assets including, without limitation, securities, derivative products or other negotiable instruments
- k) Providing advice to undertakings on capital structure, industrial strategy or related questions, on mergers or the purchase of undertakings
- l) Money broking
- m) Money changing
- n) Providing individual or collective portfolio management services or advice
- o) Providing safe custody services
- p) Providing services for the safekeeping or administration of cash or liquid securities on behalf of customers or clients
- q) Carrying on the business of a credit union
- r) Accepting repayable funds other than deposits
- s) Otherwise investing, administering or managing funds or money on behalf of other persons

SUPPLEMENTARY QUESTIONS TO ANNEX 3:

FOR ALL APPLICANTS APPLYING FOR A LICENCE TO CARRY ON FINANCIAL FIRM BUSINESS ACTIVITY

1. Total number of customers for activities carried on as an FFB as at 31 December 2022:

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2. Number of customers per FFB activity type (if more than one FFB activity) as at 31 December 2022:

Number of customers:	Activity type:

3. Where the Applicant provides lending, value of loan/credit book as at 31 December 2022:

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4. Total gross income from all business activity during the year ending 31 December 2022 (£):

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5. Total gross income from all FFB activity during the year ending 31 December 2022 (£):

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6. Total gross income per FFB activity type (if more than one FFB activity) during the year ending 31 December 2022 (£):

Income:	Activity type:

7. Number of complaints received in the course of FFB activity during the year ending 31 December 2022:

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Of which, how many were considered “significant complaints”, (i.e., ‘a complaint alleging a breach of the Law, *mala fides*, malpractice, impropriety, or repetition or recurrence of a matter previously complained of, whether significant or otherwise,’) as per section 13.1 [Interpretation] of *The Lending, Credit and Finance Rules and Guidance, 2022*. Please provide a brief explanation of the nature of these complaints.

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