

ANNEX 2:

FOR ALL APPLICANTS APPLYING TO CARRY ON SERVICES ANCILLARY TO CREDIT IN RELATION TO REGULATED AGREEMENTS**What is a regulated agreement?**

“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 –

- a) 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
- b) 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.’

What if my business provides services ancillary to credit, but none of the credit arrangements are regulated agreements?

A licence is not required for this activity unless it falls within the financial firm business (Part III) list of activities. Please check the financial firm business decision tree [*hyperlink to be inserted*] to check whether your firm should instead apply under this licence type. If so, please complete annex 3 to the application form.

Name of Applicant:

1. Please provide copies of the following:

Please only provide the below documentation in respect of the regulated activity(ies) to which this application relates.

	Submitted	N/A
a) Policy in relation to vulnerable customers; and	<input type="checkbox"/>	
b) Procedures for assessing affordability (where applicable).	<input type="checkbox"/>	<input type="checkbox"/>

ANNEX 2(a):

OTHER INFORMATION – BROKERS

2. Names of lenders who make/will make available regulated agreements brokered by the Applicant:

Lender name and trading name if different

DRAFT

ANNEX 2(b):

OTHER INFORMATION – BROKERS REQUIRED TO ADOPT CONSUMER PROTECTION RULES ON BEHALF OF EXEMPT LENDERS

3. Names of peer-to-peer lenders who are exempt from the requirement to be licensed, on behalf of whom the Applicant adopts/will adopt consumer protection rules:

Lender name or trading name(s) (if different):	Address:

DRAFT

ANNEX 2(c):

OTHER INFORMATION – DEBT ADMINISTRATORS

4. Please provide copies of the following:

Please only provide the below documentation in respect of the regulated activity(ies) to which this application relates.

Submitted

- a) Policy and procedures in respect of instances of defaults and arrears; and
- b) Forbearance policy.

DRAFT

SUPPLEMENTARY QUESTIONS TO ANNEX 2:

FOR ALL APPLICANTS APPLYING TO CARRY ON SERVICES ANCILLARY TO CREDIT IN RELATION TO REGULATED AGREEMENTS

1. Total number of customers to whom the Applicant provides services ancillary to the provision of credit as at 31 December 2022:

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

3. Total gross income from credit ancillary services activity during the year ending 31 December 2022 (£):

4. Number of complaints received in the course of services ancillary to credit provision during the year ending 31 December 2022:

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.

SUPPLEMENTARY QUESTIONS TO ANNEX 2(a):

(TO BE COMPLETED BY BROKERS ONLY)

5. Value of loans/credit brokered during the year ending 31 December 2022:

Value of consumer credit/loans brokered (£):	Value of home finance loans brokered (£):	Total value of loans/credit brokered (£):

6. Total gross income from broking activity in relation to regulated agreements during the year ending 31 December 2022:

Total gross income from consumer credit broking (£):	Total gross income from home finance broking (£):	Total gross income from finance broking activity not related to regulated agreements (£):

7. Number of customers for whom loans/credit were brokered during the year ending 31 December 2022:

Number of consumer credit customers:	Number of home finance customers:

SUPPLEMENTARY QUESTIONS TO ANNEX 2(b):

(TO BE COMPLETED BY BROKERS REQUIRED TO ADOPT CONSUMER PROTECTION RULES ON BEHALF OF EXEMPT LENDERS ONLY)

8. Number of customers of this activity and value of loan/credit book, per lender, as at 31 December 2022 (£):

Lender:	Number of customers:	Value (£):

9. Number and total value of loans (in respect of this activity) rolled over or extended during the year ending 31 December 2022, per lender:

Lender:	Number of loans:	Total value of loans (£):

10. Number and total value of loans (in respect of this activity) placed in arrears during the year ending 31 December 2022, per lender:

Lender:	Number of loans:	Total value of loans (£):

SUPPLEMENTARY QUESTIONS TO ANNEX 2(c):

(TO BE COMPLETED BY DEBT ADMINISTRATORS ONLY)

11. Total value of debt handled during the year ending 31 December 2022 (£):

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12. Total number of customers to whom the Applicant provides debt administration services as at 31 December 2022:

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13. Total gross income (remuneration) from debt administration activity during the year ending 31 December 2022 (£):

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14. Number of customers subject to debt administration and value of debt administered, by lender, as at 31 December 2022:

Lender:	Number of customers:	Value (£):