

The Guernsey Banking Deposit Compensation Scheme

List of Guernsey Banks which are Participants as at 02 September 2025

Notes

- Defined terms are highlighted in bold.
- The Guernsey Banking Deposit Compensation Scheme (the ‘**Scheme**’) was established by and operates under the terms of the Banking Deposit Compensation Scheme (Bailiwick of Guernsey) Ordinance, 2008.
- Under the terms of the Banking Supervision (Bailiwick of Guernsey) Law, 1994 any person carrying out deposit-taking business in or from within the Bailiwick of Guernsey (a ‘**Bank**’) must hold a licence from the Guernsey Financial Services Commission, referred to below as a ‘**Banking Licence**’.
- Any **Bank** which holds a **Banking Licence** in Guernsey is automatically, as from 26 November 2008, a ‘**Participant**’ in the **Scheme**, that is to say qualifying deposits held with that **Bank** may be eligible for compensation under the **Scheme’s** terms in the event of the **Bank’s** failure. Any **Participant** will remain a **Participant** until it has both:
 - a. Given six months’ notice to the Board of the Scheme (the ‘**Board**’), and
 - b. Surrendered its **Banking Licence**.

The list below may include **Participants** who have surrendered their **Banking Licence** or given due notice to the **Board**, but remain **Participants** as at the date hereof. It may thus be different from any list currently available from the Guernsey Financial Services Commission.

- Certain **Banks** trade under brand names (for example Natwest in Guernsey is a brand name used by The Royal Bank of Scotland International). It is important to note that any compensation payable under the **Scheme** is per client per **Participant** and all brand name accounts will be pooled with any other accounts with the relevant **Participant** for the purposes of assessing available compensation under the **Scheme**.
- The **Board** is providing this list in good faith, but this list does not constitute a warranty that any named **Bank** is a **Participant** in the **Scheme** as at the date hereof, or, conversely, that a **Bank** omitted from the list below is not a **Participant**.

Participant Names

Aston (Guernsey) Limited
Bank J. Safra Sarasin Limited, Guernsey Branch
Bank Julius Baer & Co. Ltd, Guernsey Branch
Barclays Bank PLC, Guernsey Branch
BNP Paribas SA., Guernsey Branch
BNP Paribas (Suisse) S.A., Guernsey Branch
Butterfield Bank (Guernsey) Limited

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Cornèr Bank Limited, Guernsey Branch
UBS AG, Guernsey Branch
EFG Bank AG, Guernsey Branch
FirstRand Bank Limited, Guernsey Branch
HSBC Bank plc, Guernsey Branch
HSBC Private Bank (Suisse) SA, Guernsey Branch
Investec Bank (Channel Islands) Limited
Lloyds Bank Corporate Markets Plc, Guernsey Branch
Northern Trust (Guernsey) Limited
Rothschild & Co Bank International Limited
Royal Bank of Canada (Channel Islands) Limited
Royal Bank of Scotland International Limited - Guernsey Branch
Schroders (C.I.) Limited
SG Kleinwort Hambros Bank Limited, Guernsey Branch
Skipton International Limited

The notes above give guidance on the make-up of this list.

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