

CIFO ANNUAL COMPLAINTS STATISTICS - 2023

These statistics cover the work of the Channel Islands Financial Ombudsman (CIFO) for the period between 1st January 2023 and 31st December 2023.

CIFO is the joint operation of two statutory ombudsman roles, established in law by the Financial Services Ombudsman (Jersey) Law 2014 and the Financial Services Ombudsman (Bailiwick of Guernsey) Law, 2014. The primary role of CIFO is to resolve complaints about financial services provided in or from Jersey, Guernsey, Alderney and Sark (collectively the Channel Islands).

The legislation sets out CIFO's 'mandate' – in particular, the types of financial services that can be complained about, the type of complainant that may use the service and the time limits that apply. Complaints may also be outside of CIFO's mandate for reasons that include if the matter has already been, or is being considered in another forum such as a court or if the complainant has not suffered any compensable loss.

Please note that some percentages may not add up to 100% due to rounding.

ANALYSIS OF COMPLAINTS REFERRED TO CIFO

This section provides information concerning complaints, which are all complaints that have been received whether they are ultimately deemed within CIFO's mandate or not.

Period Analysis (2023)	
Opening Complaints Inventory as at 1 January 2023	179
Complaints Opened in 2023	562
Complaints Closed in 2023	515
Net Period Change in Complaints Inventory	+ 47
End of Period Complaints Inventory as at 31 December 2023	226

2023 COMPLAINT HIGHLIGHTS

Of the 515 closed in 2023:

- 34% (174) were successfully mediated;
- 26% (135) could not be dealt with as they were outside the scope of CIFO's mandate as set by law;
- 22% (113) were resolved by a final decision from an Ombudsman;
- 12% (61) were settled by the financial service provider (FSP) after being contacted by CIFO about the complaint;
- 6% (32) were withdrawn by the complainant after coming to CIFO.

Of the 135 out-of-mandate complaints:

- 30% (43) were brought to CIFO prematurely;
- 24% (35) related to financial services that are excluded by law from CIFO's mandate;
- 21% (30) related to financial services that were not provided in or from the Channel Islands;
- 8% (12) complaints were brought to CIFO by ineligible complainants;
- 6% (9) complaints were about events before CIFO's mandate was effective (1 January 2010 for Jersey, 2 July 2013 for Guernsey);
- 4% (6) were out-of-mandate as they were too old;
- 3% (5) were out-of-mandate for other reasons;
- 3% (5) there was a delay in referral to CIFO.

*Please note some complaints may have been out of mandate for more than one reason.

Table 1: Complaints Received - Location of Financial Service Provider

Location	Total	%
Jersey	291	52%
Guernsey	239	43%
UK & Rest of World	32	5%
Grand Total	562	100%

This table provides detailed information concerning all complaints about FSPs that have been received by CIFO whether or not they are ultimately confirmed as falling within CIFO's statutory mandate. Of the 562 complaints received by CIFO in 2023, 95% were against FSPs operating in or from the Channel Islands, and 5% were against FSPs that operated in or from the UK or the rest of the world. When CIFO receives a complaint against an FSP operating outside the Channel Islands, it will be referred to the most appropriate financial ombudsman service or regulator within that jurisdiction.

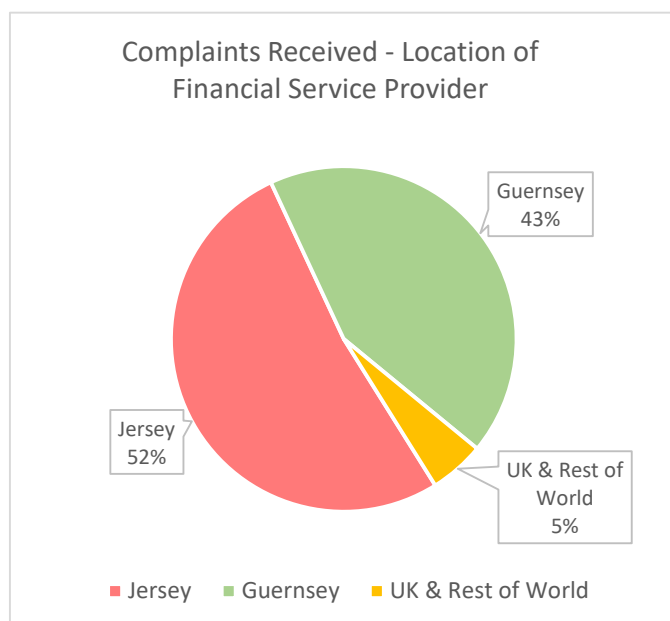


Table 2: Complaints Received - Location of Complainants

Location	Total	%
UK & Rest of World	445	79%
Jersey	78	14%
Guernsey	39	7%
Grand Total	562	100%

CIFO receives complaints from anywhere in the world. Of the 562 complaints received by CIFO in 2023, 21% were from complainants residing in the Channel Islands and 79% were from complainants residing in the UK or the rest of the world.

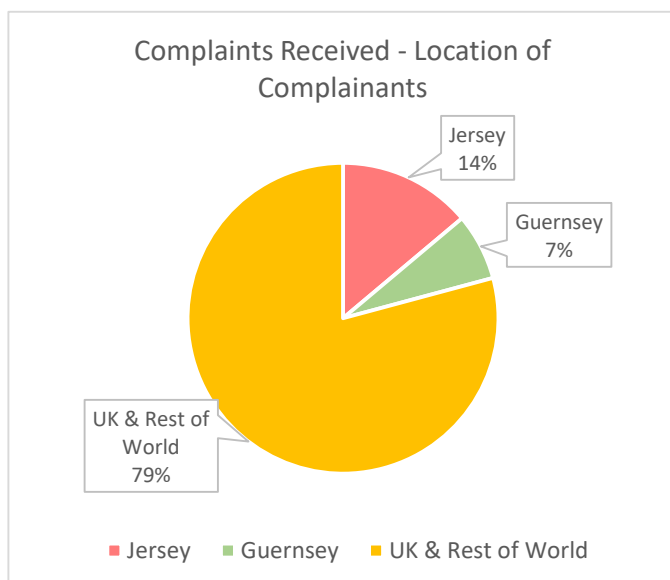
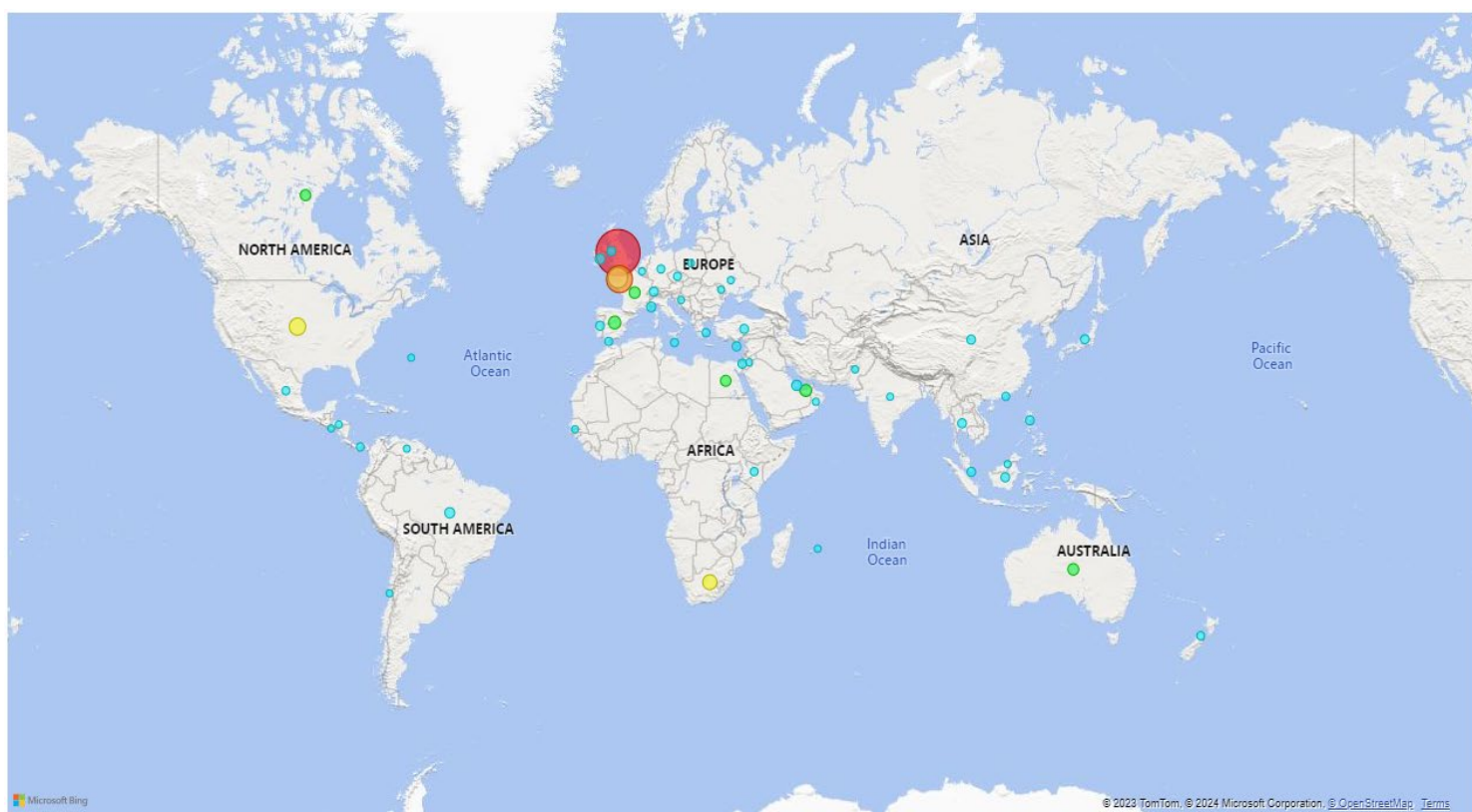


Table 3: Complaints Received - Type and Origin of Complainants

Of the 562 complaints received by CIFO in 2023, 97% were from consumers, 2% were from microenterprises, <1% were from enterprises, <1% were from charities, and <1% were from trustees.

Type	Jersey		Guernsey		UK & Rest of World		Total	
	Number	%	Number	%	Number	%	Number	%
Consumer	70	90%	36	92%	439	99%	545	97%
Microenterprise	7	9%	1	3%	5	1%	13	2%
Enterprise	1	1%	0	0%	1	<1%	2	<1%
Charity	0	0%	1	3%	0	0%	1	<1%
Trustee	0	0%	1	3%	0	0%	1	<1%
Grand Total	78	100%	39	100%	445	100%	562	100%

The heat map and table below demonstrate the international nature of CIFO's complainants in 2023 and highlights the global reach of the Channel Islands' financial sectors.



Legend (1.) Between 1 and 5 (2.) Between 6 and 10 (3.) Between 11 and 25 (4.) Between 26 and 50 (5.) Between 51 and 100 (6.) Over 100

Jurisdiction	Number	Jurisdiction	Number	Jurisdiction	Number
United Kingdom	265	Israel	3	Belgium	1
Jersey	78	Japan	3	Bermuda	1
Bailiwick of Guernsey	39	Philippines	3	Chile	1
United States of America	24	Portugal	3	Croatia	1
South Africa	16	Singapore	3	El Salvador	1
Spain	11	Switzerland	3	Gambia	1
United Arab Emirates	8	Thailand	3	Honduras	1
Australia	7	Turkey	3	India	1
France	7	Czechia (Czech Republic)	2	Jordan	1
Canada	6	Germany	2	Malaysia	1
Egypt	6	Gibraltar	2	Mauritius	1
Brazil	5	Greece	2	Moldova (Republic of)	1
Ireland	5	Hong Kong SAR (China)	2	Oman	1
Qatar	5	Kenya	2	Pakistan	1
Monaco	4	Malta	2	Poland	1
China	3	Mexico	2	Tanzania, United Republic of	1
Cyprus	3	New Zealand	2	Ukraine	1
Indonesia	3	Panama	2	Venezuela	1
Isle of Man	3	Taiwan, Province of China	2		

The columns in Tables 4, 5 and 6 show the location from where the financial services were provided.

Table 4: Complaints Received - Sector of Business Activity

Sector	Jersey		Guernsey		UK & Rest of World		Total	
	Number	%	Number	%	Number	%	Number	%
Banking	253	87%	21	9%	10	31%	284	51%
Insurance	2	1%	182	76%	11	34%	195	35%
Investments/Funds	20	7%	13	5%	3	9%	36	6%
Pensions	7	2%	12	5%	0	0%	19	3%
Not Financial Services - Related	7	2%	5	2%	7	22%	19	3%
Non-Bank Money Services/Credit	2	1%	6	3%	1	3%	9	2%
Grand Total	291	100%	239	100%	32	100%	562	100%

Of the 562 complaints received by CIFO in 2023, 51% related to the banking sector. The relative proportions by location varied widely with Jersey having 87% of the banking sector complaints while Guernsey had only 9%. This contrasts significantly with the second most prevalent sector, insurance - which accounted for 35% of the overall total - but accounted for 76% of the complaints in Guernsey and only 1% in Jersey. Of the other complaints, 6% related to the investments/funds sector, 3% to the pensions sector, 3% to business activities that were not financial services related, and 2% to the non-bank money sector.

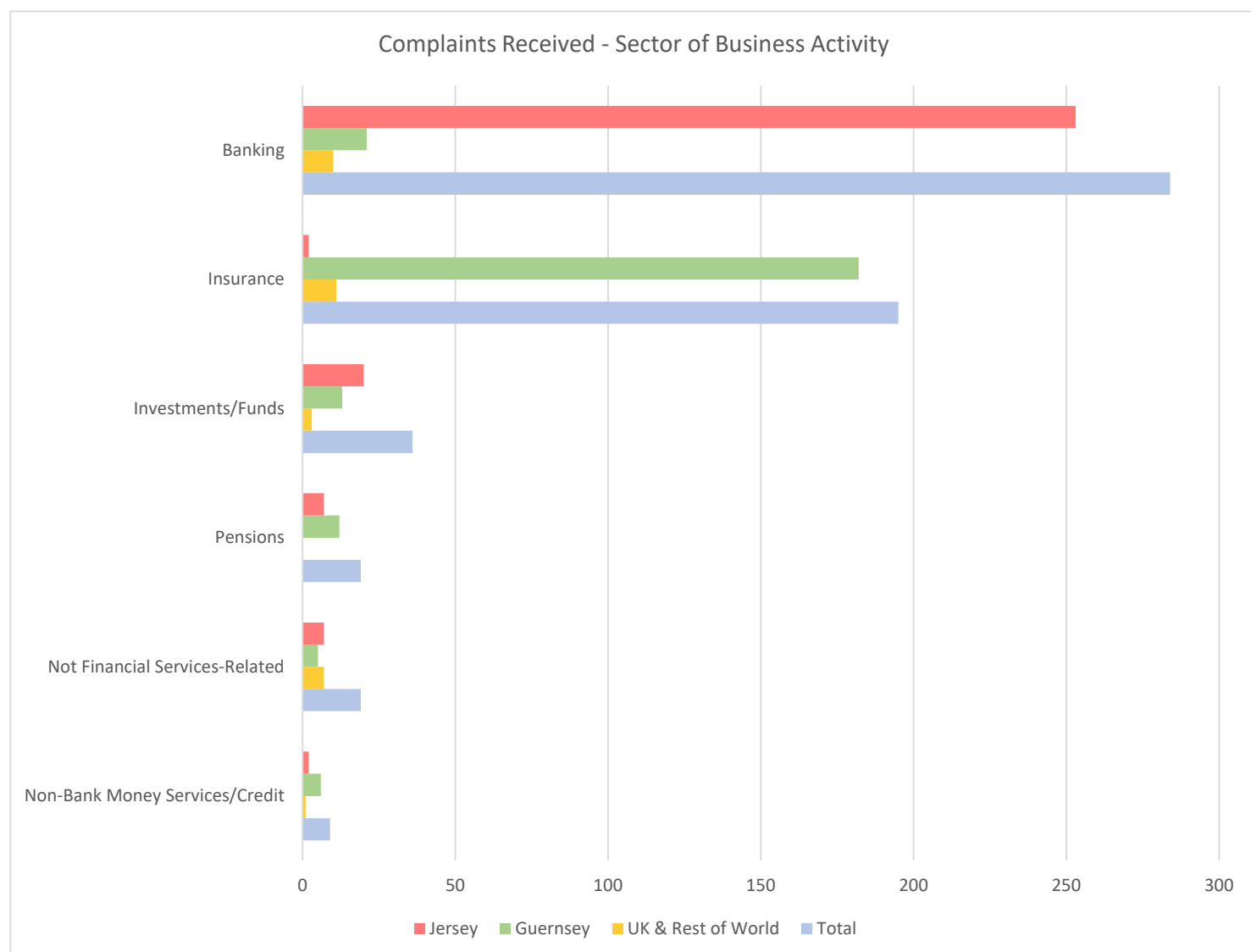


Table 5: Complaints Received That Did Not Become Cases

Reason	Jersey		Guernsey		UK & Rest of World		Total	
	Number	%	Number	%	Number	Percentage	Number	%
Rejected as Out-Of-Mandate	69	53%	33	50%	33	100%	135	59%
Settled by FSP Prior to CIFO Engagement	40	31%	21	32%	0	0%	61	27%
Withdrawn by Complainant	20	16%	12	18%	0	0%	32	14%
Grand Total	129	100%	66	100%	33	100%	228	100%

Of the 562 complaints received by CIFO in 2023, 228 complaints did not become cases reviewed by CIFO. Of those 228 complaints, 59% were rejected as falling outside of CIFO’s statutory mandate, 27% were settled by the FSP prior to CIFO’s engagement, and 14% were withdrawn by the complainant.

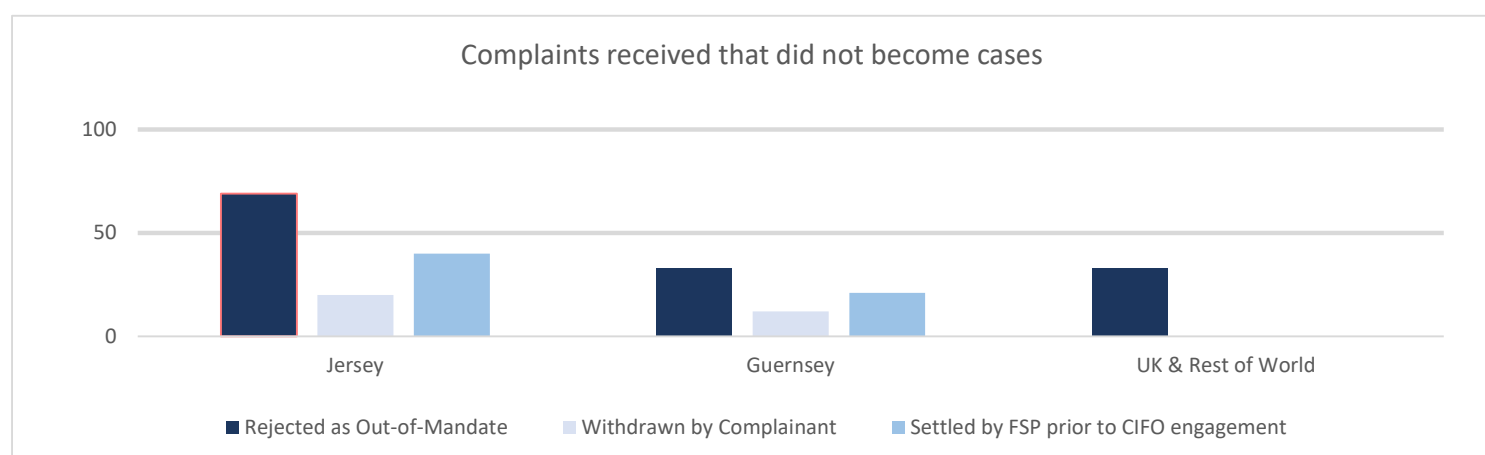
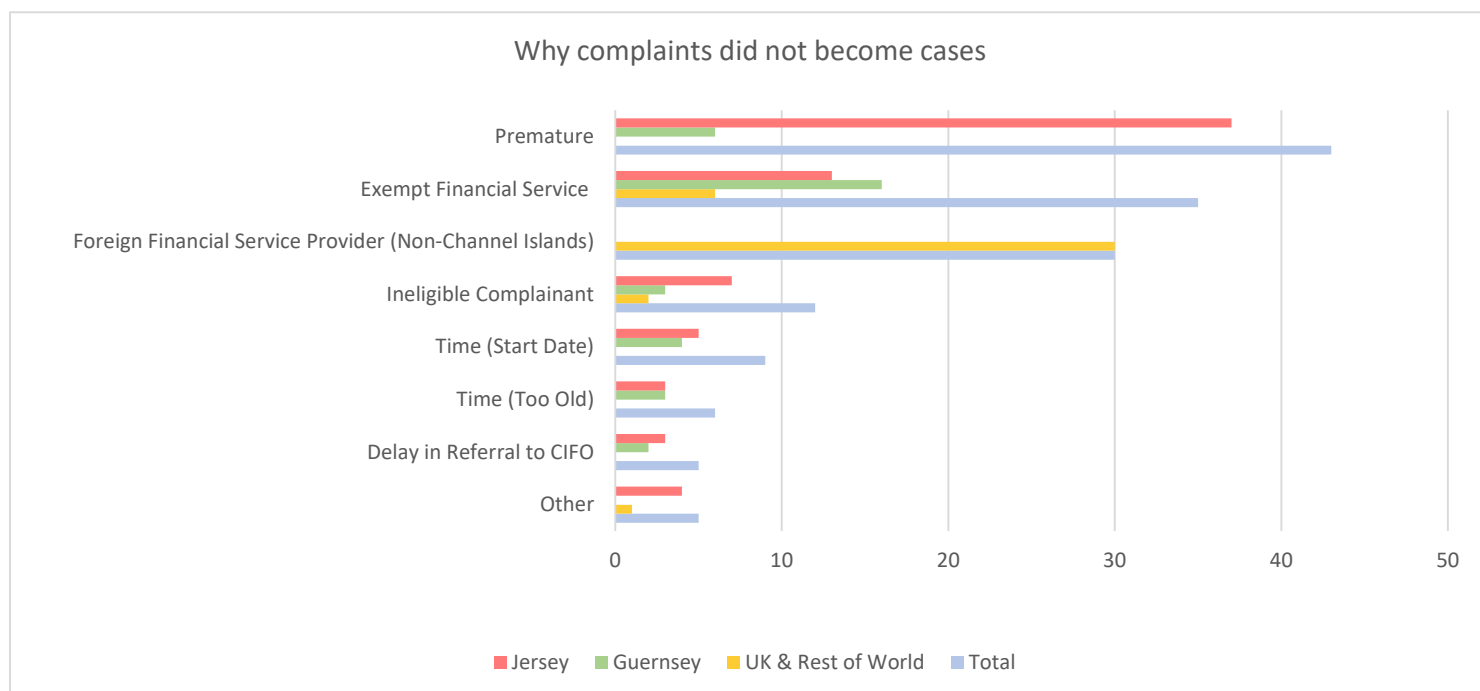


Table 6: Why Complaints Were Rejected As Out-of-Mandate (OOM)

Reasons for the 135 Complaints That Were Out-of-Mandate (OOM)								
Reason	Jersey		Guernsey		UK & Rest of World		Total	
	Number	% of Total	Number	% of Total	Number	% of Total	Number	% of Total
Brought to CIFO Prematurely	37	51%	6	18%	0	0%	43	30%
Exempt Financial Services	13	18%	16	47%	6	15%	35	24%
Foreign Financial Service Provider (Non-Channel Islands)	0	0%	0	0%	30	77%	30	21%
Ineligible Complainant	7	10%	3	9%	2	5%	12	8%
Time (Start Date)	5	7%	4	12%	0	0%	9	6%
Time (Too Old)	3	4%	3	9%	0	0%	6	4%
Delay in Referral to CIFO	3	4%	2	6%	0	0%	5	3%
Other	4	6%	0	0%	1	3%	5	3%
Total - All Reasons	72	100%	34	100%	39	100%	145	100%

*Please note some complaints may have been out-of-mandate for more than one reason.

Of the reasons that 135 complaints were rejected as falling outside CIFO’s statutory mandate: 30% were premature complaints where the FSP had not yet been provided with an opportunity to resolve the complaint or where the complainant’s loss had not yet crystallised to establish a fair basis for an award of compensation. 24% were rejected as they related to exempt financial services (investment funds/fiduciary), and 21% were rejected as they were about a non-Channel Islands FSP. Please note some complaints may have been out-of-mandate for more than one reason.



ANALYSIS OF CASE FILES REVIEWED BY CIFO

Period Analysis (2023)	
Opening Case File Inventory as at 1 January 2023	91
Case Files Opened in 2023	336
Case Files Closed in 2023	343
Net Period Change in Case File Inventory	- 7
End of Period Case File Inventory as at 31 December 2023	84

2023 CASE FILE HIGHLIGHTS

Of the 174 case files closed by mediation in 2023, 44% (76) were mediated in favour of the complainant with an additional 20% (35) upheld in part. 84% (93) received compensation higher than the FSP's original offer, 16% (17) received the same amount or less compensation as originally offered. 36% (63) of case files were mediated in favour of the FSP.

Of the 113 case files closed by final ombudsman decision in 2023, 25% (28) were in favour of the complainant with 24% (27) upheld in part. 75% (41) received compensation higher than the FSP's original offer, and 25% (14) received the same or less compensation than originally offered. 51% (58) case files were determined in favour of the FSP.

The remaining cases closed were settled by the FSP 8% (29), withdrawn by the complainant 5% (16), and found to be out-of-mandate after further review by CIFO 3% (11).

Of the 336 case files opened in 2023, 53% (178) involved a UK-based complainant, 26% (88) involved a complainant from elsewhere, 17% (56) involved a Jersey-based complainant and 4% (14) involved a Guernsey-based complainant.

Table 7: Cases Opened - Location of Financial Service Provider

Location	Total	%
Guernsey	171	51%
Jersey	161	48%
UK	4	1%
Total	336	100%

Of the 336 cases (complaints confirmed as falling within CIFO's statutory mandate) opened in 2023, 51% were about FSPs based in Guernsey and 48% were about FSPs based in Jersey.

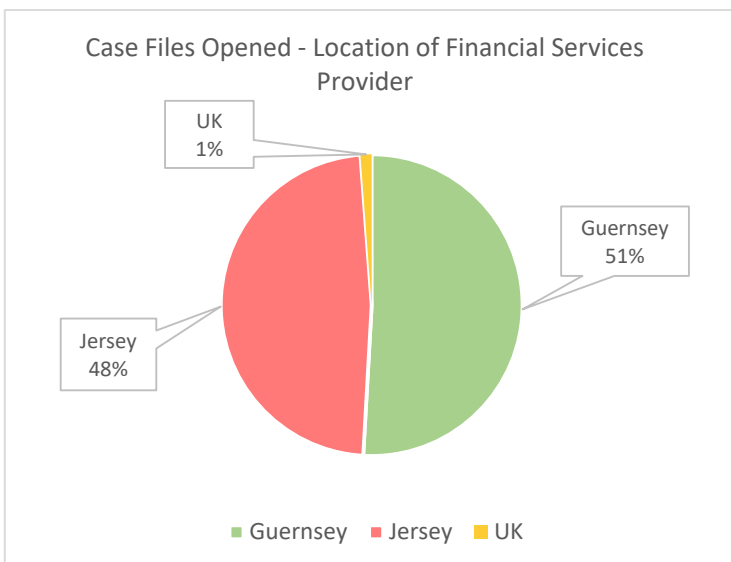
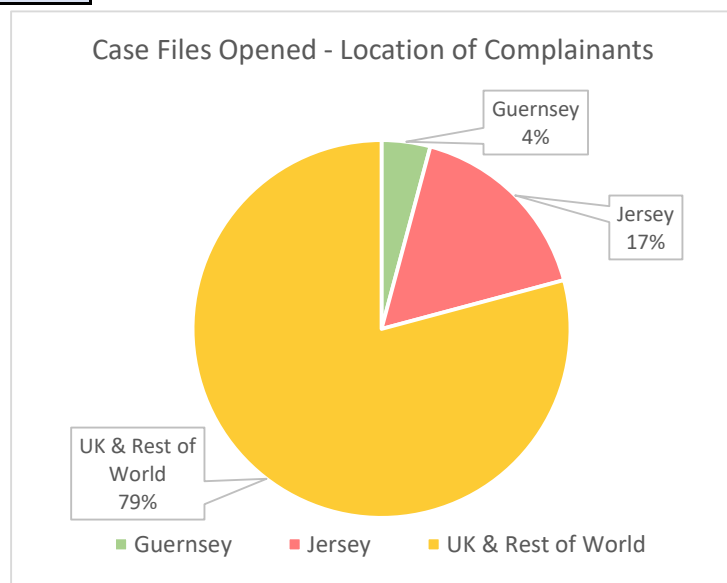


Table 8: Cases Opened - Location of Complainants

Location	Total	Percentage
UK & Rest of World	266	79%
Jersey	56	17%
Guernsey	14	4%
Total	336	100%

Of the 336 cases opened in 2023, 79% were from residents of the UK or the rest of the world, 17% were from residents of Jersey and 4% were from residents of Guernsey.



The columns in Tables 9, 10, 11, 12 and 13 each show the location from where the financial services were provided.

Table 9: Cases Opened - Sector of Business Activity

Sector	Jersey		Guernsey		UK		Total	
	Number	%	Number	%	Number	%	Number	%
Banking	139	86%	13	8%	1	25%	153	46%
Insurance	1	1%	144	84%	3	75%	148	44%
Investments/Funds	3	2%	11	6%	0	0%	14	6%
Pensions	18	11%	2	1%	0	0%	20	4%
Non-Bank Money Services/Credit	0	0%	1	1%	0	0%	1	<1%
Total	161	100%	171	100%	4	100%	336	100%

Of the 336 cases opened in 2023, 46% were related to the banking sector. This proportion varied significantly between Jersey and Guernsey with banking complaints comprising 86% in Jersey but only 8% in Guernsey. In contrast, the insurance sector accounted for 44% of all opened cases with the majority, 84% in Guernsey and only 1% in Jersey. The pensions sector accounted for 4% of opened cases, with the majority in Guernsey.

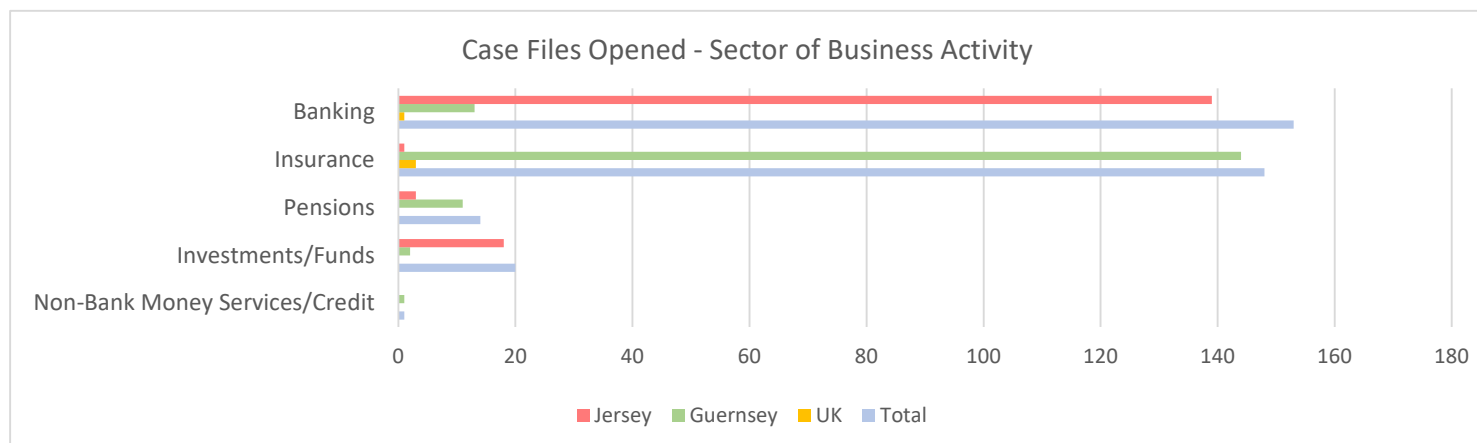


Table 10: Cases Opened - Product Areas

Product	Jersey		Guernsey		UK		Total	
	Number	%	Number	%	Number	%	Number	%
Home Emergency Insurance	0	0%	93	54%	1	25%	94	28%
Current Account	85	53%	3	2%	0	0%	88	26%
Health Insurance	0	0%	35	20%	0	0%	35	10%
Money Transfer	23	14%	2	1%	1	25%	26	8%
Other Investments	13	8%	2	1%	0	0%	15	4%
Private Pension Product	1	1%	11	6%	0	0%	12	4%
Mortgage	6	4%	3	2%	0	0%	9	3%
Savings Account	5	3%	3	2%	0	0%	8	2%
Home Building/Contents Insurance	0	0%	7	4%	0	0%	7	2%
Business Account	6	4%	2	1%	0	0%	8	2%
Fixed Term Deposit Account	6	4%	0	0%	0	0%	6	2%
Stocks and Shares	4	2%	0	0%	0	0%	4	1%
Other Insurance	0	0%	3	2%	0	0%	3	1%
Credit Card Account	2	1%	1	1%	0	0%	3	1%
Consumer Loan	2	1%	1	1%	0	0%	3	1%
Automobile/Bike/ Vehicle insurance	0	0%	2	1%	1	25%	3	1%
Whole of Life Insurance (Investment)	0	0%	2	1%	0	0%	2	1%
Overdraft Facility on Current Account	2	1%	0	0%	0	0%	2	1%
Financial Advice	2	1%	0	0%	0	0%	2	1%
Employer Pension Scheme	2	1%	0	0%	0	0%	2	1%
Mutual Funds, Unit Trusts, Collective Investment Schemes	1	1%	0	0%	1	25%	2	1%
Life Assurance Policy	0	0%	1	1%	0	0%	1	<1%
Business Insurance	1	1%	0	0%	0	0%	1	<1%
Total	161	100%	171	100%	4	100%	336	100%

Of the 336 cases opened in 2023, the top three product areas were home emergency insurance (28%), current accounts (26%), and health insurance (10%).

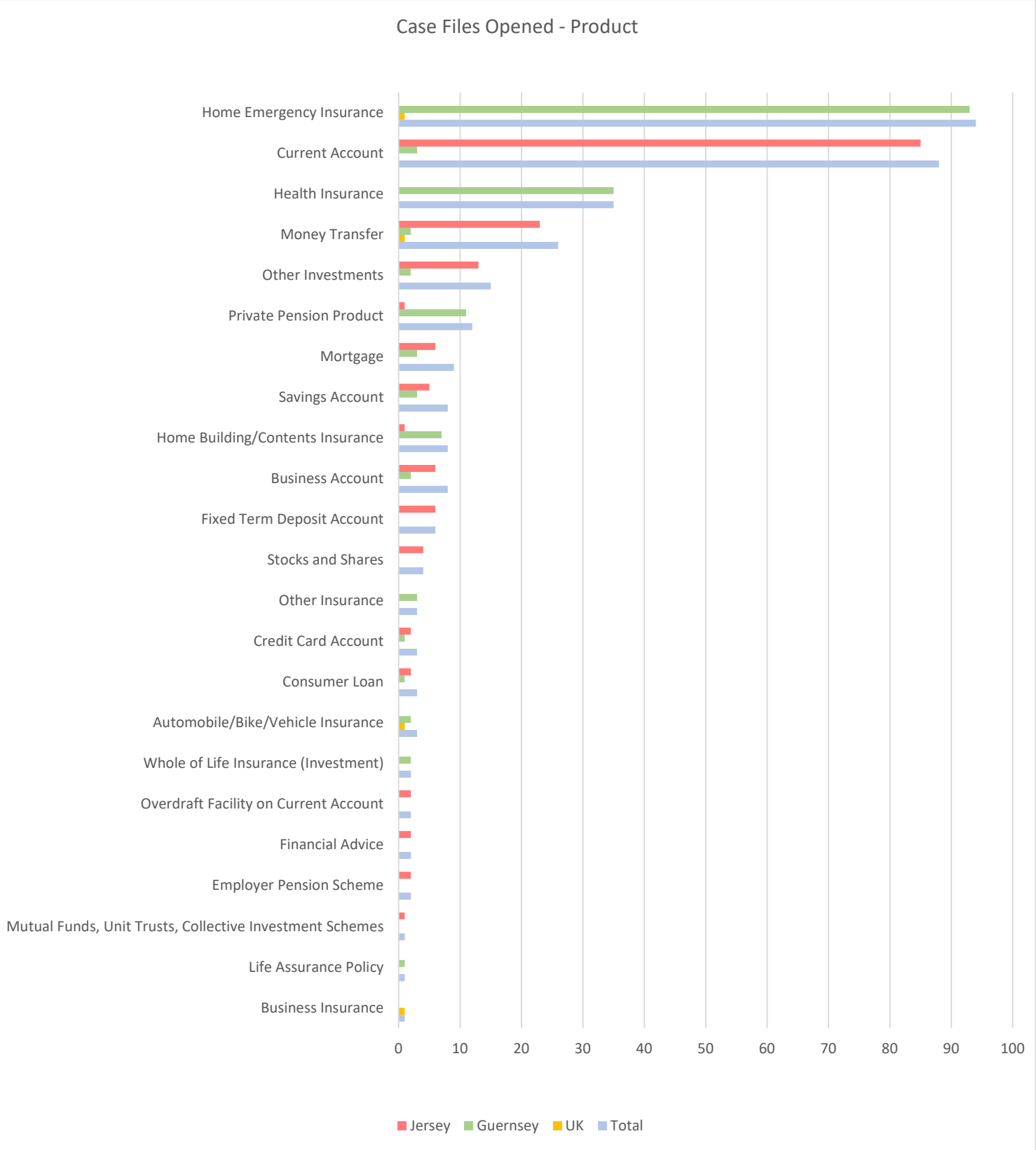


Table 11: Cases Opened - Issue

Issue	Jersey		Guernsey		UK		Total	
	Number	%	Number	%	Number	%	Number	%
Poor Administration or Delay	64	40%	73	43%	1	25%	138	41%
Non-payment of Claim	0	0%	49	29%	2	50%	51	15%
Fees/Charges	9	6%	19	11%	1	25%	29	9%
Refusal of Service	21	13%	6	4%	0	0%	27	8%
Fraud	20	12%	2	1%	0	0%	22	7%
Transaction Error	11	7%	1	1%	0	0%	12	4%
Mis-selling/Unsuitable Advice	7	4%	5	3%	0	0%	12	4%
Closure of Account	11	7%	1	1%	0	0%	12	4%
Disputed Payment Out	3	2%	8	5%	0	0%	11	3%
Other Issue	6	4%	4	2%	0	0%	10	3%
Interest Charged/Paid	4	2%	1	1%	0	0%	5	1%
Suitability	1	1%	1	1%	0	0%	2	1%
Enforcement/Collection	1	1%	1	1%	0	0%	2	1%
Power of Attorney	1	1%	0	0%	0	0%	1	<1%
Joint Account	1	1%	0	0%	0	0%	1	<1%
Grant of Probate	1	1%	0	0%	0	0%	1	<1%
Total	161	100%	171	100%	4	100%	336	100%

The most common issue in the 336 cases opened in 2023 was poor administration or delay at 41%. Non-payment of insurance claim was the second most common issue at 15% and arose across all insurance products. Fees/Charges was the third most common issue at 9%.

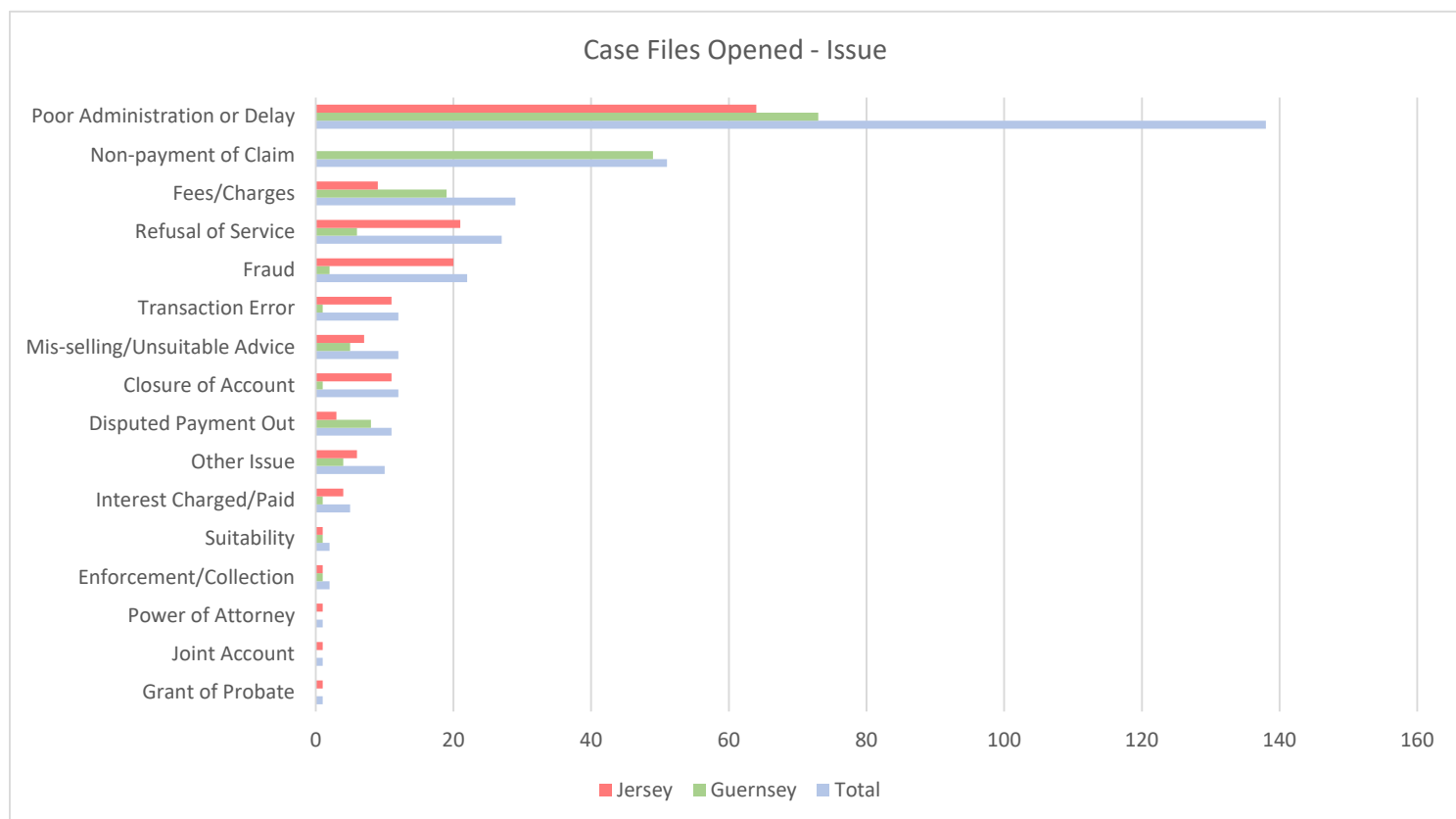


Table 12: Resolved Cases - How They Were Resolved

Reason	Jersey		Guernsey		UK		Total	
	Number	%	Number	%	Number	Percentage	Number	%
Mediated	82	51%	92	51%	0	0%	174	51%
Final Decision	45	28%	68	38%	0	0%	113	33%
Settled by FSP after CIFO Engagement	19	12%	10	6%	0	0%	29	8%
Withdrawn by Complainant	11	7%	5	3%	0	0%	16	5%
Out-of-Mandate - 2nd Stage Rejection	4	2%	4	2%	3	100%	11	3%
Total	161	100%	179	100%	3	100%	343	100%

In 2023, CIFO closed 343 cases and resolved 51% (174) through mediation, 33% (113) through an ombudsman's final decision, and 8% (29) settled by the FSP post-CIFO's engagement. 5% (16) were withdrawn by the complainant post-CIFO's engagement and 3% (11) were considered out-of-mandate after CIFO conducted a further review of the information received.

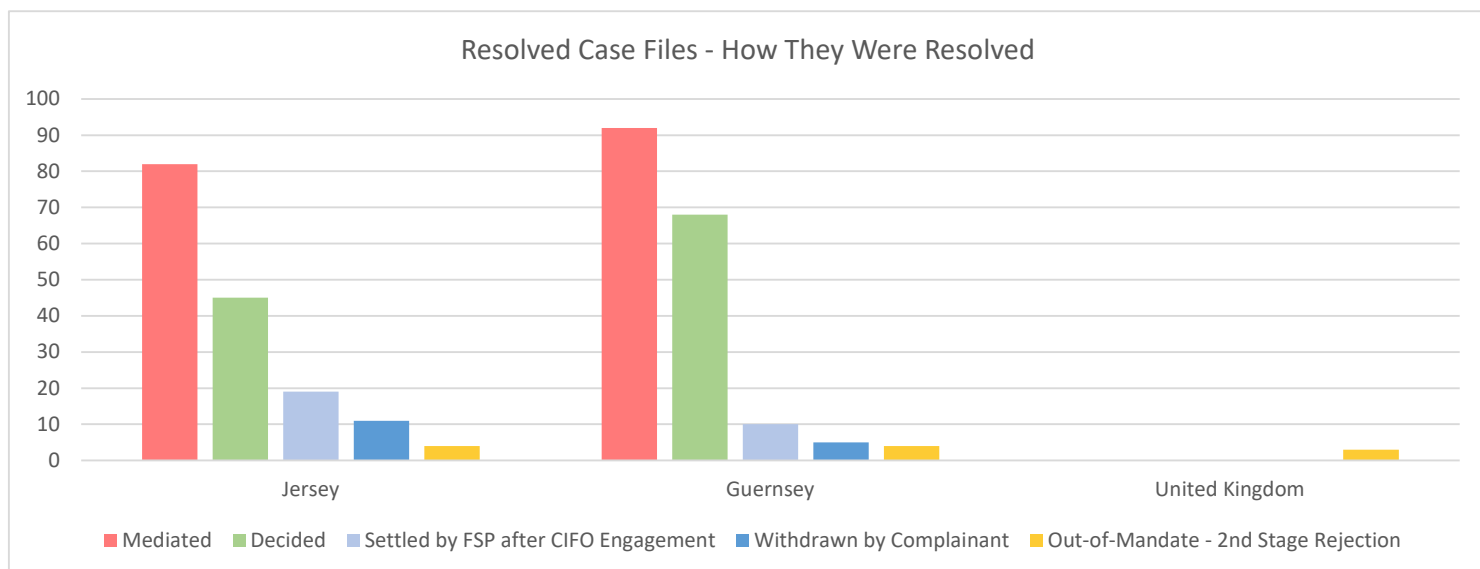


Table 13: Resolved Cases by Outcome

Type	Jersey		Guernsey		Total	
	Number	%	Number	%	Number	%
Case Files Resolved in Favour of Complainant for More Compensation than Previously Offered by FSP	50	39%	84	53%	134	47%
Case Files Resolved in Favour of Complainant for Same or Less Compensation than Previously Offered by FSP	17	13%	15	9%	32	11%
Case Files Resolved in Favour of FSP	60	47%	61	38%	121	42%
Total	127	100%	160	100%	287	100%

Of the 287 cases that required a CIFO resolution in 2023 (excluding complaints that were considered settled by FSP after CIFO's engagement, withdrawn by the complainant, and out of mandate after CIFO's further review), 47% were resolved in favour of the

complainant for more compensation than previously offered by the FSP. A higher proportion 53% of Guernsey cases received higher compensation than previously offered by the FSP compared with 39% in Jersey. 11% of cases were resolved in favour of the complainant, but for the same or less compensation than previously offered by the FSP and 42% were resolved in favour of the FSP.

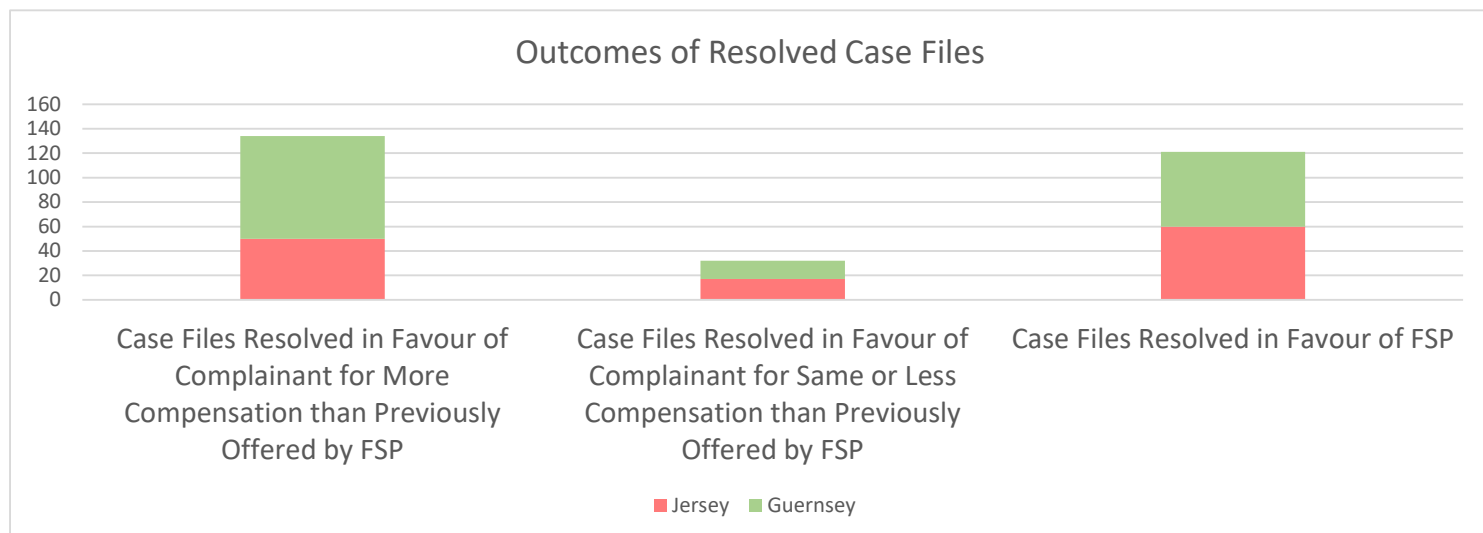


Table 14: Amounts Of Compensation CIFO Recommended or Awarded

Maximum	£450,000
Average	£8,450
Median	£500
Minimum	£10

Of the cases that were resolved in favour of the complainant and involved financial compensation, the largest recommended award for compensation was £450,000. CIFO may recommend compensation above its £150,000 statutory limit but the FSP may choose not to pay recommended amounts beyond this limit. The average award of compensation was £8,450 with the median amount £500. The lowest amount awarded was £10.

FIRM COMPLAINTS STATISTICS

The published summary complaints statistics relate to the period between 1st January 2023 and 31st December 2023. Note: there are numerous factors that can influence the volume and nature of complaints made against a particular FSP. These can include:

- Some financial service sub-sectors will generate more complaints than others in relation to their number of total customers.
- Some sub-sectors have more transactions (or customer interactions) per customer than others which can result in higher complaint volumes.
- Some FSPs are larger and can have more customers which can result in more complaints even if the number of complaints as a proportion of its total customer base is lower than other comparable FSPs.
- FSPs within the same sub-sector (e.g., retail banking) can have a different mix of products and services with some types of products and services being more likely to generate complaints than others (e.g., credit card accounts, current accounts with debit cards, savings accounts). It is also important to note that a higher volume of complaints does not necessarily have a negative connotation and may simply result from an FSP's more effective signposting of its customers with unresolved complaints to its internal complaint handling and to our office.

The published firm complaints statistics summary relates to the period between 1st January 2023 and 31st December 2023. During this period, CIFO opened 562 complaints about 121 FSPs and resolved 348* complaints about 51 FSPs through mediation or a binding final decision. All complaints withdrawn, settled by the FSP prior to CIFO's involvement, and those found to be outside of CIFO's statutory mandate are not included. All FSPs are identified using the legal name that CIFO was advised of at the time CIFO received the complaint and provided to the FSP for confirmation. The 2023 published data can also be viewed using CIFO's searchable webpage, [here](#).

* Due to post-period adjustments, the comparative data table assembled in Q1 2024 may have a few minor differences from CIFO's overall 2023 statistical summary.

FSP	FSP Jurisdiction	FSP Business Sector	Cases Settled by FSP	Cases Resolved by CIFO Mediation	Cases Resolved by CIFO Final Decision
Apex Group Trustee Services Limited	Jersey	Investments/Funds	0	1	0
Ashton General Insurance Limited	Guernsey	Insurance	0	1	0
Barclays Bank plc, Guernsey Branch	Guernsey	Banking	1	1	1
Barclays Bank plc, Jersey Branch	Jersey	Banking	6	5	4
Barclays Investment Funds (Channel Islands)	Jersey	Investments/Funds	0	1	0
Barclays Wealth Management Jersey Limited	Jersey	Investments/Funds	0	0	1
Beauvoir Trustees Limited	Guernsey	Pensions	0	0	2
Bourse Pension Trustees Limited	Guernsey	Pensions	0	0	1
Brooks Macdonald Asset Management (International) Limited	Jersey	Investments/Funds	0	0	3
Brooks Macdonald Asset Management Limited, Guernsey	Guernsey	Investments/Funds	0	0	2
Brooks Macdonald International Fund Managers Limited	Jersey	Investments/Funds	0	1	0
Butterfield Bank (Guernsey) Limited	Guernsey	Banking	0	1	2
Butterfield Bank (Jersey) Ltd	Jersey	Banking	0	0	1
BWCI Pension Trustees Limited	Guernsey	Pensions	0	1	1
Channel Insurance Brokers Limited	Jersey	Insurance	0	1	0
Cherry Godfrey Finance Limited	Guernsey	Non-Bank Money Services/Credit	0	0	1
Cigna Global Insurance Company Limited	Guernsey	Insurance	9	15	6
Citibank N.A., Jersey Branch	Jersey	Multiple*	4	4	2
City & Commercial Insurance Company (PCC) Limited	Guernsey	Insurance	3	1	1
Concept Group Limited	Guernsey	Pensions	0	1	1
Concept Trustees Limited	Guernsey	Pensions	0	0	1
Confiance Limited	Guernsey	Pensions	0	1	0
Coutts Crown Dependencies	Jersey	Investments/Funds	0	1	0
Discovery Life Ltd - Guernsey Branch	Guernsey	Insurance	1	0	1
Dukes House Insurance Limited	Guernsey	Insurance	0	0	1
GBG Insurance Limited	Guernsey	Insurance	0	0	1

Firm	Firm Jurisdiction	Sector	Cases Settled by FSP	Cases Resolved by CIFO Mediation	Cases Resolved by CIFO Decision
General & Medical Insurance Limited	Guernsey	Insurance	0	3	1
Homebuyer Financial Services Limited	Jersey	Insurance	0	1	0
HSBC Bank Plc, Guernsey Branch	Guernsey	Multiple*	2	4	1
HSBC Bank Plc, Jersey Branch	Jersey	Multiple*	19	34	18
Insurance Corporation of the Channel Islands	Guernsey	Insurance	0	0	1
JTC Employer Solutions Limited	Jersey	Pensions	0	3	0
JTC Fund Solutions (Jersey) Limited	Jersey	Investments/Funds	0	1	0
Jupiter Trustees Limited	Guernsey	Pensions	0	0	1
La Fraternelle Mutual Fire Insurance Society	Guernsey	Insurance	0	0	1
Lloyds Bank Corporate Markets plc, Guernsey Branch	Guernsey	Banking	0	1	0
Lloyds Bank Corporate Markets plc, Jersey Branch	Jersey	Multiple*	0	4	5
Lloyds Bank International Limited	Jersey	Banking	1	1	3
National Westminster Bank Plc	Guernsey	Banking	11	20	6
Ocorian Trust (Guernsey) Limited	Guernsey	Pensions	0	1	0
OVO Insurance Services Limited	Guernsey	Insurance	1	52	40
R.A. Rossborough (Guernsey) Limited	Guernsey	Insurance	0	1	0
Royal Bank of Canada (Channel Islands) Limited	Jersey	Banking	0	1	0
Santander International, Jersey	Jersey	Banking	0	2	1
Skipton International Limited	Guernsey	Banking	0	3	1
Sovereign Trust (Guernsey) Limited	Guernsey	Pensions	0	1	1
SPF Private Clients (Channel Islands) Ltd	Guernsey	Pensions	0	1	0
Standard Chartered Bank, Jersey Branch	Jersey	Investments/Funds	0	1	0
The Islands' Insurance Brokers Limited	Guernsey	Insurance	1	0	0
The Prudential Assurance Company Limited	Jersey	Pensions	0	0	1
Trafalgar Insurance Company Limited	Guernsey	Insurance	1	2	0
Utmost Worldwide Limited	Guernsey	Insurance	0	0	1

NA Refers to cases settled by the FSP and did not require an investigation by CIFO

* FSPs with multiple business sectors:

Citibank N.A., Jersey Branch - Business sectors: Investments/Funds and Banking

HSBC Bank Plc, Guernsey Branch - Business sectors: Insurance and Banking

HSBC Bank Plc, Jersey Branch - Business sectors: Investments/Funds and Banking

Lloyds Bank Corporate Markets plc, Jersey Branch - Business sectors: Investments/Funds and Banking