

Investec Bank (Channel Islands) Limited
Jersey Obligated Person Assurance Certificate to be provided to
Investec Bank (Channel Islands) Limited, the relevant person



Out of the Ordinary



Investec

Private Banking

Part 1: Assurance to the relevant person

Please complete all sections fully. As many of the questions on this form relate to mandatory regulatory requirements failure to complete all sections fully may delay or prevent the opening of the account.

***Please refer to Part 6: Use of the Assurance Certificate and Glossary for definitions.**

Entity/Customer name (in full)	<input type="text"/>		
Name of Obligated Person	<input type="text"/>		
GILN of Obligated Person	<input type="text"/>	<input type="text"/>	<input type="text"/>
Address of Obligated Person	<input type="text"/>		
	<input type="text"/>		
Contact name	<input type="text"/>	Telephone	<input type="text"/>
Email address	<input type="text"/>		
Name of Obligated Person's regulator	<input jfsc")"="" type="text" value="Jersey Financial Services Commission ("/>		

Assurance from the Obligated Person

1. We confirm that we have a business relationship with or have conducted a one-off transaction for the above named Customer/Entity;
2. We confirm that we have applied the identification measures specified in Article 3(2)(a) to (c) of the Money Laundering (Jersey) Order 2008 to the above named Entity/Customer;
3. In particular, we confirm that we have found out the identity of, and obtained evidence of identity for (as applicable);
 - The above-named Entity/Customer;
 - Each beneficial owner and controller of the above-named Entity/Customer;
 - Each third party for whom the above-named Entity/Customer is acting (and each beneficial owner and controller of that third party);
 - Where a third party is a trust or limited partnership, each person who falls within Article 3 (7) of the Money Laundering (Jersey) Order 2008; (and each beneficial owner and controller of that person); and
 - Each person purporting to act on behalf of the above-named Entity/Customer;
4. We confirm that we have not relied on any party to apply identification measures in relation to the above-named Entity/Customer, nor have we applied simplified measures in relation to the above-named Entity/Customer;
5. We confirm that the information provided herein accurately reflects the customer due diligence information that we hold for the above-named Entity/Customer;
6. We confirm that we are required to keep, and do keep, a record of evidence of identity obtained under identification measures in relation to the above-named Entity/Customer;
7. We agree to keep a record of evidence of identity obtained under identification measures in relation to the above-named Entity/Customer in accordance with the Money Laundering (Jersey) Order 2008;
8. We agree to provide a record of evidence obtained under identification measures in relation to the above-named Entity/Customer without delay if requested to do so by the relevant person, and undertake to exercise best efforts to do so within 5 working days of the request;
9. We consent to the relevant person relying on our performance of identification measures and keeping a record of evidence of identity in relation to the above-named Entity/Customer;
10. We agree to notify the relevant person of changes to the information provided in this certificate;
11. We confirm that we have established the tax status of the Entity/Customer and we undertake to carry out the tax reporting for any Entity/Customer introduced to the Bank where appropriate.

Initial of signatory/ies completing page

Part 1: Assurance to the relevant person

Assurance to be signed by two directors/officers/authorised signatories who have the capacity to bind the Obligated Person.

Signature

Print name

Official position

Date

Signature

Print name

Official position

Date

To be completed by Investec Bank (Channel Islands) Limited (the relevant person)

I have reviewed the information provided on this certificate and confirm that the information provided relating to this customer meets the requirements of our customer acceptance policy.

Signature

Print name

Official position

Date

For further details as to how Investec uses personal data, please refer to our Data Protection Notice at the end of this application or online at https://www.investec.com/en_chis/legal/UK/data-protection-notice/channel-islands.html

Part 2: Customer information profile (summary sheet)

Identification information (*refer to Part 1)

Entity/Customer name (in full)

Entity Registration Number

Entity Date of Establishment/Incorporation/Registration

Entity Country of Establishment/Incorporation/Registration

Entity address*

Tax residence*

Tax Identification Number/Functional equivalent

Type of entity*

Entity type – you must ensure that **both** FATCA and CRS classifications are indicated:

FATCA

- Registered deemed compliant FFI
- Participating FFI/Model 1 or 2 IGA FFI
- Sponsored FFI
- Certified deemed compliant FFI
- Active NFFE
- Passive NFFE
- Direct Reporting NFFE
- Trustee documented trust/Non-Reporting IGA FFI
- Exempt beneficial owner
- Non-participating FFI – IBCI will not service non-participating FFIs

CRS

- Reporting Financial Institution
- Non-Reporting Financial Institution
- Passive NFE
- Active NFE
- Active NFE Publicly Traded

GIIN of Entity/Customer of company (if applicable)

or name & GIIN of sponsoring entity (if applicable)

Name

GIIN

Details of associated account/s which are part of the same structure

(*Refer to Part 6)

Initial of signatory/ies completing page

Part 2: Customer information profile (summary sheet)

Relationship information:

Date relationship between the Entity/Customer and the Obligated Person started

Nature of activities or purpose and intended nature of business relationship (please provide full description)

Is the account to be used for a specific transaction? Yes No

If Yes please provide details of the transaction including length of time the account will be required

Type, volume, value and regularity of expected Account activity.
If you expect funds to be deposited on a regular basis please provide details including frequency and amounts

If you expect funds to be withdrawn on a regular basis please provide details including frequency and amounts

Source of funds* – include geographical sphere of activities that led to the source of funds

Source of wealth*
The economic activity that generated the total net worth of the entity and any connected parties, and identify the period over which this has been derived. (This must be completed in every case)

Geographical sphere of activities that have led to the source of wealth

(*Refer to Part 6)
Total net wealth

Initial of signatory/ies completing page

Part 2: Customer information profile (summary sheet)

Details of any known existing relationships with the relevant person

Name of regulator, if applicable

Additional information:

- Ownership and control, including underlying companies
- Classes of beneficiaries (for trusts only)

Risk factors*

Risk factors identified (provide details)

(*Refer to Part 6)

Part 2: Customer information profile (summary sheet)

**Are you aware of any derogatory information relating to this Entity/Customer or Principals?
(If Yes please contact your Relationship Manager prior to submitting this application)**

Is the Entity/Customer connected with a high risk jurisdiction? – see FIC6

Yes No

Is the Entity/Customer associated with a PEP?*

Yes No

Is the receipt of commission/consultancy fees a source of wealth for the Entity/Customer/Beneficial Owner(s)

Yes No

Is the Entity/Customer connected with a high risk jurisdiction?*

Yes No

Is the Entity/Customer part of a complex structure?

Yes No

Is the Entity/Customer involved in trading?*

Yes No

Are bearer shares currently on issue (includes associated entities in the structure)?

Yes No

If no, can bearer shares be issued (this includes associated entities in the structure)?

Yes No

Does the above named Entity/Customer have nominee shareholders (includes associated entities in the structure)

Yes No

Has the above-named Entity/Customer (or trust in respect of which the above named Entity/Customers acts) been established for the purpose of holding assets for investment purposes?

Yes No

Does the entity have any link to a sanctioned country or individual (regardless of the percentage of ownership or control)?

Yes No

(*Refer to Part 6)

Part 2: Customer information profile (summary sheet)

If you have answered Yes to any of the above questions, please provide further information in the box below.

(*Refer to Part 6)

Initial of signatory/ies completing page

Part 3: Beneficial owners and controllers

Where a director or equivalent holds this role by nature of employment (or position in) a financial services business that is a **regulated Jersey trust company business, a relevant person need collect only the full name of the director** or equivalent and an assurance from the trust company business that the individual is an officer or employee.

Names of directors/trustees or equivalent (use additional copies of this sheet as required)

Full name (First/middle/surname)	<input type="text"/>
Full name (First/middle/surname)	<input type="text"/>
Full name (First/middle/surname)	<input type="text"/>
Full name (First/middle/surname)	<input type="text"/>
Full name (First/middle/surname)	<input type="text"/>

Details of: external directors (or equivalent) who have authority to operate a relationship or to give the relevant person instructions; and beneficial owners and controllers (excluding officers of the Jersey regulated Obligated Person).

(Please complete the sections below for each external director, beneficial owner and controller including any overlying trusts and linked parties – use additional copies of this sheet as required).

1st Beneficial owner or controller*

Surname/Entity name	<input type="text"/>				
First name (and middle names)	<input type="text"/>				
Former names (e.g. maiden name) and any other names used	<input type="text"/>				
	<input type="text"/>				
Title (Mr/Mrs/Miss)	<input type="text"/>	Gender	<input type="text"/>	Nationality/ies	<input type="text"/>
Marital status	<input type="text"/>				
Role*	<input type="text"/>				
If shareholder % holding	<input type="text"/>				
Principal residential address (note: PO Box address is not acceptable)					
<input type="text"/>					

Tax residence and Tax Identification Number/functional equivalent if Entity/Customer is a Passive Non-Financial Foreign Entity (PNFFE) or a Passive Non-Financial Entity (PNFE)

FATCA/CRS Controlling Person? (If Entity/customer is PNFFE/PNFE) Yes No

Date of birth/incorporation/establishment

Place of birth/incorporation/establishment (town and country)

Met face to face by Obligated Person? Yes No

Government issued personal ID or other government issued unique identifier

(*Refer to Part 6)

Initial of signatory/ies completing page

Part 3: Beneficial owners and controllers

2nd Beneficial owner or controller*

Surname/Entity name

First name (and middle names)

Former names (e.g. maiden name) and any other names used

Title (Mr/Mrs/Miss) Gender Nationality/ies

Marital status

Role*

If shareholder % holding

Principal residential address (note: PO Box address is not acceptable)

Tax residence and Tax Identification Number/functional equivalent if Entity/Customer is a Passive Non-Financial Foreign Entity (PNFFE) or a Passive Non-Financial Entity (PNFE)

FATCA/CRS Controlling Person? (If Entity/customer is PNFFE/PNFE) Yes No

Date of birth/incorporation/establishment

Place of birth/incorporation/establishment (town and country)

Met face to face by Obligated Person? Yes No

Government issued personal ID or other government issued unique identifier

(*Refer to Part 6)

Part 3: Beneficial owners and controllers

3rd Beneficial owner or controller*

Surname/Entity name

First name (and middle names)

Former names (e.g. maiden name) and any other names used

Title (Mr/Mrs/Miss) Gender Nationality/ies

Marital status

Role*

If shareholder % holding

Principal residential address (note: PO Box address is not acceptable)

Tax residence and Tax Identification Number/functional equivalent if Entity/Customer is a Passive Non-Financial Foreign Entity (PNFFE) or a Passive Non-Financial Entity (PNFE)

FATCA/CRS Controlling Person? (If Entity/customer is PNFFE/PNFE) Yes No

Date of birth/incorporation/establishment

Place of birth/incorporation/establishment (town and country)

Met face to face by Obligated Person? Yes No

Government issued personal ID or other government issued unique identifier

(*Refer to Part 6)

Part 4: Minority shareholders

Minority shareholders – please list all named shareholders of the entity with a shareholding between 10% and 24.99% (where applicable)

Surname/Entity name	Forename(s)	Date of birth/incorporation	% shareholding

Relationships

Please state the nature of the relationship between the Settlor(s) and the Beneficiaries.

Part 5: Additional information

This section is to be used by the Obligor Person to identify **any additional information** or documentation that they require over and above the stated minimum and/or to provide additional information to supplement the details contained in parts 1 to 4.

Part 6: Use of the Assurance Certificate and Glossary

This Assurance Certificate is intended to provide a basis for:

- collecting identification and relationship information for Obligated Person relationships; and
- obtaining sufficient information for a relevant person to be able to assess the risk of money laundering or the financing of terrorism.

Investec Bank (Channel Islands) Limited may need to collect different or supplemental information that it considers necessary to enable it to effectively manage risk. Where an Obligated Person relationship presents higher risk, further due diligence may be required to comply with its regulatory responsibilities and internal policing and procedures.

Beneficial owner or controller Beneficial owners and controllers are the individuals who ultimately own or control the relationship.

For a trust, beneficial owners and controllers include:

- external directors (not officers of the Obligated Person);
- the settlor(s); the trustee(s); the protector(s);
- beneficiaries with a vested right; and
- where they present higher risk, other beneficiaries and persons who are the object of a power.

For a legal body, beneficial owners and controllers include:

- the individuals with ultimate effective control over the legal body's assets, including the individuals comprising the mind and management of the legal body;
- the individuals ultimately holding a **25%** or more interest in the capital of the legal body); and
- the individuals ultimately holding a material interest in the capital of the legal body.

Entity name Entity name and any trading names.

Entity identification information In the case of a legal body:

- date and country of incorporation/registration
- official identification number

In the case of a trust:

- date of establishment
- trust name and any official identification number, e.g. registered charity number

Entity address In the case of a legal body:

- registered office address
- mailing address, if different
- principal place of business/operations, if different

In the case of a trust:

- mailing address of trustee

Equivalent business being overseas business that:

- if carried on in Jersey would be financial services business;
- may only be carried on in the jurisdiction by a person registered or otherwise authorised under the law of that jurisdiction to carry on that business;
- is subject to requirements to forestall and prevent money laundering consistent with those in the FATF Recommendations in respect of that business; and
- is supervised for compliance with those requirements by an overseas regulatory authority.

GIIN To the extent that an entity has registered with the US Internal Revenue Service it will have a Global Intermediary Identification Number (GIIN) issued by the IRS. This applies only to Financial Institutions and Direct Reporting NFFEs (Non-Financial Foreign Entities).

Part 6: Use of the Assurance Certificate and Glossary

High risk jurisdiction	<p>A country may be considered to be high risk where it:</p> <ul style="list-style-type: none">· is generally considered to be “un-cooperative” in the fight against money laundering and terrorist financing;· has inadequate safeguards in place against money laundering or terrorism;· has high levels of organised crime;· has strong links (such as funding or other support) with terrorist activities;· is vulnerable to corruption; or· is the subject of UN or EU sanctions measures; <p>having regard to objective data available from the IMF, FATF, World Bank, the Egmont Group, US Department of State (International Narcotics Control Strategy Report), US Office of Foreign Assets Control, and Transparency International (Corruption Perception Index).</p> <p>Investec’s definition of high risk country is also set out in our High Risk Country List as amended from time to time.</p>
Nature of entity’s activities and geographical sphere	<p>A sufficient description should be provided of the business that the entity undertakes and the geographical sphere of that business to enable a relevant person to properly categorise the underlying nature of the arrangements. For trusts, the description should include a description of the nature and activities of any legal bodies underlying the trust (e.g. of any companies owned by the trust). For example: holding commercial property – Eastern Europe.</p>
Politically exposed person (PEP)	<p>Politically exposed persons are individuals who are (or have been) entrusted with prominent public functions overseas, their immediate family and close associates.</p>
Purpose/intended nature of business relationship	<p>A sufficient description should be provided of the reason for the business relationship. For example: provision of current account facilities to the entity.</p>
Relevant person	<p>Being Investec Bank (Channel Islands) Limited – a person carrying on financial services business in or from within Jersey, and a Jersey body corporate or Limited Liability Partnership carrying on financial services business anywhere in the world.</p>
Risk factors	<p>Factors that are material to the money laundering, terrorist financing or sanctions risk presented by the Entity/Customer should be disclosed.</p>
Role	<p>For example:</p> <ul style="list-style-type: none">· 25% shareholder· beneficiary· settlor· partner· protector· external director· external trustee <p>The Bank reserves the right to request identification & verification information on shareholders below 20% should it be deemed by the Bank to be necessary to comply with relevant legislation or to manage risk.</p>
Source of funds	<p>Activity which generates funds for a relationship – including geographical sphere</p>
Source of wealth	<p>Source of wealth describes the historic and current activities which have generated the total net worth of a person who has provided funds/assets to the Entity/Customer, i.e. those activities which have generated the Entity/Customer’s total funds and property and identify the period over which this has been derived. Information concerning the geographical sphere of the activities that have generated the Entity/Customer’s wealth may also be relevant. Where this emanates from a high risk jurisdiction you must include this information. Bland statements are not acceptable, such as “life time savings”; fuller descriptions, such as “life time savings of settlor who was a doctor”, will be required. This section must be completed in all cases.</p>
Trading	<p>Where an entity undertakes commercial activity of any kind, including invoicing operations.</p>
Type of entity	<p>For example: private limited company, public limited company, limited partnership, discretionary trust, fixed interest trust, testamentary trust, foundation, club, charity.</p>

Guidance notes for the purposes of International Tax Information Exchange

These guidance notes are intended to assist you in completing this application form. The tax regulations involved here are very complex and these guidance notes are not exhaustive. We strongly recommend you seek the assistance of a professional tax advisor when completing this application form.

The US government has introduced tax regulations aimed at combating tax evasion by US tax residents using foreign accounts (commonly known as the 'FATCA Regulations'). The Crown Dependencies of Guernsey, Jersey and the Isle of Man have entered into agreements with the US to enable FATCA to be implemented. You can find the Intergovernmental agreements between the Channel Islands and the US on the Treasury website at the following address, <https://www.treasury.gov/resource-center/tax-policy/treaties/pages/FATCA.aspx>.

From 1 January 2016 the OECD Common Reporting Standard (CRS) came into force which will see tax information exchange being implemented with an additional 53 countries known as the 'early adopters'. From January 2017 a number of additional countries will also adopt the Common Reporting Standard. You can find additional guidance in relation to CRS at the following address: <http://www.oecd.org/tax/automatic-exchange/>

The information in these Guidance Notes is correct as at 31 January 2017 but is subject to change, as and when tax regulations and/or guidance notes are updated.

Please tick the relevant FATCA **and** CRS classification for the entity. Your tax advisor can explain what these categories mean, and further information is available in the FATCA Guidance and the Crown Dependencies Guidance on the HMRC website or States of Guernsey website.

Within this form we have used the following categories:

FATCA

Registered deemed compliant FFI (Foreign Financial Institution)

Includes a sponsored investment entity, restricted funds, financial institutions with only a local client base, qualified investment vehicles and other forms of registered deemed compliant institution.

Participating FFI/Model 1 or 2 IGA FFI Where the entity has been issued with its own Global Intermediary Identification Number ("GIIN").

Sponsored FFI

Where a Financial Institution (FI) has entered into a sponsoring agreement with another FI who will fulfil the sponsored entities reporting and due diligence requirements under the regime.

Sponsored investment entities

Please provide both the sponsored and sponsoring entities GIIN.

Certified deemed compliant FFI

Includes a sponsored closely held investment vehicle, FFI with only low value accounts, advisory only investment managers and advisors and any other entity included in Annex II of the relevant IGA.

Active NFFE

Active Non-Financial Foreign Entity such as an asset holding company where less than 50% of the entity's income is from Passive sources, such as investment income, rents and interest.

Passive NFFE

Passive Non-Financial Foreign Entity such as a property holding company where more than 50% of the entity's income is derived from passive sources such as rent from property.

Direct Reporting NFFE

Direct Reporting Non-Financial Foreign Entity which has chosen to register with the IRS in its own right in order to complete its own reporting in respect of FATCA and has been issued with a GIIN.

Non-participating FFI

Includes any entity that is not compliant under FATCA, is not registered with the IRS as an FFI or does not have an alternative FATCA compliant status such as a Trustee Documented Trust or Sponsored Closely Held Investment Vehicle. Please note if your entity is resident in a country that has entered into a Model 1 or Model 2 IGA with the United States there is no ability to classify the entity as a non-participating FFI. In addition Investec Bank (Channel Islands) Limited is unable to offer banking services to non-participating FFIs.

Exempt beneficial owner

Includes exempt retirement plans such as Sec 157A RATS and not for profit organisations such as registered charities.

Guidance notes for the purposes of International Tax Information Exchange

CRS

Reporting Financial Institution

The term "Financial Institution" means a "Custodial Institution", a "Depository Institution", an "Investment Entity", or a "Specified Insurance Company". Please see the relevant domestic guidance and the CRS for further classification definitions that apply to Financial Institutions.

Non-Reporting Financial Institution

A Non-Reporting Financial Institution" means any Financial Institution that is:

- a Governmental Entity, International Organisation or Central Bank, other than with respect to a payment that is derived from an obligation held in connection with a commercial financial activity of a type engaged in by a Specified Insurance Company, Custodial Institution, or Depository Institution;
- a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; a Pension Fund of a Governmental Entity, International Organisation or Central Bank; or a Qualified Credit Card Issuer;
- an Exempt Collective Investment Vehicle; or
- a Trustee-Documented Trust: a trust where the trustee of the trust is a Reporting Financial Institution and reports all information required to be reported with respect to all Reportable Accounts of the trust;
- any other defined in a countries domestic law as a Non-Reporting Financial Institution.

NFE

An NFE is any Entity that is not a Financial Institution.

Passive NFE

Under the CRS a "Passive NFE" means any:

- (i) NFE that is not an Active NFE; and
- (ii) Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution.

Active NFE

An NFE is an Active NFE if it meets any of the criteria listed below. In summary, those criteria refer to:

- active NFEs by reason of income and assets;
- Governmental Entities, International Organisations, Central Banks, or their wholly owned Entities;
- holding NFEs that are members of a nonfinancial group;
- start-up NFEs;
- NFEs that are liquidating or emerging from bankruptcy;
- treasury centres that are members of a nonfinancial group; or
- non-profit NFEs.

Active NFE Publicly Traded

Where its stock is regularly traded on an established securities exchange.

Guidance notes for the purposes of International Tax Information Exchange

For Passive NFFEs only

Please note if the entity meets the definition to be treated as a Passive NFFE under the regulations, IBCI will be responsible for reporting information about the controlling persons behind the account. We would therefore ask that you consider carefully if this method of reporting is appropriate or whether it would be better served by being a Direct Reporting NFFE or treated as an FFI under the regulations, meaning that you would be responsible for reporting information relevant to your entity. Should your entity be classified as a Passive NFFE please indicate in section 2, your organisation's owners and controllers as well as their tax status. To assist you, we set out below who these people are likely to be, based on the different types of organisations we usually deal with.

If your organisation is a limited company (including a charitable company) we need information about:

- anyone who owns 25% or more of the company, or who has 25% or more of the voting rights in the company
- where the company is owned by another organisation, any individuals who are the ultimate beneficial owners of the company

If your organisation is a limited liability partnership (LLP), we need information about:

- anyone who owns 25% or more of the LLP or who has 25% or more of the voting rights in the LLP
- where the LLP is owned by another organisation, any individuals who are the ultimate beneficial owners of the LLP

If your organisation is a limited partnership, we need information about:

- anyone who owns 25% or more of the partnership
- where the partnership is owned by another organisation, any individuals who are the ultimate beneficial owners of the partnership
- the general partners

If your organisation is another type of corporate body, we need information about:

- anyone who owns 25% or more of the organisation
- where your organisation is owned by another organisation, any individuals who are the ultimate beneficial owners of your organisation.

Controlling Persons

Under CRS there is a specific requirement that, where an entity is determined to be a controlling person of a Passive NFE, the entity must be looked through in order to determine who the underlying individual controlling persons are. As per the Standard the term 'Controlling Persons' means the natural person(s) who exercise control over an entity. In the case of a trust such term means the settlor(s), the trustee(s), the protector(s), the beneficiary(ies) or classes of beneficiary(ies) and any other natural person(s) exercising ultimate, effective control over the trust. In the case of a legal arrangement other than a trust such term means persons in equivalent or similar positions. The term 'Controlling Persons' must be interpreted in a manner consistent with the Financial Action Task Force Recommendations.

Investec Bank (Channel Islands) Limited

Data Protection Notice

Investec Bank (Channel Islands) Limited (“we”, “us”, “our”) is committed to protecting the privacy and security of your personal data. This Notice aims to give you information on how your personal data (i.e., information which directly or indirectly identifies you) are processed by us. For the purposes of the European data privacy laws (including the ‘General Data Protection Regulation’ (GDPR) and all legislation in the Bailiwicks of Guernsey and Jersey implementing GDPR equivalent provisions (together, the “**Applicable Data Protection Laws**”), we are the Data Controller. This means that we are primarily responsible for making determinations about how and why we process your personal data.

Collecting your personal data

We may collect the following categories of personal data, including, without limitation:

- all personal data provided by you to us, such as:
 - name and contact details
 - nationality and national identity number(s)
 - identification documentation
 - tax status and tax identification number
 - employment history, income and personal wealth (for example properties)
 - bank account details and/or account balance information including account activity and history
- information (such as those categories of personal data described above) received from another person, for example, if a person applies for a joint account with you, they may share your personal data with us or if you are a stakeholder in or manager of a business, and the business applies for products or services or enters into an agreement or interacts with us, we may obtain personal data about you to carry out checks against the business
- where permitted, information received from third parties acting on our behalf such as credit reference agencies, fraud prevention agencies and from other public sources (such as an electoral register)
- electronic communications and electronic transactions which we may monitor and/or record.

In limited cases, we may also collect “special categories” of data. Our money laundering, sanctions, financial crime and fraud prevention checks sometimes result in us obtaining information about actual or alleged criminal convictions and offences, as well as (for example) information relating to a person’s ethnicity, political opinions or religious beliefs. To the extent that we process such data, we will ensure that we have a lawful basis for processing. This may either be because we are required to comply with a legal obligation imposed by enactment, or because we have obtained your prior explicit consent. You have a right to withdraw your consent at any time.

How we will use your personal data

We will use your personal data for:

- i. the provision of products and/or services requested by you
- ii. managing your accounts
- iii. making credit decisions (where applicable)
- iv. detecting and preventing financial crime such as fraud, money laundering, terrorist financing, bribery, corruption, tax evasion and to prevent the provision of financial and other services to persons who may be subject to economic or trade sanctions, on an ongoing basis (“**Regulatory Assessments**”)
- v. statistical analysis, market research and assessment
- vi. retaining your personal data processed as part of our Regulatory Assessments for future services entered into by you
- vii. to monitor and record calls and electronic communications for:
 - a. investigating, preventing, detecting and prosecuting financial crime
 - b. enforcing and defending our and our affiliates’ rights, either ourselves, or through third parties
 - c. quality, business analysis, training and related purposes
- viii. conducting direct marketing as described under heading ‘Marketing’ below
- ix. otherwise as necessary to comply with applicable laws, regulations or codes of practice.

The provision of personal data by you may be necessary in order for us, and other third parties to which personal data are disclosed, to comply with our legal and regulatory obligations or for the performance of any contractual relationship with you or, for any other purposes, where it is in our legitimate interests to process such information (such as those described under paragraphs (i), (ii), (iii), (v), (vi), (vii)(c) and (viii) above).

How we will disclose your personal data

We may disclose certain personal data:

- to other affiliates in the Investec Group. Investec Group consists of Investec Bank plc (a company registered in the UK) and Investec Limited (a company registered in South Africa) and any of their direct or indirect subsidiaries and/or holding companies
- to our professional advisors, receivers and administrators (where applicable), and service providers (including, information technology systems providers)
- to courts, governmental and non-governmental regulators and ombudsmen
- to law enforcement agencies
- to relevant tax authorities
- to credit reference agencies
- to fraud prevention agencies, who will use it to prevent financial crime such as fraud and money-laundering and to verify your identity. If financial crime is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be viewed at https://www.investec.com/en_gb/legal/UK/fraud-prevention-notice.html
- to any third party that acquires, or is interested in acquiring, all or part of our assets or shares, or that succeeds us in carrying on all or a part of its business, whether by merger, acquisition, reorganisation or otherwise
- as required or permitted by law
- to an introducer where you have been introduced to us (for example an independent financial adviser). We will inform the introducer of the outcome of the enquiry including whether we have agreed to provide you with the relevant product or service.

Investec Bank (Channel Islands) Limited

Data Protection Notice

Transfer of personal data outside the European Economic Area (“EEA”), the Bailiwick of Guernsey and the Bailiwick of Jersey

We may transfer your personal data to recipients (including affiliates in the Investec Group) located in countries outside of the EEA, the Bailiwick of Guernsey and the Bailiwick of Jersey, including in South Africa, which may not have data privacy laws equivalent to those in the EEA. In those instances, we will take all necessary steps to protect your personal data in accordance with Applicable Data Protection Laws.

Your rights

Under Applicable Data Protection Laws, you may have a right (in certain circumstances):

- to request access to and rectification or erasure of your personal data
- to restrict or to object to the processing of your personal data
- to data portability (i.e. to request the transfer of personal data from one data controller to another in certain circumstances).

If you wish to exercise any of these rights you should contact our Data Protection Officer, whose details are described below under the heading 'Enquiries, Requests or Concerns'.

You also have the right to lodge a complaint about the processing of your personal data with your local data protection authority if you consider that the processing of your personal data carried out by us or our affiliates, infringes Applicable Data Protection Laws. The relevant data protection authorities in the Channel Islands are set out below:

The Office of the Data Protection Commissioner in Guernsey: Web: <https://dataci.gg>

The Office of the Information Commissioner in Jersey: Web: <https://www.oicjersey.org>

Marketing

We may contact you periodically to provide information regarding events, products, services and content that may be of interest to you and to invite you to participate in market research. If Applicable Data Protection Laws requires that we receive your consent before we send you certain types of marketing communications, we will only send you those types of communications after receiving your consent.

If you wish to stop receiving marketing or market research communications from us, you can click on the unsubscribe link in the marketing communication or contact the Data Protection Officer as described below.

Security and data retention

We will take steps to protect your personal data against loss or theft, as well as from unauthorised access, disclosure, copying, use or modification, regardless of the format in which it is held. Subject at all times to applicable laws, we will retain your personal data for a minimum period of 10 years from the end of our relationship with you.

Changes to this Data Protection Notice

We may revise or supplement our Data Protection Notice from time to time to reflect for example, any changes in our business, law, markets, and the introduction of any new technology. We will publish the updated Data Protection Notice on our website at https://www.investec.com/en_chis/legal/UK/data-protection-notice/channel-islands.html and is available on request.

Enquiries, requests or concerns

All enquiries, requests or concerns regarding this Notice or relating to the processing of personal data, should be sent to the Data Protection Officer at Investec Bank (Channel Islands) Limited, Glategny Court, Glategny Esplanade, St Peter Port, Guernsey, GY1 3LP, Channel Islands or by email to dataprotection@investec-ci.com

This Notice was last updated on 23 March 2018.

Investec Bank (Channel Islands) Limited

Registered address:

Glategny Court

Glategny Esplanade

St Peter Port

Guernsey

GY1 1WR

Channel Islands

Tel: +44 1481 723 506

Fax: +44 1481 741 147

Email: ibccorporateservices@investec-ci.com

Website: www.investec-ci.com

Investec Bank (Channel Islands) Limited, Jersey Branch,
registered address:

One The Esplanade, St Helier, Jersey, JE2 3QA

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