

Investec Bank (Channel Islands) Limited (Investec)
Sensitive Country and Sensitive Business
Activity List



To assist with our initial assessment of the proposed client relationship, please contact your Relationship Manager to discuss if any of the following circumstances apply to your client:

1. Associated with the specific industries or undertaking certain business activities listed below.
2. Connected to a Politically Exposed Person
3. Connected to a high public profile or commercially exposed person
4. The subject of adverse media which may require reputational risk consideration.
5. Connected in any way to the countries listed below.

If, following a discussion with your Relationship Manager you proceed with opening the account, please complete the designated application form and send it to us.

Business activities

We have No Appetite for the following circumstances or any person or entity which is directly involved in or deriving income or wealth from/for:

Entity with bearer shares on issue or ability to issue shares with the ownership structure	Recreational drugs (including marijuana) industry
Unregistered or unregulated charities	Transfer or export of nuclear, chemical or biological weapons
Entity connected to a Russian or Ukrainian PEP	Sale or facilitation or administration of sale of citizenship/ citizenship by investment
Unlicensed/unregulated remittance agents, exchange houses, bureaux de change	Restricted in their activities or assets frozen as a result of sanctions regimes imposed.
Pornography/red light business/adult entertainment industry	

We have Limited Appetite for exposure to the following circumstances or any person or entity which is directly involved in or deriving income or wealth from/for:

Overseas charities	Trading in wildlife
International charitable trusts	Involved with unlicensed pharmaceutical goods
Virtual or crypto currencies	Manufacture or distribution of chemicals
Wealth creation related to egaming	Investment in or purchase of "debt"
Casinos, betting or gambling	Art or antiques
The arms trade	Trading in cultural, scientific, historical or religious artefacts of high value
Legitimate sporting arms business	Cash-intensive businesses e.g. retail, bars, taxi firms, fast food outlets, etc.
The defence or military industries	Crowdfunding
The atomic power industry	Cross border transportation or container leasing
The medical cannabis industry	Infrastructure construction
Money or value transfer business	Penny stocks or microcap securities
The payment service industry	Tobacco products

These are not exhaustive so please contact your Relationship Manager if in any doubt.

Countries

We have No Appetite in the following countries/regions:

Crimea Region	North Sudan
North Korea (DPRK)	Syria

We have Limited Appetite in the following countries:

Afghanistan	Eritrea	Myanmar
Albania	Ghana	Nicaragua
Algeria	Guatemala	Nigeria
Angola	Guinea	Pakistan
Bahamas	Guinea-Bissau	Panama
Bangladesh	Guyana	Papua New Guinea
Barbados	Haiti	Paraguay
Belarus	Honduras	Russia
Bolivia	Indonesia	Somalia
Burundi	Iran	South Sudan
Cambodia	Iraq	Togo
Cameroon	Jamaica	Trinidad and Tobago
Central African Republic	Kenya	Tunisia
Chad	Laos	Turkey
Colombia	Lebanon	Turkmenistan
Comoros	Liberia	Uganda
Cote D'Ivoire	Libya	Ukraine
Congo Republic	Maldives	Vanuatu
Cuba	Mali	Venezuela
Democratic Republic of the Congo	Mauritania	Yemen
Egypt	Mozambique	Zimbabwe

The speed and efficiency of onboarding new client relationships is important to us. To optimise our service delivery, and to ensure we have everything needed to progress your application as quickly as possible please provide the following:

- A detailed explanation of the journey to wealth for the client or entity within the account application form
- Detail how the source of wealth, source of funds have been verified for the client or entity (evidence may be requested)
- Provide Identification and address verification documents for each connected individual to the entity.

If you have any questions regarding Investec's risk appetite, please do not hesitate to contact your Relationship Manager who will be happy to assist you.

Banking | Lending

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