



Guernsey Community Savings LBG

Information Sheet for Agencies Seeking to Introduce Applicants

What do we do, what services can we provide (and what is not possible)

Basic online account with a debit card.

The account can be used for receiving funds and making payments including standing orders (e.g. for utilities and rent), but it will not be possible to arrange direct debits.

The account will not accept cash deposits, and an overdraft will not be permitted.

Helping with budgeting and providing training so customers can take control of their finances

Small loans may be available to help with a crisis if the Agency confirms the need.

Who we are able to help

An individual, introduced by the Agency, who has been refused a retail bank account or does not have the documentation required by a retail bank.

This may include those who are intimidated by the process of account opening but need an account

Who we can't help

An individual who is unable to understand the account management process or to govern their own financial affairs will not be allowed to open an account. We will refuse an application if we are not satisfied that an individual will act in an honest and trustworthy way.

What we need from you as the Introducing Agency

A New Customer Introduction Form. (A copy is attached to this information sheet.)

What we need from each potential customer you introduce

A New Customer Application Form must be completed by the Applicant. (A copy is attached to this information sheet).

If possible, the following documents should be obtained by the Agency and provided to GCS at the same time as the New Customer Application Form and New Customer Introduction Form, to verify the Applicant's identity and address.

Identity

One of the following, bearing a photograph of the Applicant, may be used for identification : passport; driving licence; citizen card; or an introductory document from the Agency. If the original of a document is not submitted to GCS, the copy must be certified by an official of the Agency with the statement "I have met ... [Name of the individual] face to face and I confirm that the accompanying photograph bears a true likeness to that individual. [Name of the official], [Name of the Agency], [Date on which it was signed]"

Address

One of the following may be used to verify the Applicant's address: a recent utility bill; correspondence from an independent source such as a central or local government department or agency; correspondence (including the Introduction Form) from the referring Agency, as long as this has not been used to verify identity; a tenancy agreement; a letter from the Applicant's landlord or employer; a resident certificate or permit. If the original document is not submitted to GCS, the copy must be certified by an official of the Agency with the statement "I have seen the original of this document and I confirm that this is a true copy. [Name of the official], [Name of the Agency], [Date on which it was signed]"

We understand that not all customers will have standard due diligence documents. If, after enquiry, it is clear that the above documents are not available, the documentation which is available should be submitted to GCS and we will discuss with the Applicant how alternative forms of verification may be provided.

Once the Introduction Form and supporting documents have been provided to GCS, a Customer Acceptance Interview will be arranged. If the interview is to be held face to face, the supporting documents may be provided to GCS at the time of the interview. During this interview, if it has not already been submitted, the New Customer Application Form will be completed and considered, and any outstanding due diligence will be discussed.