



Jersey

DRAFT FINANCIAL SERVICES (FINANCIAL SERVICE BUSINESS) (JERSEY) AMENDMENT ORDER 202-

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DRAFT FINANCIAL SERVICES (FINANCIAL SERVICE BUSINESS) (JERSEY) AMENDMENT ORDER 202-

Made *[date to be inserted]*

Coming into force *[date to be inserted]*

THE CHIEF MINISTER makes this Order under Articles 8 and 42 of the [Financial Services \(Jersey\) Law 1998](#) and on the recommendation of the Jersey Financial Services Commission –

1 [Financial Services \(Financial Service Business\) \(Jersey\) Order 2009](#) amended

This Order amends the [Financial Services \(Financial Service Business\) \(Jersey\) Order 2009](#).

2 [Schedule \(Classes of Financial Service Business\)](#) amended

At the end of the table in the Schedule there is inserted –

PART 7 – CONSUMER CREDIT BUSINESS		
	Class 1 activity – Providing credit or exercising rights of lender	
	Doing the following in relation to a relevant agreement or arrangement is a “class 1 activity” – (a) entering into it as lender; (b) obtaining a right or obligation of the lender under it; or (c) exercising or performing a right or obligation of the lender under it, but not consumer credit debt collection	2(12); Schedule 1A, paragraph 2, 3
1A	Carrying on a class 1 activity in relation to a consumer credit agreement	
1B	Carrying on a class 1 activity in relation to a secured lending arrangement	

1C	Carrying on a class 1 activity in relation to a conditional sale agreement	
1D	Carrying on a class 1 activity in relation to a hire-purchase agreement	
	Class 2 activity – Advising on credit	
	Doing the following in relation to a relevant agreement or arrangement is a “class 2 activity” – (a) advising someone on entering into it as borrower; or (b) advising someone on varying their obligations as borrower under it	2(12); Schedule 1A, paragraph 4
2A	Carrying on a class 2 activity in relation to a consumer credit agreement	
2B	Carrying on a class 2 activity in relation to a secured lending arrangement	
2C	Carrying on a class 2 activity in relation to a conditional sale agreement	
2D	Carrying on a class 2 activity in relation to a hire-purchase agreement	
	Class 3 activity – Credit broking	
	Doing the following in relation to a relevant agreement or arrangement is a “class 3 activity” – (a) introducing someone as borrower to a third person who may enter into it as lender; (b) introducing someone as borrower to a third person who may introduce them under clause (a); (c) presenting or offering it to someone who may enter into it as borrower; (d) assisting someone with preparations to enter into it as borrower; or (e) entering into it on behalf of a lender	2(12); Schedule 1A, paragraph 5
3A	Carrying on a class 3 activity in relation to a consumer credit agreement	
3B	Carrying on a class 3 activity in relation to a secured lending arrangement	
3C	Carrying on a class 3 activity in relation to a conditional sale agreement	
3D	Carrying on a class 3 activity in relation to a hire-purchase agreement	
	DEBT MANAGEMENT	

	Class 4 activity – Debt adjusting	
	Doing the following in relation to the debt under a relevant agreement or arrangement is a “class 4 activity” – (a) negotiating to discharge it on behalf of the borrower; (b) taking it over from the borrower; or (c) doing something similar concerned with liquidating it	2(12); Schedule 1A, paragraph 6
4A	Carrying on a class 4 activity in relation to a consumer credit agreement	
4B	Carrying on a class 4 activity in relation to a secured lending arrangement	
4C	Carrying on a class 4 activity in relation to a conditional sale agreement	
4D	Carrying on a class 4 activity in relation to a hire-purchase agreement	
	Class 5 activity – Debt counselling	
	Advising the borrower about liquidating the debt under a relevant agreement or arrangement is a “class 5 activity”	2(12); Schedule 1A, paragraph 7
5A	Carrying on a class 5 activity in relation to a consumer credit agreement	
5B	Carrying on a class 5 activity in relation to a secured lending arrangement	
5C	Carrying on a class 5 activity in relation to a conditional sale agreement	
5D	Carrying on a class 5 activity in relation to a hire-purchase agreement	
	Class 6 activity – Debt administration	
	Doing the following in relation to a relevant agreement or arrangement is a “class 6 activity” – (a) taking steps to perform obligations under it on behalf of the lender; or (b) taking steps to exercise or enforce rights under it on behalf of the lender, but not consumer credit debt collection	2(12); Schedule 1A, paragraph 8
6A	Carrying on a class 6 activity in relation to a consumer credit agreement	
6B	Carrying on a class 6 activity in relation to a secured lending arrangement	

6C	Carrying on a class 6 activity in relation to a conditional sale agreement	
6D	Carrying on a class 6 activity in relation to a hire-purchase agreement	

3 Citation and commencement

- (1) This Order may be cited as the Financial Services (Financial Service Business) (Jersey) Amendment Order 202-.
- (2) This Order comes into force when all but Articles 9 and 10 of the Financial Services (Jersey) Amendment Law 2025 come into force (under Article 11(2) of that Law).