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Guernsey

Professional Services Guide 2026

The specialist directory of law firms, fund administrators, private banks, trust companies, and corporate service providers operating in Guernsey — for UHNW individuals, family offices, institutional investors, and their professional advisers.

200	5,500+	GBP 300bn+	0%
PROFILED FIRMS	FIRMS ACROSS 30+ JURISDICTIONS	FUNDS UNDER ADMINISTRATION	STANDARD CORPORATE TAX

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ABOUT THIS GUIDE

The SearchOffshore Guernsey Guide

SearchOffshore is the specialist directory for offshore and international professional services, connecting UHNW individuals, family offices, institutional investors, and professional advisers with profiled firms across 30+ jurisdictions. This guide provides a structured overview of Guernsey as one of Europe's most respected international finance centres, with particular strength in alternative investment funds, private equity, real estate, and private wealth management.

It is designed as a starting point for conversations with qualified advisers — not a substitute for professional advice. All regulated activities in Guernsey require appropriate GFSC licensing or registration. Guernsey is not a member of the EU and does not benefit from AIFMD passporting — current legal advice is essential for fund structures targeting EU investors.

Contents

1. Guernsey: Jurisdiction Overview
2. Legal and Regulatory Framework
3. Fund and Investment Structures
4. Private Wealth and Fiduciary Services
5. Key Service Categories
6. The Current Compliance Environment
7. Regulatory Considerations for 2026
8. SearchOffshore Directory
9. Important Notices and Disclaimer

SECTION 1

Guernsey: Jurisdiction Overview

Guernsey is a Crown Dependency of the United Kingdom and one of Europe's most respected international finance centres. Located in the Channel Islands, Guernsey has developed a financial services industry of extraordinary depth relative to its population of approximately 65,000, with particular strength in alternative investment funds, private equity, real estate, and private wealth management.

Guernsey administers more than GBP 300 billion in funds under administration and is widely recognised as the leading European domicile for private equity and real estate fund structures. The jurisdiction's combination of regulatory credibility, sophisticated professional services infrastructure, and tax neutrality has made it the default choice for many of the world's largest private equity managers for their European fund structures.

Key Facts

Status	Crown Dependency of the United Kingdom
Capital	St Peter Port
Legal System	Guernsey customary law with English common law influence
Currency	Pound Sterling (GBP)
Corporate Tax	0% standard rate (exceptions apply for banking and certain regulated businesses)
Capital Gains Tax	None
Withholding Tax	None on most payments
Regulator	Guernsey Financial Services Commission (GFSC)
Time Zone	GMT/BST
Major Legislation	Companies (Guernsey) Law, Protection of Investors Law, Regulation of Fiduciaries Law

"Guernsey is selected for its institutional depth in alternative funds, regulatory credibility, and long-standing acceptance by institutional investors and their advisers."

SECTION 2

Legal and Regulatory Framework

Guernsey operates under its own legal system derived from Norman customary law and influenced by English common law principles. The Guernsey Financial Services Commission (GFSC) supervises all regulated financial services sectors including banking, investment business, fiduciary services, and insurance.

GFSC Supervision

The GFSC applies a risk-based supervisory model and has developed a strong international reputation in fund supervision, particularly for alternative investment structures. The GFSC has invested significantly in its supervisory capabilities and is a member of IOSCO and other international regulatory bodies. The regulator communicates actively with the industry through policy consultations, guidance notes, and regulatory updates.

Non-EU Status and Market Access

Guernsey is not a member of the EU and does not benefit from AIFMD passporting. Guernsey fund managers and funds accessing EU investors must use the National Private Placement Regimes (NPPR) of individual EU member states. In practice, major institutional investors and their advisers are familiar with the NPPR process and Guernsey's strong track record makes it a credible choice for institutional mandates. Post-Brexit, Guernsey's non-EU status is broadly neutral — UK fund managers no longer benefit from AIFMD passporting regardless of domicile, reinforcing Guernsey's competitive position.

Tax Framework

Guernsey operates a 0% standard corporate income tax rate for most entities, with exceptions for licensed banks (10%) and certain regulated businesses. There is no capital gains tax and no withholding tax on most payments. The economic substance framework requires entities conducting relevant activities to demonstrate genuine management and control in Guernsey.

SECTION 3

Fund and Investment Structures

Guernsey Private Investment Fund (PIF)

Introduced in 2016, the PIF may have up to 50 investors and benefits from a fast-track authorisation process — typically within one to two business days of submission — without requiring a GFSC-approved offering document. PIFs are widely used for private equity, real estate, debt, infrastructure, and other alternative strategies where speed to market and investor flexibility are priorities.

Registered Collective Investment Scheme (RCIS)

The RCIS is Guernsey's framework for funds targeting institutional and professional investors. RCIS funds require GFSC registration rather than full authorisation, providing a streamlined approval process while maintaining appropriate oversight. The framework is widely used for hedge funds, fund of funds, and other institutional investment strategies.

Authorised Collective Investment Schemes

Fully authorised Guernsey funds are subject to comprehensive GFSC oversight including approved offering documents, investment restrictions, and ongoing reporting obligations. Used where full regulatory oversight is required or desired by institutional investors or their advisers.

Limited Partnerships

Guernsey limited partnerships are the structural foundation of most Guernsey private equity and real estate funds. Guernsey's partnership legislation is modern and flexible, supporting complex waterfall structures, carried interest arrangements, and institutional governance requirements. Limited partnership agreements governed by Guernsey law are well understood by institutional investors and their legal advisers globally.

Guernsey Green Fund

Guernsey launched the world's first regulated green fund product in 2018 — the Guernsey Green Fund — requiring funds to invest in accordance with GFSC-approved Green Fund Rules. Guernsey has subsequently developed a Natural Capital Fund framework, actively positioning as a centre for impact investing and nature-based finance structures.

SECTION 4

Private Wealth and Fiduciary Services

Guernsey has a deep and long-established fiduciary sector providing trust, company, and foundation administration services to UHNW families and international private clients. The fiduciary sector is regulated by the GFSC under the Regulation of Fiduciaries Law and is subject to comprehensive AML/CFT obligations.

Trusts

Guernsey trust law is founded on English trust principles with local development. Trusts remain the most widely used wealth planning vehicle, offering flexible structures for succession planning, asset protection, and international asset holding. With 77 profiled trust firms, this is one of Guernsey's largest service categories.

Fiduciary Services

With 77 profiled fiduciary firms, Guernsey's fiduciary sector is the deepest in the Channel Islands. Licensed fiduciaries provide trustee, executor, company administration, and related services to UHNW international families. Many of the world's leading independent trust companies have significant Guernsey operations.

Guernsey Foundations

Introduced in 2012, Guernsey foundations provide an alternative to trusts for clients from civil law backgrounds. Used for wealth preservation, succession planning, philanthropy, and certain commercial arrangements. The foundation has legal personality, is governed by its charter and rules, and may have a guardian to protect the interests of beneficiaries or purposes.

Private Banking and Wealth Management

Guernsey hosts a significant private banking sector, including the Channel Islands operations of major international banks and specialist local institutions. Services include custody, discretionary investment management, lending, and advisory services, often in conjunction with trust and fiduciary structures.

SECTION 5

Key Service Categories

Trusts and Fiduciary Services

Comprehensive trust, company, and foundation administration for UHNW families and institutional clients. One of Guernsey's deepest and most established sectors, with 77 profiled fiduciary providers and 77 profiled trust firms in the SearchOffshore directory — the largest categories in the Guernsey directory.

Wealth Management

Portfolio management, custody, and advisory services from private banks and specialist wealth managers. Closely integrated with the fiduciary sector for UHNW family mandates.

Accountancy Firms

Big Four and specialist local firms providing audit, tax, and advisory services to fund managers, fiduciaries, and corporate clients operating in Guernsey. 30 accountancy firms profiled in the directory.

Tax Advisors

Tax advisory services covering Guernsey tax compliance, economic substance analysis, CRS/FATCA advisory, and the interaction of Guernsey structures with home-jurisdiction tax obligations. 31 tax advisor firms profiled.

Corporate Services

Company formation, registered office, directorship, and administration services for Guernsey entities across fund, corporate, and fiduciary structures. 27 corporate service providers profiled.

Law Firms

Guernsey and international law firms advising on fund formation, fiduciary structures, corporate transactions, and private client matters. Key practices include Carey Olsen, Mourant, Ogier, and Appleby.

Fund Administration

NAV calculation, investor services, regulatory reporting, and depositary services for Guernsey-domiciled fund structures. 16 fund administration firms profiled.

Property Services

Residential and commercial property services for Guernsey residents, international private clients, and businesses establishing a physical presence. 14 property service providers profiled in the directory.

Notary

Notarial and apostille services for Guernsey documentation and international legal proceedings.

SECTION 6

The Current Compliance Environment

Guernsey has positioned itself as a cooperative and well-regulated international finance centre, aligning its regulatory framework with FATF standards, IOSCO principles, and relevant UK regulatory developments. The GFSC has significantly increased supervisory intensity across all sectors since 2020.

AML/CFT Framework

Guernsey's AML/CFT framework is governed by the Criminal Justice (Proceeds of Crime) Law and the GFSC Handbook for Financial Services Businesses on Countering Financial Crime and Terrorist Financing. The Handbook applies to all GFSC-licensed businesses and imposes risk-based customer due diligence, beneficial ownership identification, enhanced due diligence for higher-risk relationships, ongoing monitoring, and suspicious activity reporting. The GFSC has increased its AML/CFT supervisory activity significantly, with thematic reviews of the fiduciary and funds sectors.

Beneficial Ownership Register

Guernsey maintains a central beneficial ownership register accessible to law enforcement and regulatory authorities. The current position — non-public access subject to legitimate interest exceptions — is subject to ongoing policy development, with the UK seeking to require Crown Dependencies to implement publicly accessible registers. Guernsey has maintained that implementation should be on a standards-based international timeline consistent with EU member states.

CRS and FATCA

Guernsey participates in the OECD Common Reporting Standard and exchanges financial account information with over 100 partner jurisdictions. Guernsey's FATCA compliance is implemented through a Model 1 IGA with the United States.

Economic Substance

The Revenue Service (Guernsey) Law requires Guernsey tax-resident companies conducting relevant activities to demonstrate economic substance — being directed and managed in Guernsey, conducting core income-generating activities locally, and having adequate employees and expenditure. Requirements are particularly relevant for holding companies, finance and leasing businesses, and fund management entities.

FATF Status

2010	FATF Mutual Evaluation — broadly compliant; Guernsey not on grey list
2018	Guernsey Green Fund launched — world-first regulated green fund product
2020	GFSC significantly increases AML/CFT supervisory intensity across all sectors
2023	Economic substance framework reviewed; GFSC updates fiduciary sector handbook
Current	Not on FATF grey list — full CRS/FATCA participant

Current FATF and international status should always be verified with qualified advisers at the time of planning.

SECTION 7

Regulatory Considerations for 2026

Guernsey's regulatory environment in 2026 is shaped by the continued dominance of its private equity fund ecosystem, the evolution of its green and sustainable finance framework, and the ongoing negotiation around public access to beneficial ownership registers.

Private Equity and Real Assets — Continued Dominance

Guernsey's position as the preferred European domicile for UK and international private equity managers has been reinforced in the post-Brexit environment. UK-based PE managers who previously used UK AIFMs with EU distribution have restructured around Guernsey fund vehicles with NPPR distribution to key EU jurisdictions. The depth of Guernsey's PE ecosystem — specialist law firms, fund administrators, and depositaries with decades of experience in complex PE structures — gives it a competitive advantage that newer fund domiciles cannot replicate quickly.

Guernsey Green Finance

Guernsey has made sustainable finance a strategic priority, building on its pioneering Guernsey Green Fund product with a Natural Capital Fund framework and active positioning as a centre for impact investing and nature-based finance structures. For institutional and family office clients with sustainability mandates, Guernsey's green finance infrastructure is increasingly relevant in fund domicile selection.

Beneficial Ownership — Public Register Timeline

The question of public access to Guernsey's beneficial ownership register remains unresolved. Guernsey has maintained that implementation should be on a standards-based international timeline consistent with EU member states. Advisers should plan structures with the expectation that greater beneficial ownership transparency will be implemented over a 3-5 year horizon.

Global Minimum Tax

Guernsey has implemented a Qualifying Domestic Minimum Top-up Tax for large multinational enterprise groups with revenues exceeding EUR 750 million. For the vast majority of Guernsey structures — private equity funds, trust vehicles, and private wealth arrangements — Pillar Two has limited direct impact. However, Guernsey entities held within qualifying multinational groups require current Pillar Two analysis.

Key Questions to Explore with a Qualified Adviser

1. Does the proposed fund structure qualify for the PIF regime, and does the investor count and profile meet the eligibility requirements?
2. What GFSC licence or registration is required for the fund manager, and what are the substance and staffing requirements?
3. Does the structure require an AIFMD-compliant AIFM for EU investor distribution, and how will NPPR access to key EU markets be managed?
4. What are the economic substance requirements for the Guernsey entities, and can they be met on an ongoing basis?
5. What AML/CFT due diligence framework applies to the fiduciary or fund administration firm, and has it been reviewed against current GFSC Handbook requirements?
6. What CRS/FATCA reporting obligations apply to the Guernsey structures and their investors or beneficiaries?

7. For funds with sustainability objectives, does the Guernsey Green Fund or Natural Capital Fund framework offer appropriate regulatory recognition?

SECTION 8

SearchOffshore Directory

SearchOffshore profiles 200 professional firms across 10 service categories in Guernsey. All profiled firms are either self-registered or sourced from public professional registers.

SERVICE CATEGORY	FIRMS	DIRECTORY
Fiduciary Services	77	View Listings
Trusts	77	View Listings
Tax Advisors	31	View Listings
Accountancy Firms	30	View Listings
Wealth Management	29	View Listings
Corporate Services	27	View Listings
Law Firms	16	View Listings
Fund Administration	16	View Listings
Property Services	14	View Listings
Notary	8	View Listings

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Scan to view the live directory · 200 firms · Updated 2026

SearchOffshore is the specialist directory connecting UHNW individuals, family offices and their advisers with professional firms across 30+ offshore jurisdictions.

Browse the Guernsey Directory

List Your Firm

SECTION 9

Important Notices and Disclaimer

General Disclaimer

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Accuracy and Currency

The offshore regulatory environment changes frequently. Information reflects the position as understood at the time of publication in May 2026 and may become outdated. Information should not be relied upon without independent professional verification. Always seek advice from qualified legal, tax, and financial professionals in all relevant jurisdictions before making any decisions relating to offshore structures, trusts, or jurisdictional choices.

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No Solicitation

Nothing in this guide constitutes a solicitation or recommendation to establish any offshore structure, invest in any jurisdiction, or engage any particular service provider. Offshore and international financial structures involve complex legal, tax, and regulatory considerations that vary significantly by jurisdiction and individual circumstance. The consequences of incorrectly structured arrangements can be severe. SearchOffshore strongly encourages all users to obtain qualified professional advice in all relevant jurisdictions.

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