

# STATES OF JERSEY



## **DRAFT BANK (RECOVERY AND RESOLUTION) (JERSEY) AMENDMENT LAW 202- (P.42/2025) – CHILDREN’S RIGHTS IMPACT ASSESSMENT**

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**Presented to the States on 27th May 2025  
by the Minister for External Relations**

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**STATES GREFFE**

## CHILDREN'S RIGHTS IMPACT ASSESSMENT (CRIA)

### PART 1: SCREENING

Name and title of Duty Bearer:	Deputy Ian Gorst, Minister for External Relations
Type of Duty Bearer: (Minister, Elected Member or States Assembly Body)	Minister
Assessment completed by (if not completed by duty bearer):	Senior Policy Advisor, Financial Services Unit
Date:	20 May 2025

<p>1) Name and brief description of the proposed decision</p> <p>The subject of your CRIA may be a proposed law, policy or proposition and in accordance with the Law is referred to in this template as the '<b>decision</b>'</p> <ul style="list-style-type: none"><li>• What is the problem or issue the decision is trying to address?</li><li>• Do children experience this problem differently from adults?</li></ul>
<p>Proposition of Draft Bank (Recovery and Resolution) (Jersey) Amendment Law 202- (the "draft law")</p> <p>The draft law will primarily provide continuation of the Bank Depositors Compensation Scheme (the "Scheme"), currently established under the Banking Business (Depositors Compensation) (Jersey) Regulations 2009 (the "2009 Regs"), and to provide for the transfer of the functions relating to the administration of the Scheme to the Jersey Resolution Authority. The draft law enhances the scheme to support the practical administration of it and also improves the timeliness of payout. Further to amendments relating to the Scheme, the draft law also makes small amendments to the resolution law to clarify the scope existing provisions and allow for their practical application.</p> <p>Children are not considered to be impacted differently from adults, noting that the point of interaction with the Scheme would be as depositors.</p>
<p>2) Which groups of children and young people are likely to be affected?</p> <p>Groups of children could include early years, primary or secondary education; young adults; children with additional learning needs; disabled children; children living in poverty; children from particular ethnic backgrounds; migrants; refugees; care experienced children and LGBTQ+ children</p> <p>Any child who has a deposit within bank declared to be in default.</p>
<p>3) What is the likely impact of the proposed decision on children and on their rights?</p> <ul style="list-style-type: none"><li>• Identify any potential positive OR negative impacts and include indirect impacts on children and their rights as described in the UNCRC</li><li>• Will different groups of children be affected differently by this decision?</li></ul> <p>There are no perceived impacts of this draft law on children and their rights as contained within the UNCRC.</p>
<p>4) Is a full Children's Rights Impact Assessment required?</p>

<p>If you have identified impacts on children and their rights, a full CRIA should be completed. If no impacts are identified then a Full CRIA is not required, but please explain your rationale and how you reached this conclusion</p>
<p>No – a full CRIA is not deemed required.</p>