

**WRITTEN QUESTION TO THE MINISTER FOR EXTERNAL RELATIONS
BY DEPUTY A.F. CURTIS OF ST. CLEMENT
QUESTION SUBMITTED ON MONDAY 7th APRIL 2025
ANSWER TO BE TABLED ON MONDAY 14th APRIL 2025**

Question

“Will the Minister provide an update on the work to enable UK credit card agencies to provide cards and services to Jersey residents and, furthermore, detail –

- (a) what work by his department, if any, remains outstanding;
- (b) what obstacles, if any, still exist that prevent the exchange of data for the issuing of credit cards; and
- (c) the expected timeline for any work to be undertaken by the Government of Jersey?”

Answer

(a)

The work on the provision of information to Credit Reference Agencies (the “CRAs”) is being undertaken by a project team operating primarily across two Government departments. The policy is led by the Financial and Professional Services Unit within the Department for the Economy, while implementation is being delivered by Employment, Social Security and Housing (“ESSH”) as the designated data controller. Given the nature of the work, operational delivery is supported by the Government’s Modernisation and Digital team.

As Minister for External Relations, I oversee the Financial and Professional Services Unit, which concluded its policy work in 2023 through the introduction of the Register of Names and Addresses (Amendment) (Jersey) Law 2023. This legislation permits the Chief Minister to share information with CRAs. My officials remain actively engaged with ESSH as part of the wider project team to ensure successful delivery.

I understand that the Data Protection Impact Assessment, led by ESSH in relation to the processing of data, has recently been completed. This marks a significant milestone and will help pave the way for delivery. The project team is now focused on building the automated delivery mechanism, which will need to be tested before going live, and finalising agreements with the CRAs.

(b)

With specific regard to the project to deliver information to the CRAs, it is understood that the CRAs are currently subject to resource constraints. These are primarily due to the United Kingdom’s planned establishment of a new governance structure and the Credit Reporting Governance Body, with ongoing interim working groups placing additional demands on the CRAs’ capacity. These competing priorities will inevitably affect their ability to engage with us as we work through the remaining tasks and challenges.

One outstanding issue is the need to finalise and confirm the legal basis under which the CRAs may provide UK law enforcement with information sourced from our register. We are working to conclude this matter with the CRAs as soon as possible.

In the broader context of credit cards, it should be clarified that there is currently no barrier preventing service providers getting the data they need for the purpose of issuing credit cards. However, the work outlined above will provide a more streamlined and accessible source of information for service providers when assessing applications for such services. Once this work is delivered, it will be important for banks and service providers to acknowledge the steps taken by Government and move forward to improve their offering of credit card services.

(c)

Subject to the CRAs having the capacity to continue their engagement, it is estimated that approximately six months will be required to finalise the data sharing agreements, develop the technical solution, and complete testing before the CRA project can go live.