

# Oak Group

**Specialist fund, corporate and private client services tailored to your needs.**

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[oak.group](https://oak.group)

GUERNSEY | ISLE OF MAN | JERSEY | MAURITIUS



# About Oak

**Oak Group was established in 2018 as a fund, corporate and private client services business, headquartered in Guernsey, with a heritage dating back to 1999.**

At Oak, we have a 'client-first' mentality. We provide exceptional, personalised client service, fostering lasting relationships built on trust, integrity and expertise.

Located in four jurisdictions with more than 200 employees, we strive to create an environment where our people are cared for, enabled, empowered, and supported to provide exceptional financial solutions.

With our collaborative approach, we strive to create long-term value for our clients, while maintaining the highest standards of conduct.

We prioritise the continuous growth and development of our people, recognising that their success is the foundation of our excellent service and our shared prosperity. ESG is something we take very seriously; it is at the centre of everything we do.

Oak has a new ownership structure whereby it will be owned by a standalone company, Opera Limited. An investor is Pula, family office of Stephen Lansdown, co-founder of Hargreaves Lansdown, the U.K.'s largest stock broking firm and a member of the FTSE 250.

Oak is privately owned with a fully-aligned strategy for growth and transformation. Our vision is long-term and allows us to plot a strategic arc. Our strategy includes investing into cutting edge technology and data tools, investing into back-office simplification to improve client and employee experience, and extensive training for our team to align client, staff and investor interest and fuel a constant drive for sustainable excellence and growth. Oak is committed to this exciting journey.

## OPERA

**OAK** | Pula

A new **era** in financial services

# Oak values

## The Oak 8

### Focus on the client

We put clients at the heart of everything we do, paying attention to both the spoken and unspoken requirements. We start with understanding their needs to inform high-quality service delivery and solutions that are fit for purpose.

### Earn trust with integrity

We build lasting internal and external relationships through honesty, transparency, and accountability. By embracing diverse perspectives and communicating openly, we align our words and actions with the highest ethical standards, fostering trust and respect in everything we do.

### Think globally

We have a One Oak mindset, seamlessly collaborating across cultures and markets. Creating an inclusive environment where every voice is valued, we leverage broad perspectives and insights to innovate and achieve impactful results.

### Support each other to thrive

We are resilient in the face of challenges, prioritising wellbeing and supporting each other to work smarter and create an environment that fosters both personal and professional growth.

### Innovate and lead fearlessly

We foster a culture where people feel safe to try new things. We are brave and embrace bold ideas to break boundaries, solve problems, take smart risks, and drive improvement. We proactively tackle challenges to stay ahead of the curve, craft solutions, and own our results. We take time to learn from our experiences, always pushing to get the basics right yet remain unique.

### Empower community

We elevate each other through shared learning, celebration, and unwavering support. By championing diverse voices, fostering equity, and creating an inclusive environment, we cultivate a culture of respect and belonging.

### Think and act like an owner

We take full responsibility for the success and wellbeing of Oak. As stewards of the business, we act with integrity, make decisions for the long-term, treat resources as if they were our own, and uphold our regulatory duty and responsibility in every market we serve. We step up and solve problems proactively. Ownership means not only focusing on individual success but also ensuring the success of the entire team.

### Fuel growth with passion and learning

We embody a growth mindset and entrepreneurial spirit. We prioritise our continuous learning and development of new ideas, directly benefiting our team and our clients. Our passion is contagious, inspiring others and celebrating wins.

# Our journey so far



# Services

**At Oak, we pride ourselves in providing prompt, proactive and professional services to our clients. Working collaboratively with leading lawyers, tax advisors, and accountants to enable our clients to achieve their aims.**

## Private Client



With extensive experience in managing family wealth, our private client teams meet the expectations of private clients and families.

Our specialist teams provide expertise to manage a wide variety of trust assets promptly and effectively. We understand complex client requirements and recommend tailored solutions such as family trusts, private trust companies, corporate entities, or funds. We collaborate with trusted professionals throughout the lifecycle of a structure, adding value from formation to ongoing support. Working together we aim to be considered a trusted family advisor and to provide solutions and services for the long term.

## Corporate Services



We deliver services to a wide range of structures from privately held real estate holdings to listed companies. Our solutions are suitable for a diverse and global clientele.

Our team have significant experience and credentials supporting a broad range of corporate customers from SME's to multinationals. Our people understand the need to contribute meaningfully to ensure that the most appropriate solutions are provided to our clients to guarantee transactions are smooth and deadlines are met.

## Funds



Our specialist teams provide the strength and depth of expertise needed to deliver prompt, proactive and considered services to our clients and their investors.

Our specialist fund administration teams provide the strength and depth of expertise needed to deliver prompt, proactive and considered administration services to our clients and their investors. We have considerable experience providing fund services to clients along with the support required to establish and manage investment structures.

# Client Service Charter

Each of our client relationships are founded on a commitment to integrity, quality, and transparency. We have codified these through our unique 'Client Service Charter'.



Oak will engage with our clients to discuss our services regularly.



Oak will deal with any issues efficiently in line with our documented procedures.



Oak will be responsive when contacted.



Oak will be open and transparent on our fees and charges.



Oak will act with integrity at all times and deal with matters in a professional manner.



Oak will will adhere to regulatory timelines for all statutory filings (subject to receipt of the necessary information).



Oak will will run our business in line with our ESG objectives, on a sustainable basis using partners and suppliers with similar goals.

# Our jurisdictions

**We are jurisdictionally agnostic as a business. As a result, our team will not direct a client to a particular jurisdiction; rather, the decision should be made by the client.**

Oak has strategically positioned offices in jurisdictions which are seen as a gold standard in the provision of fiduciary services in the international markets.

Ultimately, the choice of jurisdiction will come down to individual circumstances, legal/tax requirements, jurisdictional benefits for certain activities, and personal preference. We recommend independent tax guidance to help our clients choose the right jurisdiction and structuring for them.



GUERNSEY

Guernsey is one of the world's oldest and most reputable offshore financial services centres and serves as our headquarters, as a leading offshore financial centre operating with the highest levels of governance and regulation.



JERSEY

Home to some of the world's leading banks, financial institutions and law firms delivering first-class services with easy reach is a specialised centre that provides extensive private client, corporate and fund administration services.



ISLE OF MAN

An economic centre of interest, adding value to clients' capital wealth and protecting hard-earned success. Isle of Man is a leading jurisdiction for entrepreneurs to set up operations in the tech sector.



MAURITIUS

A mixed economic system combining private freedom and centralised economic planning and government regulation. Double Taxation Agreements with majority of African countries, making it an attractive proposition for company wanting to conduct operations across Africa.

## Guernsey



Private Client Corporate Services Funds

Guernsey is one of the world's oldest and most reputable offshore financial services centres and serves as our headquarters, as a leading offshore financial centre operating with the highest levels of governance and regulation.

All our client services are specialist-led and bespoke to support our clients' specific outsourcing needs. Our Private Client senior management team has over 100 years of combined experience in UK property matters, a core asset class for the Group's high net worth private clients.

Our Funds team holds significant experience in closed ended investment vehicles across a wide spectrum of asset classes and pride themselves on developing close relationships with clients and providing a responsive, professional service to clients.



KEY CONTACT

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## Isle of Man



Private Client

The Isle of Man economy has been hailed as the forefront of modern regulation with an established fiduciary, banking, insurance, pension, online gambling and fintech industry adding value to clients' capital wealth and protecting hard-earned success.

With a long-established legislation, based on common law principals and a strong tradition of upholding trusts, the legal system specifically affords clients the comfort that assets held in Trust will be protected for them and their families.

The Isle of Man shares the same VAT regime as the UK, meaning trading structures can operate within the UK and EU because they can be registered for VAT with the added benefit of no tax on the profits.

Our team primarily provide trust and corporate solutions to wealthy individuals and families, many of whom have been clients for more than two decades.



KEY CONTACT

**Tanya O'Carroll**  
Managing Director,  
Private Client  
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T: +44 1624 611926



# Jersey



Private Client Corporate Services Funds

Jersey, home to some of the world's leading banks, financial institutions and law firms deliverig first-class services within easy reach is a specialised centre that provides extensive private client, corporate and fund administration services.

We service complex global structures and pride ourselves on developing long term relationships which allow us to grow our business in parallel with the growth of our clients. As well as having a robust network of relationships with all the leading banks, allowing us to locate the best financing and refinancing opportunities for our complex clients.

The team's green credentials in Jersey are robust and continuing to flourish, with expertise in low carbon/net zero assets, with each Jersey director serving as a named director on the boards of companies with sustainability at their core.

We are pleased to confirm that we have all the necessary regulatory consents to provide the services required by our worldwide client base.



KEY CONTACT

**Jo Gorrod**  
Managing Director,  
Private Client  
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T: +44 1534 834616

# Mauritius



Private Client

A mixed economic system combining private freedom with centralised economic planning and government regulation Mauritius is just a short hop from the African mainland. With our Mauritian office having particular focus on the Southern African market.

With its mixed economic system, Mauritius combines private freedom with centralised economic planning and governmental regulation and has become an international financial services centre of substance and repute and is an excellent and convenient base for trust operations for African based clients.

Various incentives are open for foreigners to purchase property in Mauritius, and the island is becoming increasing popular as a physical base for African high net worth individuals. Whether it be a primary residence, or just a holiday home, there are a wealth of desirable properties for sale to foreigners, with a surprisingly low entry level offering people an enviable lifestyle in the heart of the Indian Ocean. Our team are well placed to assist potential new residents in their move to the island



KEY CONTACT

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Managing Director

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# Legal and Regulatory Notice

Further details can be found at [oak.group/notices/regulatory/](https://oak.group/notices/regulatory/)

## Guernsey

### Oak Group Limited

Registered in Guernsey, Company Registration No. 64716

### Oak Trust (Guernsey) Limited

Registered in Guernsey, Company Registration No. 34973

Licensed by the Guernsey Financial Services Commission under The Regulation of Fiduciaries, Administration Businesses and Company Directors, etc. (Bailiwick of Guernsey) Law, 2020

### Oak Fund Services (Guernsey) Limited

Registered in Guernsey, Company Registration Number 36305

Licensed by the Guernsey Financial Services Commission under the Protection of Investors (Bailiwick of Guernsey) Law, 2020, to carry out Controlled Investment Business and the Regulation of Fiduciaries, Administration Businesses and Company Directors, etc (Bailiwick of Guernsey) Law, 2020.

The Registered Office and contact details of all of the above companies is: Oak House, Hirzel Street, St Peter Port, Guernsey, GY1 2NP. Telephone + 44 (0) 1481 722 584

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## Isle of Man

### Oak Group (IOM) Limited

Registered in the Isle of Man, Company Registration No. 089688C

Licensed by the Isle of Man Financial Services Authority

The Directors of this company are: Christian Cowley, Tanya OCarroll and Diane Clarke

The Registered Office and contact details of this company are: Millennium House, Victoria Road, Douglas, Isle of Man, IM2 4RW. Telephone + 44 (0) 1624 611926

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## Jersey

### Oak Group (Jersey) Limited

Registered in Jersey, Company Registration No. 87362

Regulated by the Jersey Financial Services Commission

The Registered Office and contact details of this company are: 3rd Floor, IFC5, Castle Street, St Helier, JE2 3BY. Telephone + 44 (0) 1534 834600

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## Mauritius

### Oak Management (Mauritius) Limited

Registered in Mauritius, Company Registration No. 129233, business registration number C15129233  
Licensed by the Financial Services Commission Mauritius and holds a Management License pursuant to Section 77 of the Financial Services Act 2007

### Oak Trust (Mauritius) Limited

Registered in Mauritius, Company Registration No. 131334, business registration number C15131334  
Licensed by the Financial Services Commission Mauritius and holds a Management License (qualified/Corporate Trustee Only) pursuant to Section 77 of the Financial Services Act 2007

The Registered Office and contact details of these companies are: 1st Floor Block 19/20, Cascavelle Business Park, Black River Road, Cascavelle, 90522, Mauritius

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