

BERMUDA

CHARITIES AMENDMENT REGULATIONS 2026

BR / 2026

TABLE OF CONTENTS

1	Citation
2	Amends preamble
3	Insert Part 1 headnote
4	Amends regulation 2
5	Amends regulation 3
6	Inserts regulation 3A
7	Amends regulation 4
8	Amends regulation 5
9	Amends regulation 12
10	Inserts Part 3
11	Revokes and replaces Schedule
12	Inserts Schedules 2, 3 and 4
13	Revocation
14	Commencement

The Minister responsible for charities, after consultation with the Registrar and the Committee in exercise of the power conferred by sections 38 and 48 of the Charities Act 2014 and after consultation with the NAMLC in exercise of the power conferred by section 47 of the Charities Act 2014, makes the following Regulations:

Citation

1 These Regulations, which amend the Charities Regulations 2014 (the “principal Regulations”), may be cited as the Charities Amendment Regulations 2026.

Amends preamble

2 The preamble to the principal Regulations is amended by deleting “section 48” and substituting “sections 38, 47 and 48”.

Insert Part 1 headnote

3 Regulation 1 of the principal Regulations is amended by inserting after the preamble the following headnote—

CHARITIES AMENDMENT REGULATIONS 2026

“PART 1 PRELIMINARY”.

Amends regulation 2

- 4 Regulation 2 of the principal Regulations is amended—
- (a) by inserting in the appropriate alphabetical order the following definition—
 - “ “international activity” means activities that include raising or distribution of assets outside of Bermuda;”;
 - (b) by inserting after regulation 2 the following—

“PART 2 APPLICATION FOR REGISTRATION OF CHARITY, ACCOUNTS AND REPORTING”.

Amends regulation 3

- 5 Regulation 3 of the principal Regulations is amended—
- (a) in paragraph (2)(a) by deleting the words “the Schedule” and substituting the words “Schedules 1, 3 or 4”;
 - (b) in paragraph (3)(a) by inserting after the word “name” the words “and any trade name”;
 - (c) by inserting after paragraph (3)(a) the following—
 - “(aa) the name of any affiliation with another charity or parent body;
 - (ab) if the parent body is a registered company, the company number;”;
 - (d) by inserting after paragraph (3)(e) the following—
 - “(ea) the number of staff and volunteers engaged with the charity;”;
 - (e) by deleting “; and” at the end of paragraph (3)(m)(ii) and inserting after paragraph (3)(m)(ii) the following—
 - “(iii) an indication that the charity has met its general obligations under the Act throughout the past year; and
 - (iv) provide a completed anti-money laundering and anti-terrorist financing report for the past year; and

CHARITIES AMENDMENT REGULATIONS 2026

- (v) an indication that the charity has met its obligations on knowing its donors, partners, beneficiaries and staff as required under the Act; and”;
- (f) by inserting after paragraph (4)(a) the following—
 - “(aa) a copy of the charity’s governing documents that includes a dissolution clause and a bank mandate requiring financial transactions are approved by at least two independent trustees, but such copy is not required to be submitted if the charity is currently registered and the dissolution clause and bank mandate have not changed since its last registration;
 - (ab) a copy of the charity’s AML/ATF policies and procedures; ”;
- (g) in paragraph (4)(c)(iii) by inserting after the word “Act” the words “pursuant to the form set out in Schedule 3”.

Inserts regulation 3A

6 The principal Regulations are amended by inserting after regulation 3 the following—

“Form and content of application for exemption from registration

- 3A (1) An application for an exemption from registration as a charity under section 18(4) of the Act shall be made in accordance with this regulation.
- (2) The applicant charity shall submit to the Registrar—
 - (a) an application in substantially the form set out in Schedule 2, containing the particulars required by paragraph (3); and
 - (b) the documents required by paragraph (4).
 - (3) The particulars of the charity referred to in paragraph (2)(a) are—
 - (a) its name and any trade name;
 - (b) its telephone number and email address;
 - (c) the address that, for the purposes of the Act, is to be its registered address;
 - (d) its mailing address;
 - (e) the date of its establishment;
 - (f) the legal status of the charity;
 - (g) the name, title, physical address, telephone number and email address of its controlling corporate service provider or its trust service provider;

CHARITIES AMENDMENT REGULATIONS 2026

- (h) its company registration number and details of its shareholders (if any);
 - (i) the names of any trading subsidiary or subsidiaries (if any);
 - (j) its primary objectives and its main beneficiaries; and
 - (k) such other of its particulars as the Registrar may reasonably require for the purposes of an application.
- (4) The required documents referred to in paragraph (2)(b) are—
- (a) a copy of the applicant charity’s trusts which is up-to-date as at the time of the application; and
 - (b) a copy of the service agreement between the charity and the person who provides a corporate service provider business service pursuant to section 18(5)(ab) of the Act.”.

Amends regulation 4

7 Regulation 4(5) of the principal Regulations is amended by inserting after the word “more” the word “unconnected”.

Amends regulation 5

8 Regulation 5(2)(b) of the principal Regulations is amended by deleting the numbers “6(6)” and substituting the numbers “6(5)”.

Amends regulation 12

9 Regulation 12(2) of the principal Regulations is amended by deleting the word “matter” and substituting the word “matters”.

Inserts Part 3

10 The principal Regulations are amended by inserting after regulation 14 the following—

“PART 3

ANTI-MONEY LAUNDERING AND ANTI-TERRORIST FINANCING REQUIREMENTS

Interpretation

14A In this Part, unless the context otherwise requires—

“AML” means anti-money laundering;

“ATF” means anti-terrorist financing;

“beneficiary” in relation to a charity, includes a person, natural person, charity, or group of natural persons, receiving charitable,

CHARITIES AMENDMENT REGULATIONS 2026

humanitarian or other types of assistance through the services of a charity;

“guidance” has the meaning given in section 11 or 13 (as the case may be) of the Act;

“officer” in relation to a charity, includes an employee of that charity;

“partner” in relation to a charity, means a person who is funded to implement a project or deliver aid or any other service on behalf of the charity;

“relevant officer” has the meaning given in regulation 14F(2);

“terrorist financing” has the meaning given in section 2 of the Anti-Terrorism (Financial and Other Measures) Act 2004.

General duties of a registered charity

14B Every registered charity shall—

- (a) ensure that its payments to beneficiaries and partners are appropriately monitored; and
- (b) establish and maintain its AML/ATF systems and controls.

Due diligence requirements

14C A registered charity shall take measures, where there is a reasonable risk of money laundering or terrorist financing, or in all cases where there is international activity, to confirm and appropriately record information on the identity, credentials and good standing of its beneficiaries, donors, associate charities and partners.

Systems and controls

14D (1) A registered charity shall establish and maintain appropriate and risk-sensitive policies, processes and procedures relating to—

- (a) carrying out of proper due diligence, in accordance with regulation 14C, on those individuals and organisations that give money to, receive money from, or work closely with, the charity;
- (b) identifying international transactions and keeping a record and analysis thereof separately from domestic transactions;
- (c) adequate monitoring and verification of end-use of payments to beneficiaries, associate charities and partners;
- (d) reporting;
- (e) training;
- (f) record-keeping;

CHARITIES AMENDMENT REGULATIONS 2026

- (g) internal control to ensure that all funds are fully accounted for, and are spent in a legitimate manner that is consistent with the purpose and objectives of the charity's stated activities;
- (h) risk assessment and management; and
- (i) the monitoring and management of compliance with and the internal communication of such policies, processes and procedures intended to prevent or detect activities related to money laundering and terrorist financing.

(2) A charity shall have systems in place enabling it to respond as soon as reasonably practicable to enquiries from the Registrar, the FIA or a police officer regarding—

- (a) whether it maintains, or has maintained during the previous seven years, a donor, beneficiary or partner relationship with any person; and
- (b) the nature of that relationship.

(3) A charity, which includes a charity where there is international activity, shall provide details of their AML/ATF systems and controls to the Registrar upon request.

Record keeping

14E (1) Subject to paragraph (2), a registered charity shall, for a period of at least seven years, maintain records—

- (a) of transactions that are sufficiently detailed—
 - (i) to identify, and separately keep a record of, domestic and international transactions respectively;
 - (ii) to provide an analysis of the international transactions; and
 - (iii) to verify that funds have been spent in a manner consistent with the purpose and objectives of the charity; and
- (b) of the information obtained pursuant to regulation 14C (due diligence requirements),

and shall, on reasonable request, make such records available to the Registrar, the FIA or a police officer (as the case may be).

(2) But in any case where a police officer has notified a registered charity in writing that particular records are or may be relevant to an investigation which is being carried out, the registered charity shall keep the records beyond the seven-year period pending the outcome of the investigation.

CHARITIES AMENDMENT REGULATIONS 2026

Training etc.

14F (1) A registered charity shall take appropriate measures to ensure that all its relevant officers are—

- (a) made aware of the law relating to money laundering and terrorist financing;
- (b) regularly given training through the Registry General in how to recognise and deal with transactions which may be related to money laundering or terrorist financing; and
- (c) screened prior to hiring to ensure high standards.

(2) For the purposes of these Regulations, an officer of a charity is a relevant officer of the charity if, at any time in the course of his duties—

- (a) he has, or may have, access to any information which may be relevant in determining whether any person is engaged in money laundering or terrorist financing; or
- (b) he plays a role in implementing and monitoring compliance with anti-money laundering or anti-terrorist financing requirements,

and a volunteer is deemed to be a relevant officer of the charity if, at any time in the course of his duties, he has or may have access to any information referred to in subparagraph (a), or plays a role in implementing and monitoring compliance referred to in subparagraph (b).

Annual report

14G (1) An annual report prepared by a registered charity under section 38(1) of the Act shall, in addition to the requirements of that section—

- (a) include the identity of each of its charity trustees and relevant officers for the financial year in respect of which it was prepared, the period of that financial year that he served as such trustee or relevant officer, and his designation;
- (b) include such information on the charity's systems, policies, processes and procedures referred to in regulation 14D as the Registrar may reasonably require to assess the adequacy and effectiveness thereof;
- (c) include such other information, and be in such form, as the Registrar may reasonably require in accordance with guidance issued by him; and
- (d) in the case of a charity identified by the Registrar as having a higher money laundering or terrorist financing risk, include such other information, and be in such form, as the Registrar may reasonably require in order to facilitate enhanced monitoring by the Registrar of the charity's risk,

CHARITIES AMENDMENT REGULATIONS 2026

and shall be submitted to the Registrar within six months of the end of the financial year to which it relates, unless the six-month period has been extended by the Registrar under section 37(2), as read with section 38(4), of the Act.

(2) Without prejudice to the generality of paragraph (1)(b), the annual report shall include a list and analysis of the charity's international transactions.

Offences

14H (1) A person who fails to comply with any requirement in regulation 14B, 14C, 14D(1) and (2), 14E or 14F(1) is guilty of an offence and liable—

- (a) on summary conviction, to a fine not exceeding \$50,000; or
- (b) on conviction on indictment, to a fine not exceeding \$750,000 or to imprisonment for a term not exceeding two years or to both such fine and imprisonment.

(2) A person who fails to comply with any requirement in regulation 14G is guilty of an offence and liable—

- (a) on summary conviction, to a fine not exceeding \$5,000; or
- (b) on conviction on indictment, to a fine not exceeding \$10,000 or to imprisonment for a term not exceeding two years or to both such fine and imprisonment.

(3) In deciding whether a person has committed an offence under paragraph (1) or (2), the court shall consider whether he followed any relevant guidance which was at the time issued by the Registrar.

(4) A person is not guilty of an offence under this regulation if he took all reasonable steps and exercised all due diligence to avoid committing the offence.

(5) Where a person is convicted of an offence under this regulation, he shall not also be liable to a civil fine imposed by or under any statutory provision in relation to the same matter.”.

Revokes and replaces Schedule

11 The Schedule to the principal Regulations is revoked and the following new Schedule is substituted—

“SCHEDULE 1

(regulation 3)

FIRST TIME APPLICATION TO REGISTER AS A CHARITY

This information is being collected to determine the suitability of organizations and associated persons for initial registration under the Charities Act 2014. Questions about this form or the collection of the information can be directed to

CHARITIES AMENDMENT REGULATIONS 2026

the Registrar General at the address below, via email at charityinfo@gov.bm or via telephone at 444-1947.

Return this form to: The Registrar General, Government Administration Building, 1st Floor, 30 Parliament Street, Hamilton HM 12
email: charityinfo@gov.bm

1. Name of charity:
2. Phone number:
3. Email address:
4. Address of charity (street address):
5. Mailing address (if different from the street address):
6. Financial year end:
7. If you are a company limited by guarantee please provide your company registration number and details on your members:
8. If the charity has a trading subsidiary or subsidiaries, please list them below or indicate N/A (a trading subsidiary is a company owned and controlled by the charity to trade on its behalf):
9. If the charity has a trade name, please provide it below or indicate N/A:
10. Please select only one primary charitable purpose that best describes your charity and (if applicable) only one secondary charitable purpose (follow the link [HERE](#) for guidance):

	primary	secondary
the prevention or relief of poverty	<input type="checkbox"/>	<input type="checkbox"/>
the advancement of education	<input type="checkbox"/>	<input type="checkbox"/>
the advancement of religion	<input type="checkbox"/>	<input type="checkbox"/>
the advancement of health or the saving of lives	<input type="checkbox"/>	<input type="checkbox"/>
the advancement of citizenship or community development	<input type="checkbox"/>	<input type="checkbox"/>
the advancement of human rights, conflict resolution or reconciliation, or the promotion of religious or racial harmony or equality and diversity	<input type="checkbox"/>	<input type="checkbox"/>

CHARITIES AMENDMENT REGULATIONS 2026

provision of recreational or similar facilities in the interests of social welfare	()	()
the advancement of sport	()	()
the advancement of the arts, culture, heritage or science	()	()
the advancement of animal welfare	()	()
the relief of those in need because of youth, age, ill-health, disability, financial hardship or other disadvantage	()	()
the advancement of environmental protection or improvement	()	()
the promotion of the efficiency of the armed forces of the Crown or of the efficiency of the police, fire and rescue services or ambulance services	()	()
recreational and similar facilities	()	()

11. GENERAL OBLIGATIONS

- a) Does the charity work with persons who are considered vulnerable because of their age, physical or mental disability, or ill health?
- b) If you answered **YES** to question a), are you in compliance with the Vulnerable Persons Policy Document that has been issued by the Registrar General and Charities Commissioners for charities?
- c) Are you familiar with the reporting obligations of charities under the Charities Act 2014 and the Charities Regulations 2014? These include:
 - Annual accounts within 6 months of the financial year end (section 37)
 - Annual reports within 6 months of the financial year end (section 38)

CHARITIES AMENDMENT REGULATIONS 2026

- Notification of any changes to the charity’s trustees, address or other particulars within 30 days (section 17)
- Annual fees and other fees payable

d) Have you included the following supporting documentation with your application?

A copy of the charity’s governing documents, which must include:

- i. A dissolution clause stating that if the charity is wound up, its net assets will be transferred to another charity having similar purposes.
- ii. A bank mandate requiring that financial transactions be approved by at least two independent trustees.
- iii. Signed trustee declaration forms for each trustee/board member.
- iv. Vulnerable Persons Policy (only required if the organization intends to work with persons who are considered vulnerable - children, elderly, disabled persons etc.)

12. LIST ALL TRUSTEES, DIRECTORS AND OFFICERS OF THE CHARITY:

Official title:	
Name:	
Official title:	
Name:	
Official title:	
Name:	
Official title:	
Name:	
Official title:	
Name:	

13. Please identify the primary objectives of your charity and its main beneficiaries:

- [specify]
- [specify]
- [specify]
- [specify]

CHARITIES AMENDMENT REGULATIONS 2026

14. Please identify the nature of any fundraising activities, projects and programmes that the charity intends to engage in:

[specify]

[specify]

[specify]

[specify]

15. Please state the purpose for which the proceeds of any fundraising activities are intended to be applied:

[specify]

[specify]

[specify]

[specify]

16. Please explain how the charity's objectives and aims are of benefit to the public. You may wish to refer to the "Guidance on Charitable Purposes and Public Benefit" document issued by the Registrar General and Charity Commissioners, which is available [HERE](#):

[specify]

[specify]

[specify]

[specify]

17. In the last 5 years, have any of the charity's trustees, directors or officers, whether under the laws of Bermuda or any other jurisdiction:

a) been charged or convicted of an offence (excluding traffic violations) under any criminal law or other law in force? YES () NO ()

b) been the subject of, or convicted in any regulator, civil or other action or proceeding? YES () NO ()

c) been the subject of bankruptcy or receivership proceedings? YES () NO ()

d) been the subject of a court judgment or writ, or failed to satisfy a judgment or writ? YES () NO ()

e) had a business licence or registration refused, suspended or cancelled? YES () NO ()

18. If the answer is **YES** to any of the questions above, please provide details (attach a separate sheet if necessary):

[specify]

CHARITIES AMENDMENT REGULATIONS 2026

[specify]

[specify]

We, being two trustees of the applicant charity, hereby certify that the particulars contained in this application for registration under the Charities Act 2014, are true and correct to the best of our knowledge and belief.

Date *[date of signature]*

Signed *[signature]*

Print name: *[full names]*

Position in charity *[title]*

Date *[date of signature]*

Signed *[signature]*

Print name: *[full names]*

Position in charity *[title]*

21. LIST ALL TRUSTEES, DIRECTORS AND OFFICERS OF THE CHARITY

Official title:	
Name:	
Street address:	
Phone:	
Email:	
Official title:	
Name:	
Street address:	
Phone:	
Email:	
Official title:	
Name:	
Street address:	
Phone:	
Email:	

CHARITIES AMENDMENT REGULATIONS 2026

Official title:	
Name:	
Street address:	
Phone:	
Email:	
Please note that the information contained in this section will not form part of the public charity file and will be used only for internal regulatory purposes.	

Inserts Schedules 2, 3 and 4

12 The principal Regulations are amended by inserting after Schedule 1 the following Schedules—

“SCHEDULE 2

(regulation 3A)

FORM OF APPLICATION FOR REGISTRATION AS A PRIVATELY FUNDED CHARITY, TRUST OR FOUNDATION

Application to Register as a privately funded charity, trust or foundation

Questions about this form or the collection of the information can be directed to the Registrar General at the address below, to the Charity team email at charityinfo@gov.bm or to the Legal & Compliance Officer via telephone at 444.1947. Please note that the contents of this form are eligible for exemption from disclosure under the Public Access to Information Act 2010. Information gathered will be kept on a separate register.

Return this form to: The Registrar General, Government Administration Building, 1st Floor, 30 Parliament Street, Hamilton HM 12
Email: charityinfo@gov.bm

1. Name of charity, trust or foundation:
2. Phone number:
3. Email address:
4. Address (street address):
5. Mailing address (if different from the street address):
6. Date of establishment:
7. Legal status (charity, trust or foundation):
8. Name and address of controlling entity: corporate service provider () OR trust service provider ()

CHARITIES AMENDMENT REGULATIONS 2026

9. If you are a company limited by guarantee, please provide your company registration number and details of your Members:

10. Please identify the primary objectives of your organisation and its main beneficiaries:

[specify]

[specify]

[specify]

[specify]

11. Please provide an estimate of the current value of assets held by your organization:

[specify]

[specify]

[specify]

[specify]

12. If your organization holds assets and/or investments overseas, please provide the jurisdiction(s) where these are held:

[specify]

[specify]

[specify]

[specify]

13. If you checked the Corporate Service Provider box in question 8, please confirm that you have provided a copy of your Service Level Agreement with this application. If you selected the Trust Service Provider for question 8 please indicate N/A.

Service level agreement attached:

[specify]

14. In the last 5 years, have any of the charity's trustees, directors, or officers, whether under the laws of Bermuda or any other jurisdiction:

a) been charged or convicted of an offence (excluding traffic violations) under any criminal law or other law in force? YES () NO ()

b) been the subject of, or convicted in any regulator, civil or other action or proceeding? YES () NO ()

c) been the subject of bankruptcy or receivership proceedings? YES () NO ()

d) been the subject of a court judgment or writ, or failed to satisfy a judgment or writ? YES () NO ()

CHARITIES AMENDMENT REGULATIONS 2026

e) had a business licence or registration refused, suspended or cancelled? YES ()
NO ()

15. If the answer is **YES** to any of the questions above, please provide details (attach a separate sheet if necessary):

[specify]

[specify]

[specify]

We, being the authorized signatories of the applicant named above hereby certify that the particulars contained in this application for registration under the Charities Act 2014, are true and correct to the best of our knowledge and belief.

Date: *[date of signature]*

Signed: *[signature]*

Print name: *[full names]*

Title in charity, trust or foundation: *[title]*

Date: *[date of signature]*

Signed: *[signature]*

Print name: *[full names]*

Title in charity, trust or foundation: *[title]*

SCHEDULE 3

(regulation 3(4))

ANNUAL REPORT FORM FOR CHARITIES

This information is being collected to determine the suitability of registered charities and associated persons for continued registration under the Charities Act 2014. Questions about this form or the collection of the information can be directed to the Registrar General at the address below, via email at charityinfo@gov.bm or via telephone at 246-8949.

Return this form to: The Registrar General, Government Administration Building, 1st Floor, 30 Parliament Street, Hamilton HM 12
email: charityinfo@gov.bm

1. Name of charity:
2. Phone number:
3. Email address:

CHARITIES AMENDMENT REGULATIONS 2026

- 4. Address of charity (street address):
- 5. Mailing address (if different from the street address):
- 6. Registered charity number:
- 7. Registration expiry date (if applicable):
- 8. Financial year covered by this report:
- 9. Has this report been submitted within 6 months of the charity’s financial year end? **YES** () OR **NO** ()
- 10. If you are a registered company, please provide your company registration number and details on your shareholders:
- 11. If the charity has a trading subsidiary or subsidiaries, please list them below or indicate N/A (a trading subsidiary is a company owned and controlled by the charity to trade on its behalf):
- 12. If the charity has a trade name, please provide it below or indicate N/A:
- 13. Please select only one primary charitable purpose that best describes your charity and (if applicable) only one secondary charitable purpose (follow the link [HERE](#) for guidance):

	primary	secondary
the prevention or relief of poverty	()	()
the advancement of education	()	()
the advancement of religion	()	()
the advancement of health or the saving of lives	()	()
the advancement of citizenship or community development	()	()
the advancement of human rights, conflict resolution or reconciliation, or the promotion of religious or racial harmony or equality and diversity	()	()
provision of recreational or similar facilities in the interests of social welfare	()	()
the advancement of sport	()	()

CHARITIES AMENDMENT REGULATIONS 2026

the advancement of the arts, culture, heritage or science	()	()
the advancement of animal welfare	()	()
the relief of those in need because of youth, age, ill-health, disability, financial hardship or other disadvantage	()	()
the advancement of environmental protection or improvement	()	()
the promotion of the efficiency of the armed forces of the Crown or of the efficiency of the police, fire and rescue services or ambulance services	()	()
recreational and similar facilities	()	()

14. GENERAL OBLIGATIONS

- a) Does the charity work with persons who are considered vulnerable because of their age, physical or mental disability, or ill health?
- b) If you answered **YES** to question a), are you in compliance with the Vulnerable Persons Policy Document that has been issued by the Registrar General and Charities Commissioners for charities?
- c) Is your charity in compliance with the Anti-Money Laundering and Anti-Terrorist Financing obligations for charities under the Charities Act 2014 and the Charities Regulations 2014?
- d) During the past year, did the charity notify the Registrar General of any changes to its **trustees, address, Bye-laws, Constitution, or other particulars** within 30 days? (section 17 of the Charities Act 2014)
- e) Are the charity's financial statements for the year to which this Annual Report relates attached?
- f) Have the financial statements been submitted within 6 months of the end of the charity's financial year end? (Section 37 of the Charities Act 2014)

CHARITIES AMENDMENT REGULATIONS 2026

- g) Have the financial statements been signed by the Treasurer and one other officer or trustee?
- h) If the financial statements have been audited and have they been signed by the auditor?
- i) Has the charity paid the relevant annual fee to the Registrar General?
- j) Charities must re-confirm their Bye-Laws/Constitution every 5 years if there have been no changes. If this applies, have you included a copy with your application?

15. If you answered **NO** to any of the questions b) - g) or i) - j), or if your charity is not in compliance with any of the requirements of the Charities Act 2014 or the Charities Regulations 2014, please provide an explanation:

[specify]

[specify]

[specify]

[specify]

16. Please identify the primary objectives of your charity and its main beneficiaries:

[specify]

[specify]

[specify]

[specify]

17. Please explain how the charity's objectives and aims are of benefit to the public. You may wish to refer to the "Guidance on Charitable Purposes and Public Benefit" document issued by the Registrar General and Charity Commissioners, which is available [HERE](#):

[specify]

[specify]

[specify]

[specify]

18. Trustees are required to account for the activities undertaken to further its charitable purpose each year. Please attach your annual report and/or use the space below to identify the information required under section 38 of the Charities Act 2014. This includes the nature of any fundraising activities, projects and programmes that the organization engaged in during the past year, any changes during the year to its trusts, and information on the charity's anti-money laundering and anti-terrorist financing systems and controls. If this does not

CHARITIES AMENDMENT REGULATIONS 2026

engage in fundraising, please state how it is financed. You may attach any additional materials (e.g. formal annual report, flyers, newspaper articles, etc.) that evidence the activities of your charity. Should you require additional space, please include on a separate sheet. (Please refer to section 38 of the Charities Act 2014- link [HERE](#) for more details before completing this section):

[specify]

[specify]

[specify]

[specify]

19. LIST ALL TRUSTEES, DIRECTORS AND OFFICERS OF THE CHARITY

(continue on next page if necessary):

Official title:	
Name:	
Official title:	
Name:	
Official title:	
Name:	
Official title:	
Name:	
Official title:	
Name:	
Official title:	
Name:	
Official title:	
Name:	
Official title:	
Name:	

20. In the last 5 years, have any of the charity’s trustees, directors or officers, whether under the laws of Bermuda or any other jurisdiction:

- a) been charged or convicted of an offence (excluding traffic violations) under any criminal law or other law in force? YES () NO ()
- b) been the subject of, or convicted in any regulator, civil or other action or proceeding? YES () NO ()
- c) been the subject of bankruptcy or receivership proceedings? YES () NO ()

CHARITIES AMENDMENT REGULATIONS 2026

d) been the subject of a court judgment or writ, or failed to satisfy a judgment or writ? YES () NO ()

e) had a business licence or registration refused, suspended or cancelled? YES () NO ()

21. If the answer is **YES** to any of the questions above, please provide details (attach a separate sheet if necessary):

[specify]

[specify]

[specify]

22. TERRORIST FINANCING RISK

a) Have at least 2 charity trustees attended the ATF training from the Registry General's Department?

b) Has the charity received any donations from individuals or organisations located internationally?

c) Has the charity made any payments to beneficiaries or organizations located internationally?

d) If the answer to b) or c) above is yes, do you have ATF policies and procedures in place?

e) Have you provided a copy of these policies to the Registry General's Department?

23. If the answer is **YES** to questions b) or c) or NO to questions d) or e) above, please provide details:

[specify]

[specify]

[specify]

[specify]

24. BANKING

a) Charities are required to reconfirm their bank mandate(s) when they have been changed, or if there are no changes, no later than every three years. Has the charity provided its most current bank mandate(s) to the Registry General Department? YES () NO ()

b) Please list the names of the local bank(s) your charity has an account with and state the type of account(s) and how many are held (e.g. 2 savings accounts, 1 checking account):

[specify]

CHARITIES AMENDMENT REGULATIONS 2026

c) Please list the name of any foreign bank(s) your charity has an account with and state the type of account(s) and how many are held (e.g. 2 savings accounts, 1 checking account) or indicate N/A:

[specify]

25. KNOW YOUR DONORS

a) Have the trustees taken reasonable and appropriate steps to ensure they know who the charity's donors are?

b) Does the charity have a well-established relationship with them?

c) Have any individual donors given more than \$5,000 during the last financial year?

d) In what form(s) are the funds received? (cash, cheque, bank transfer, etc - list all that apply):

[specify]

e) Has the charity received any unusual or one-off donations?

f) Have there been any conditions attached to such donations?

g) Have any public concerns been raised about any of the charity's donors or their activities?

h) Have any donations been made on the condition that the funds are only to be retained by the charity for a period of time and then returned to the donor, with the charity retaining the interest?

i) Have any donations been made on the condition that a particular third party be used to apply the funds?

j) Have any donations been made on the condition that the funds be applied for the benefit of particular individuals, either directly or indirectly?

k) Has the charity been asked to act as an intermediary to move funds for a third party?

l) Have any donations been made in Bermuda dollars or another currency, with the requirement that they be returned in a different currency?

m) Have any donations been received from unknown bodies or international sources?

26. If the answer is **YES** to any of the questions e) to m) above please provide details:

[specify]

[specify]

[specify]

[specify]

CHARITIES AMENDMENT REGULATIONS 2026

27. Please list the names of your 10 largest individual or corporate donors along with their total donations over the past financial year or if less than 10 donors please list all donors:

[specify]

[specify]

[specify]

[specify]

28. KNOW YOUR PARTNERS

If the charity has partners or agents:

a) have the trustees taken reasonable and appropriate steps to ensure they know who they are?

b) does it have influence or control over them?

c) does it have a long term relationship with them?

d) do any of them operate in territories or areas known for terrorism or other criminal activity?

29. If the answer is **NO** to questions a) to c) or **YES** to question d) please provide details:

[specify]

[specify]

[specify]

[specify]

30. KNOW YOUR BENEFICIARIES

a) Does the charity verify how its beneficiaries use the funds or other resources provided to them?

b) Are any of the charity's beneficiaries located internationally (ie. outside Bermuda)?

c) Has the charity received any unusual requests from its beneficiaries?

d) Are any of the charity's beneficiaries located in territories or areas that are known for terrorism or other criminal activity?

e) Are any of the charity's beneficiaries located in territories or areas that are subject to sanctions by the Government of Bermuda? (Please see the International Sanctions measures / Government of Bermuda)

31. If the answer is **NO** to question a) or **YES** to questions b) to e), please provide details:

CHARITIES AMENDMENT REGULATIONS 2026

[specify]

[specify]

[specify]

[specify]

32. KNOW YOUR STAFF

a) Does the charity engage the service of volunteers (not including trustees/board members)?

b) Does the charity employ any part-time or full-time staff?

c) If you answered **YES** to question b), is the charity current with all of its statutory financial obligations to its employees with respect to payroll tax, health insurance, pension payments or any other obligations?

d) If you answered **YES** to questions a) or b), does the charity have a screening process in place to ensure all volunteers and staff are suitable for their roles, especially if the charity interacts with vulnerable individuals?

33. If the answer is **NO** to questions c) or d) please provide details:

[specify]

[specify]

[specify]

[specify]

34. As applicable, please list the numbers of any volunteers and the numbers of any paid staff that were employed during the financial year covered in this report, along with their positions and salaries(do not include personal details such as names):

Salary range	Number of employees
\$200,000 and over	
\$175,000 - \$199,999	
\$150,000 - \$174,999	
\$125,000 - \$149,999	
\$100,000 - \$124,999	
\$90,000 - \$99,999	
\$80,000 - \$89,999	
\$70,000 - \$79,999	
\$60,000 - \$69,999	
\$50,000 - \$59,999	
under \$50,000	

CHARITIES AMENDMENT REGULATIONS 2026

Number of full time staff
Number of part time staff
Number of volunteers

35. If any additional details are necessary, please provide them below:

[specify]

[specify]

[specify]

[specify]

We hereby certify that the particulars contained in this Annual Report, which is submitted under the requirements of sections 38 and 47 of the Charities Act 2014, are true and correct to the best of our knowledge and belief.

Date [date of signature]

Signed [signature]

Print name: [full names]

Position in charity [title]

Date [date of signature]

Signed [signature]

Print name: [full names]

Position in charity [title]

36. LIST ALL TRUSTEES, DIRECTORS AND OFFICERS OF THE CHARITY:

Official title:	
Name:	
Street address:	
Phone:	
Official title:	
Name:	
Street address:	

CHARITIES AMENDMENT REGULATIONS 2026

Phone:	
Official title:	
Name:	
Street address:	
Phone:	
Official title:	
Name:	
Street address:	
Phone:	
Please note the information contained in this section will not form part of the public charity file and will be used only for internal regulatory purposes.	

SCHEDULE 4

(regulation 3(4))

APPLICATION TO RE-REGISTER A CHARITY

This information is being collected to determine the suitability of registered charities and associated persons for continued registration under the Charities Act 2014. Questions about this form or the collection of the information can be directed to the Registrar General at the address below, via email at charityinfo@gov.bm or via telephone at 444-1947.

Return this form to: The Registrar General, Government Administration Building, 1st Floor, 30 Parliament Street, Hamilton HM 12
email: charityinfo@gov.bm

1. Name of charity:
2. Phone number:
3. Email address:
4. Address of charity (street address):
5. Mailing address (if different from the street address):
6. Registered charity number:
7. Registration expiry date (if applicable):
8. Financial year end:
9. If you are a registered company, please provide your company registration number and details on your shareholders:

CHARITIES AMENDMENT REGULATIONS 2026

10. If the charity has a trading subsidiary or subsidiaries, please list them below or indicate N/A (a trading subsidiary is a company owned and controlled by the charity to trade on its behalf):

11. If the charity has a trade name, please provide it below or indicate N/A:

12. Please select only one primary charitable purpose that best describes your charity and (if applicable) only one secondary charitable purpose (follow the link [HERE](#) for guidance):

	primary	secondary
the prevention or relief of poverty	<input type="checkbox"/>	<input type="checkbox"/>
the advancement of education	<input type="checkbox"/>	<input type="checkbox"/>
the advancement of religion	<input type="checkbox"/>	<input type="checkbox"/>
the advancement of health or the saving of lives	<input type="checkbox"/>	<input type="checkbox"/>
the advancement of citizenship or community development	<input type="checkbox"/>	<input type="checkbox"/>
the advancement of human rights, conflict resolution or reconciliation, or the promotion of religious or racial harmony or equality and diversity	<input type="checkbox"/>	<input type="checkbox"/>
provision of recreational or similar facilities in the interests of social welfare	<input type="checkbox"/>	<input type="checkbox"/>
the advancement of sport	<input type="checkbox"/>	<input type="checkbox"/>
the advancement of the arts, culture, heritage or science	<input type="checkbox"/>	<input type="checkbox"/>
the advancement of animal welfare	<input type="checkbox"/>	<input type="checkbox"/>
the relief of those in need because of youth, age, ill-health, disability, financial hardship or other disadvantage	<input type="checkbox"/>	<input type="checkbox"/>
the advancement of environmental protection or improvement	<input type="checkbox"/>	<input type="checkbox"/>

CHARITIES AMENDMENT REGULATIONS 2026

the promotion of the efficiency of the armed forces of the Crown or of the efficiency of the police, fire and rescue services or ambulance services () ()

recreational and similar facilities () ()

13. GENERAL OBLIGATIONS

- a) Does the charity work with persons who are considered vulnerable because of their age, physical or mental disability, or ill health?
- b) If you answered **YES** to question a), are you in compliance with the Vulnerable Persons Policy Document that has been issued by the Registrar General and Charities Commissioners for charities?
- c) Is your charity in compliance with the Anti-Money Laundering and Anti-Terrorist Financing obligations for charities under the Charities Act 2014 and the Charities Regulations 2014?
- d) During the past year, did the charity notify the Registrar General of any changes to its **trustees, address, Bye-laws, Constitution, or other particulars** within 30 days? (section 17 of the Charities Act 2014)
- e) Are the charity's financial statements for the year to which this Annual Report relates attached?
- f) Have the financial statements been submitted within 6 months of the end of the charity's financial year end? (Section 37 of the Charities Act 2014)
- g) Have the financial statements been signed by the Treasurer and one other officer or trustee?
- h) If the financial statements have been audited and have they been signed by the auditor?
- i) Has the charity paid the relevant annual fee to the Registrar General?
- j) Charities must re-confirm their Bye-Laws/Constitution every 5 years if there have been no changes. If this applies, have you included a copy with your application?

CHARITIES AMENDMENT REGULATIONS 2026

14. If your charity is not in compliance with any of the requirements of the Charities Act 2014 or the Charities Regulations 2014 stated above, please provide an explanation:

[specify]

[specify]

[specify]

[specify]

15. Please identify the primary objectives of your charity and its main beneficiaries:

[specify]

[specify]

[specify]

[specify]

16. Please identify the current fundraising activities, projects and programmes that the charity is engaged in:

[specify]

[specify]

[specify]

[specify]

17. Please state how the proceeds of any fundraising activities were used:

[specify]

[specify]

[specify]

[specify]

18. Please explain how the charity's objectives and aims are of benefit to the public:

[specify]

[specify]

[specify]

[specify]

19. LIST ALL TRUSTEES, DIRECTORS AND OFFICERS OF THE CHARITY:

CHARITIES AMENDMENT REGULATIONS 2026

Official title:	
Name:	
Street address:	
Phone:	
Official title:	
Name:	
Street address:	
Phone:	
Official title:	
Name:	
Street address:	
Phone:	
Official title:	
Name:	
Street address:	
Phone:	

20. In the last 5 years, have any of the charity’s trustees, directors or officers, whether under the laws of Bermuda or any other jurisdiction:

- a) been charged or convicted of an offence (excluding traffic violations) under any criminal law or other law in force? YES () NO ()
- b) been the subject of, or convicted in any regulator, civil or other action or proceeding? YES () NO ()
- c) been the subject of bankruptcy or receivership proceedings? YES () NO ()
- d) been the subject of a court judgment or writ, or failed to satisfy a judgment or writ? YES () NO ()
- e) had a business licence or registration refused, suspended or cancelled? YES () NO ()

21. If the answer is **YES** to any of the questions above, please provide details (attach a separate sheet if necessary):

[specify]

[specify]

[specify]

CHARITIES AMENDMENT REGULATIONS 2026

We, being two trustees of the applicant charity, hereby certify that the particulars contained in this application for registration under the Charities Act 2014 are true and correct to the best of our knowledge and belief.

Date [*date of signature*]

Signed [*signature*]

Print name: [*full names*]

Position in charity [*title*]

Date [*date of signature*]

Signed [*signature*]

Print name: [*full names*]

Position in charity [*title*]

21. LIST ALL TRUSTEES, DIRECTORS AND OFFICERS OF THE CHARITY

(continue on next page if necessary):

Official title:	
Name:	
Street address:	
Phone:	
Official title:	
Name:	
Street address:	
Phone:	
Official title:	
Name:	
Street address:	
Phone:	
Official title:	
Name:	
Street address:	

