OAK GROUP

Oak Group

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

oak.group

GUERNSEY | ISLE OF MAN | JERSEY | MAURITIUS | THE BAHAMAS

OAK

Powered by Opera

About Oak

Oak is a specialist fund, corporate and private client services provider, with a heritage dating back to 1999, privately owned by Opera.

Oak is privately owned by Opera Limited, a new holding company backed by Pula, the family office of Stephen Lansdown, co-founder of Hargreaves Lansdown, along with like-minded shareholders such as Sealyham, the family office of Tom Scott.

Opera is much more than just a name. It reflects where we're going and how we're getting there.

The O symbolises a circle, representing unity, continuity and inclusion with the coming together of exceptional firms to create something greater than the sum of its parts. Under Opera's ownership, every business brings its own DNA, strength and perspective – and together, we're building our future. P is for Pula, the family office of Stephen Lansdown CBE. E-R-A for a new era in financial services.

With a focus on people, process, technology and data, and a commitment to embracing innovation to meet the needs of an evolving global market, Opera aims to become a world-class portfolio of businesses renowned for exceptional client service and employee experience.

At the heart of this transformation is Project Overture, Opera's five-year strategic plan focused on three key areas: platform optimisation, organic growth, and inorganic growth. By 2029, Opera will have a significantly larger portfolio of businesses, expanded its geographic reach, and accelerated revenue and value growth, all while maintaining a client-first ethos.

"Pula", the name of Stephen Lansdown's family office, carries a unique and fitting meaning. In Setswana, the language of Botswana, Pula means "rain"—a precious and rare resource in the Kalahari Desert, symbolising value and prosperity. It is also the name of Botswana's currency, reinforcing the idea of stability, growth, and long-term investment. Just as rain nurtures and sustains life, Pula's investment is about fostering sustainable, thoughtful growth, ensuring resources are in place to build something truly world-class.

Opera also owns Accuro, subject to regulatory approval and HFL.

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 five jurisidctions with more than 250 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.

OAK8 | VALUES

1 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.

2 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.

3 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.

4 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.

5 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.

6 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.

7 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.

8 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.

Our journey so far

February 1999
Oak Trust founded

October 2016
Oak majority owned and funded by the Guernsey listed Financial Services Opportunities Investment Fund Limited (FSOIF)

June 2018
Oak Group Limited formed through the consolidation of Oak Trust, Consortia Partnership in Jersey, Kreston in the Isle of Man and IAG in Guernsey

November 2023
Kim Sgarlata joins as Group CEO

December 2023
Establishment of OPERA Limited, housing Oak to develop a new era in financial services

March 2025
Oak officially transitions to private ownership under Opera

April 2025
Opera expands Oak with strategic acquisition of Amber Trust Ltd

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 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'.

We don't just provide services—we build relationships. Oak will regularly check-in with you, making sure our work always supports your goals and adapts to your needs.

Your time matters to us. Whether it's a quick question or a big concern, we promise a fast, thoughtful response—because we know you're busy, and we're here to help.

Trust is essential. Oak operates with unwavering integrity, handling every matter professionally and transparently, so you always know we've got your best interests in mind.

We believe in a future that's sustainable for everyone. Oak's ESG objectives drive how we operate and how we select partners, ensuring every decision we make supports a better, more responsible world.

Challenges are inevitable, but how we handle them sets us apart. Oak swiftly addresses any issues, following proven processes that ensure fast resolutions with minimal disruption to your business.

No fine print, no surprises. Oak believes in upfront, clear pricing. You'll always know what you're paying for—no hidden fees, no confusion.

Regulatory deadlines are crucial. As long as we have the information we need, Oak will handle all statutory filings on time—keeping your business compliant without the stress.

Our people

Our team is a unique mix of industry experts with decades of funds experience and business transformation experts who drive Oak's offerings to remain fresh and relevant.

Kim Sgarlata
Group Chief
Executive Officer
E: ksgarlata@oak.group
T: +44 1481 749282

With over 20 years of experience in financial services, Kim is a successful client relationship manager and people leader with demonstrated leadership skills and extensive experience in change delivery. As a career management consultant practitioner, Kim has formulated business models and strategies, executed large-scale change programmes and motivated teams to achieve common goals.

Kim excels in facilitating the transition of teams to agile operational methods and embedding ESG-linked behavioural changes. She has a wealth of experience in overseeing large teams and investment budgets to strategically transform major financial institutions.

Stuart Dowding
Group Head of
Private Client
E: sdowding@oak.group
T: +44 1481 752930

With a career spanning more than 30 years, Stuart has gained an exceptional working knowledge of trust and corporate structures. He has supported many clients with matters ranging from family wealth asset protection planning to significant property portfolios, for both investment and development purposes.

In his previous role based in Hong Kong as Managing Director, Stuart led a team of over 60 private client specialists and was responsible for delivering the teams' strategy and collaborating with colleagues in offices worldwide. Stuart has proven leadership skills and thrives on building a strong team to deliver high-quality service to clients.

Kate Finlayson
Group Chief
Commercial Officer
E: kfinlayson@oak.group
T: +44 1481 754982

Kate joined Oak following roles at Collas Crill, Intertrust and Guernsey Finance, where as Deputy CEO she was responsible for spearheading international business efforts and has been credited for making significant progress in the Asian and US markets. During this time, she helped identify new opportunities for the industry and assisted in bringing new clients to Guernsey from around the world. In this role, Kate was privileged to work with firms across all sectors of industry including funds, private client, insurance, banking and professional services.

Kate was listed in the 2025 Private Client Global Elite Directory within the Non-Lawyer Adviser category. Kate speaks Mandarin, French, Italian and Spanish.

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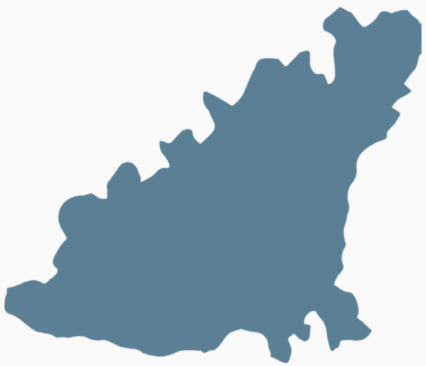
Our jurisdictions

We are jurisdictionally agnostic as a business. As a result, our team will not direct clients towards any specific jurisdiction; instead, we empower clients to make their own informed decision.

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

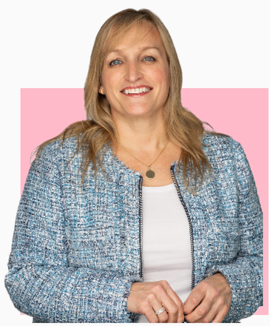


Private Client Corporate Services Funds

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

All our client services are specialist-led and bespoke, to support our clients' specific 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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KEY CONTACT

James Tracey
Managing Director,
Funds & Corporate
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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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Jersey

Private Client Corporate Services Funds

Jersey, home to some of the world's leading banks, financial institutions and law firms delivering 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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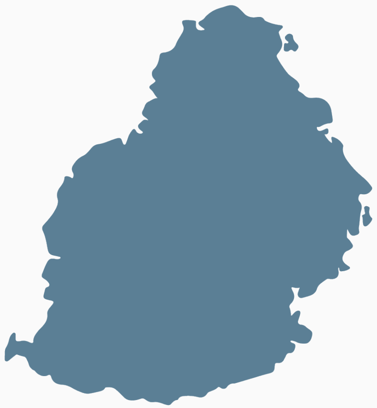
Mauritius



Private Client

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

Zoubeir Khatib
Managing Director

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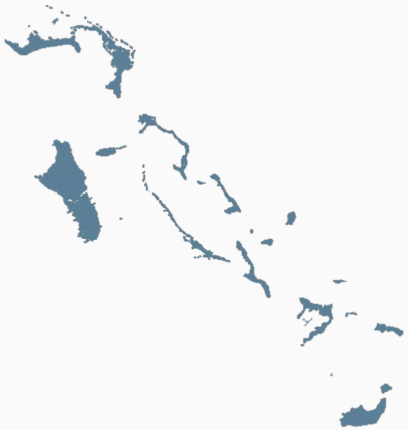
The Bahamas



Private Client

The Bahamas, an archipelago near Florida, consists of over 700 islands. The Bahamas has been providing bank and trust services to the international financial community since the 1930s. A preferred financial centre for the possession of intangible assets, and the ideal location for business ventures and for corporations involved in international trade practices as it presents tax neutral policy and maintains a well-regulated environment that fosters beneficial investment opportunities.

Amber Trust Ltd was acquired by Oak in March 2025, offering an enhanced service through access to Oak's resources and expertise. The Bahamas office offers services such as fiduciary asset structuring for a diverse range of international families, comprehensive company administration accounting services and establishment and administration of Foundations.

KEY CONTACT

Katie Booth
Managing Director
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Legal and Regulatory Notice

Further details can be found at 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

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

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

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

The Bahamas

Oak Group (Bahamas) Limited

Registered in The Bahamas, Company Registration number 57881 C.

Licensed by the Central Bank of The Bahamas Master

CodeLIC0242 and licensed by the Securities Commission of The Bahamas under the Financial and Corporate Services Act 2020.

Registered office Building 2, Caves Village, West Bay Street, P. O. Box CB-10976, Nassau, Bahamas

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