



GOVERNMENT OF THE
VIRGIN ISLANDS

Ministry of Financial Services, Economic
Development and Digital Transformation



MINISTRY OF FINANCIAL SERVICES, ECONOMIC
DEVELOPMENT AND DIGITAL TRANSFORMATION

SERVICE CHARTER

2026





WELCOME

This Service Charter serves as an agreement between our office and our internal and external customers. It is an understanding based on the principle that this office will provide quality service to all.



OUR CONTACT INFORMATION



2nd Floor, Romasco Place
Road Town, Tortola VG1110
British Virgin Islands



(284) 468-2112



mfseddt@gov.vg



gov.vg



Permanent Secretary
Ministry of Financial Services, Economic
Development and Digital Transformation
Romasco Place
Road Town, Tortola VG1110
British Virgin Islands

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MESSAGE FROM THE PERMANENT SECRETARY

On behalf of the Ministry of Financial Services, Economic Development and Digital Transformation, I am pleased to present our Service Charter. This document embodies our commitment to serving the people of the Virgin Islands with excellence, integrity and transparency. This Ministry plays a vital role in driving economic growth and development, fostering a thriving financial services sector, and advancing the territory's digital transformation. We recognise that our success hinges on providing efficient, effective, and customer-focused services.



This service charter outlines the standards of service you can expect from us. It reflects our dedication to:

- **Putting you first:** we value your time and strive to provide seamless and responsive service.
- **Accessibility and inclusivity:** we are committed to making our services readily available to all.
- **Accountability and transparency:** we operate with integrity and maintain open communication.
- **Continuous improvement:** we actively seek feedback and embrace innovation to enhance our services.

This charter is more than just a set of promises; it is a public declaration of our commitment to serving you. We encourage you to familiarise yourself with it and hold us accountable to these standards.

We are dedicated to working together to build a stronger and more prosperous Virgin Islands.

Warm Regards,
Natalie Fahie-Smith
Permanent Secretary



ABOUT US

Our Vision

The Ministry's vision is to position the Virgin Islands as a globally recognised financial hub, while driving sustainable economic growth through innovation, regulation and digital transformation.

Our Mission

The Ministry's mission is to foster a prosperous and resilient economy through a competitive financial services sector, a productive and regulated labour market, a thriving business environment, and accelerated digital transformation.

Our Commitment to You

The Ministry of Financial Services, Economic Development and Digital Transformation is committed to:

- Assisting you in a prompt, efficient and fair manner
- Providing you with courteous and professional service
- Preserving your privacy and confidentiality
- Responding to your enquiries on the status of applications in a timely manner
- Providing explanations for application denials
- Improving service delivery by monitoring and measuring our service standards
- Improving the public's perception of the Ministry and its departments
- Administering our programmes fairly

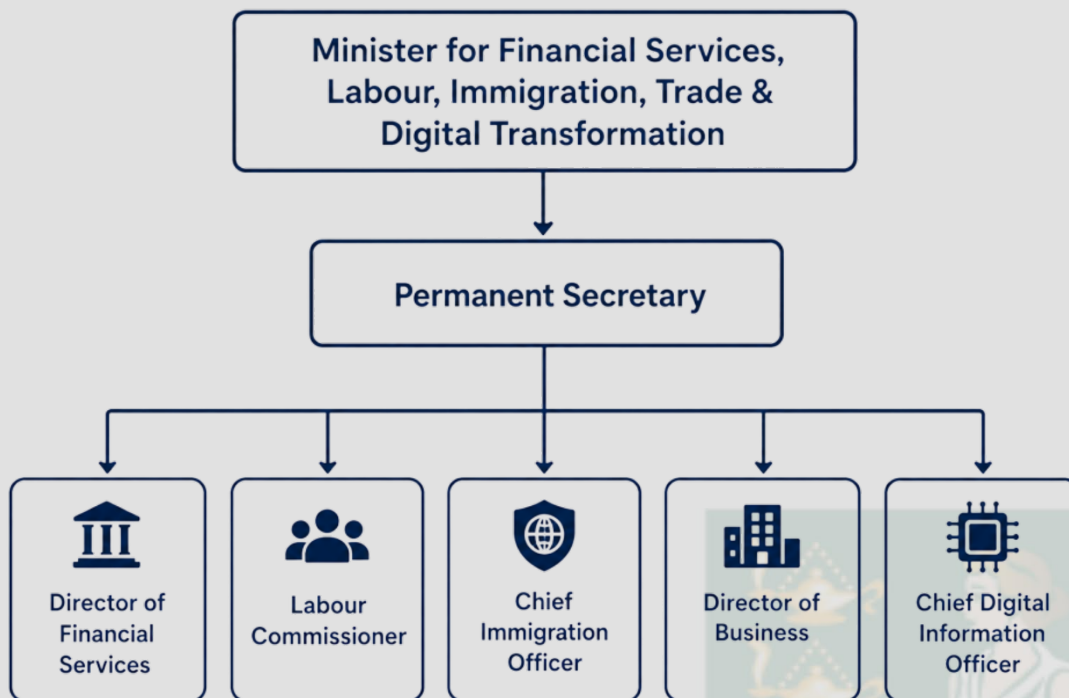
Our Responsibilities

The Ministry of Financial Services, Economic Development and Digital Transformation has responsibility for:

- Developing and implementing legislation and policies related to commerce, labour, immigration and digital transformation that support a thriving economy
- Supporting the implementation of legislation and policies related to financial services
- Promoting occupational health and safety
- Providing excellent, professional, courteous and fair customer service to our clients
- Being responsive and proactive to our clients' needs
- Processing applications in an efficient manner
- Providing timely responses to enquiries

Who Are We

The Ministry of Financial Services, Economic Development and Digital Transformation operates under a comprehensive remit to ensure that the Virgin Islands' Financial Services sector remains compliant; nurture a thriving, fair and dynamic labour market; ensure a balance between economic openness and national security; empower businesses through comprehensive support while fostering economic development; and embrace digital technologies.



STAFF OF THE MINISTRY

The Ministry of Financial Services, Economic Development and Digital Transformation (MFSEDDT) comprises the following sub-units:

- Corporate & Liaison Services
- Digital Transformation
- Financial Services
- Investment Promotion
- Labour Arbitration Tribunal
- Policy, Planning & Research
- RATED Programme

MINISTRY STAFF BY SUB-UNIT			
 CORPORATE & LIAISON SERVICES • Permanent Secretary Natalie Fahie-Smith • Deputy Secretary Sophia Berkeley • Assistant Secretary Rennea Powell • Finance & Planning Officer Rhonda Glasgow • Human Resources Manager Simone Lettsome-Nibbs • Senior Assistant Human Resources Manager Laura Winter • Communications Officer I/II Naudia Turnbull • Senior Executive Officer Jheane Niles • Senior Administrative Officer Leigha Burke	 FINANCIAL SERVICES  Director of Financial Services Ayana Glasgow	 POLICY, PLANNING & RESEARCH  Policy Analyst/Strategic Advisor Lizette George  Assistant Secretary Persia Tobin-Isaac	 INVESTMENT PROMOTION  Director of Investment Promotion Ayiesha de Coteau-Sammy
	 LABOUR ARBITRATION TRIBUNAL  Assistant Secretary Malisa Ragnauth-Mangal  Administrative Officer Troya Audaine-Stevens	 JUNIOR MINISTER'S OFFICE  Private Secretary Xyrah Wheatley	 RATED PROGRAMME  Senior Administrative Officer Tamesha Smith

OUR CUSTOMER SERVICE BEHAVIOURS AND STANDARDS

As a public sector organisation, we will work to ensure the services we offer to our clients are indicative of a respected, trusted and efficient Public Service with people at the centre of all we do. The Public Service organisational customer service standards and behaviours guide our interactions and delivery.

The customer service behaviours are the activities that directly affect the service quality and guide the daily interactions of public officers. Our customer service standards outline what our customers should expect during an interaction including but not limited to, timeliness, accuracy, effectiveness, safety, etc. Our clients can hold us accountable to these standards when conducting business with any government department.

SAFETY

- I prioritise safety in everything I do

AUTHENTICITY (Professionalism)

- I anticipate needs and welcome questions
- I acknowledge others' contributions toward a successful customer service experience
- I am knowledgeable about the services and programmes we deliver and proactively share information

FRIENDLINESS

- I seek out customer contact, using names whenever possible
- I smile, make eye contact, display positive body language and keep conversations positive
- I thank each and every customer

EFFICIENCY

- I reduce hassles and inconveniences
- I value each customer's time and resources
- I make it right-right away

Our Commitment To Serving You

1. If you telephone us, we will

- answer your call within three rings;
- identify the department and give our name;
- greet you pleasantly;
- make every effort to address your inquiry or transfer you to the appropriate person who will do so

2. If you visit us, we will

- greet you promptly upon entering our office;
- advise you as to when you can expect to receive assistance in the event our officers are busy assisting other customers;
- serve you within five (5) minutes of arrival if you have an appointment.

3. If you write or email us, we will

- respond within ten (10) business days of receipt, and all oral request within three (3) business days of contact;
- endeavour to respond within the timeframe but, in the event we are unable to you can expect us to:
 - a. contact you by phone;
 - b. acknowledge receipt of your communication in writing, at which time we will advise you as to when you can expect a reply
- endeavour to respond to all your requests for information but, in the event we are unable to respond, we will refer you to the appropriate individuals, department or agency.

4. If you submit an application for a Work Permit Exemption, we will:

- acknowledge receipt of the application and request any additional information necessary to process the request;
- process the application in one month and will contact you with the outcome of the application;
- provide you with additional instructions for the collection of your Work Permit Exemption Card.

5. If you submit an application for a Work Permit Waiver, we will:

- acknowledge receipt of the application and request any additional information necessary to process the request;
- process the application in two weeks and will contact you with the outcome of the application;
- notify the relevant authorities once the application is approved.

6. If you submit an application to Import trailers, trucks and heavy equipment (including mobile vans, we will:

- acknowledge receipt of the application and request any additional information necessary to process the request;
- process the application in one week and will contact you with the outcome of the application;
- notify the relevant authorities once the application is approved.

7. If you submit an application for Hotel Aid, we will:

- acknowledge receipt of the application and request any additional information necessary to process the request;
- process the application in three months (subject to Cabinet's approval) and will contact you with the outcome of the application;
- notify the relevant authorities once the application is approved.

8. If you submit an application for Pioneer Status, we will:

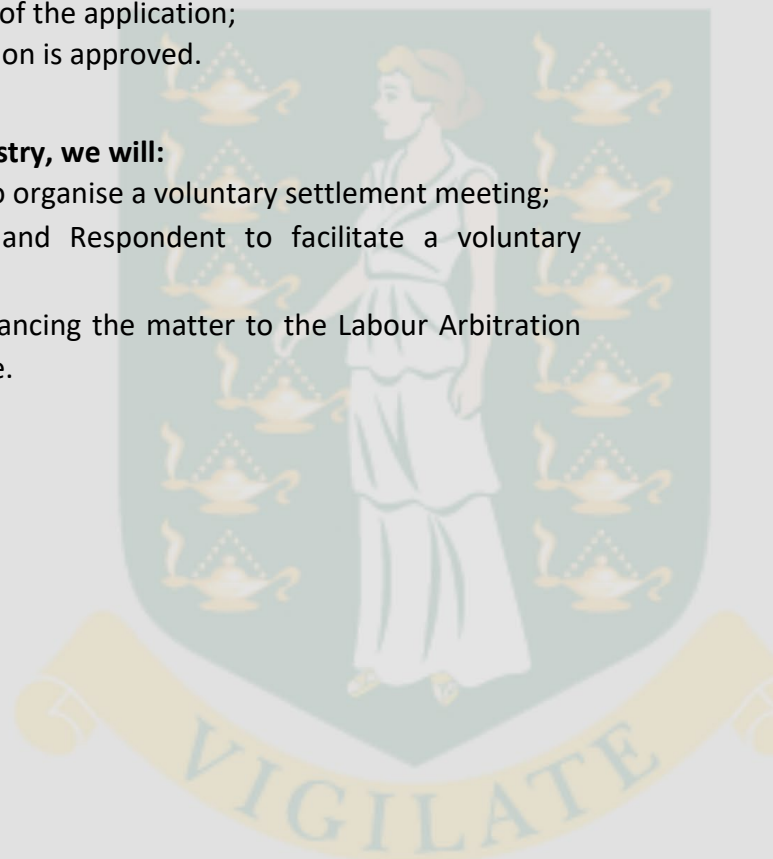
- acknowledge receipt of the application and request any additional information necessary to process the request;
- process the application in three months (subject to Cabinet's approval) and will contact you with the outcome of the application.

9. If you submit an application for the RATED Programme, we will:

- acknowledge receipt of the application and request any additional information necessary to process the request;
- contact the applicant with the outcome of the application;
- provide further guidance, if the application is approved.

10. If your labour dispute is submitted to the Ministry, we will:

- contact the Complainant and Respondent to organise a voluntary settlement meeting;
- conduct meeting with the Complainant and Respondent to facilitate a voluntary settlement;
- communicate after 21 days relative to advancing the matter to the Labour Arbitration Tribunal if a settlement does not materialise.



Your Rights

As a customer, you have a right to:

- be dealt with promptly, professionally, fairly, and truthfully in accordance with generally accepted service standards (General Orders);
- appeal a decision made with respect to any application to the Ministry responsible for trade;
- be given a reason for a denial with respect to any application from the Ministry responsible for trade

How you can help us serve you better by:

- Completing applications fully;
- Respecting and following our policies and established procedures;
- Addressing staff with courtesy
- Providing additional information when requested, accurately, thoroughly and in a timely manner
- Submitting bills in a timely manner
- Abiding by any and all legal requirements and other obligations that customers are to meet in order to be eligible for services sought.

Tell us how we are doing

We value your feedback. It provides us with information that helps us to refine and improve our service. It is important to know what works well. By telling us when you have received excellent customer service and what we got right, it helps us to recognise the efforts of our people and to ensure we replicate best practice across the department. We are committed to ensuring all complaints received are taken seriously and handled efficiently, fairly and confidentially. We will aim to resolve all complaints as soon as possible, however depending upon the nature of the complaint response times may vary. All complaints will be handled in a confidential manner, and you will be provided with updates during the investigation of your complaint.

Submit your commendations and complaints through the Government's centralised platform, **Rate Us** (<https://rateus.gov.vg>).



APPENDIX

Responsibilities of Programme Units within the Ministry of Financial Services, Economic Development and Digital Transformation

The responsibilities of **Financial Services** include:

- Regulating financial institutions
- Developing and implementing a financial services strategy
- Supporting the implementation of policies and legislation that govern the financial services industry

The responsibilities of **Immigration** include:

- Facilitating immigration relations between the visitors to our shores and residents
- Formulating Immigration policies and enforcing immigration laws
- Addressing Immigration disputes
- Setting immigration quotas

The responsibilities of **Trade, Investment Promotion and Consumer Affairs** include:

- Ensuring compliance with trade regulations
- Addressing trade disputes
- Negotiating trade agreements and removing trade barriers
- Promoting exports
- Attracting, facilitating, retaining and expanding investments foreign direct investments that contribute to economic growth and sustainable development
- Administering the Micro Small Medium Enterprise (MSME) Grant Programme
- Supporting domestic industries

The responsibilities of **Labour and Workforce Development** include:

- Enforcing labour laws
- Mediating labour disputes
- Overseeing labour market trends
- Developing the workforce through training opportunities and identification and remediation of skills gaps
- Processing work permits in compliance with the labour laws
- Implementing standards to protect workers' rights and ensure fair employment practices
- Promoting occupational health and safety

The responsibilities of the **Labour Arbitration Tribunal** include:

- Regulating its own procedures

- Hearing employment disputes and complaints and making orders or awards as the Tribunal considers fair and just
- Acting in accordance with equity, good conscience and the substantial merits of each case
- Having regard to the principles and practices of good industrial relations

The responsibilities of **Digital Transformation** include:

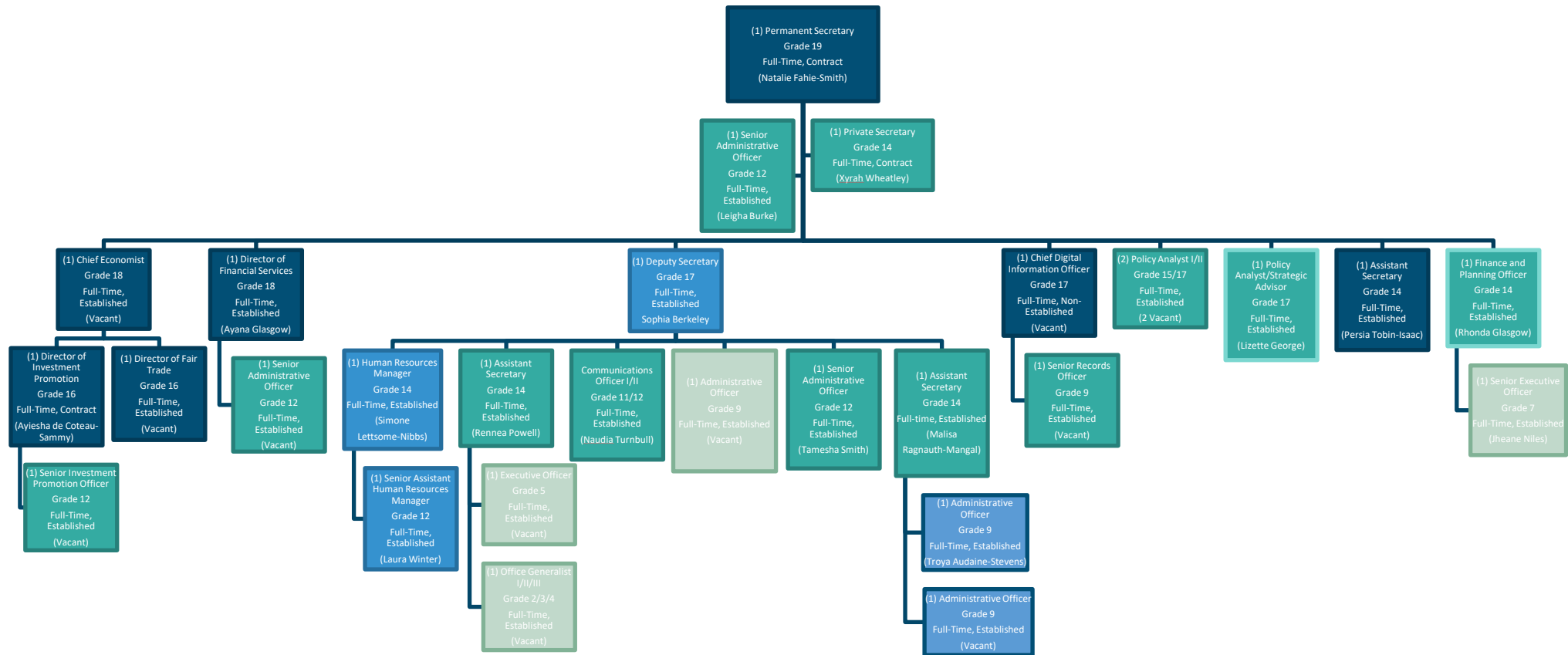
- Developing and implementing a digital transformation strategy
- Digitally transforming public sector services

The responsibility of **RATED** includes:

- Providing temporary, short-term employment opportunities



MINISTRY OF FINANCIAL SERVICES, ECONOMIC DEVELOPMENT AND DIGITAL TRANSFORMATION – ORGANISATIONAL CHART



ENACTED LEGISLATION

We will regularly publish legislation relevant to our duties, or links to such legislation on our website and all social media accounts. This list of enacted legislation falls within the Ministry of Financial Services, Economic Development and Digital Transformation's Portfolio. Please note, this is not an exhaustive list.

1. Arbitration Act
2. Bank and Trust Companies Act
3. British Virgin Islands Business Companies Act
4. Beneficial Ownership Secure Search Systems Act
5. Business Licensing Act
6. Caribbean Development Bank Ordinance
7. Company Management Act
8. Consumer Protection Act
9. Copyright Act
10. Dormant Accounts Act
11. Economic Substance (Companies and Limited Partnership) Act
12. Electronic Transactions Act
13. Electronic Transfer of Funds Act
14. Electronic Filing Act
15. Financial Services Commission Act
16. Financial Services Appeal Board Act
17. Financial Investigation Agency Act
18. Financing and Money Services Act
19. Immigration and Passport Act
20. Immigration and Passport Regulations
21. Insurance Act
22. International Business Companies Act
23. Insolvency Act
24. Limited Partnership Act
25. Micro Business Companies Act
26. Miscellaneous Amendments (SIGTAS) Act



27. Mutual Funds Act
28. Mutual Legal Assistance (U.S.A.) Act
29. Mutual legal Assistance (Tax Matters) Act
30. Patents Act
31. Partnership Act
32. Private Security Industry Act
33. Proliferation Financing (Prohibition) Act
34. Securities and Investment Business Act
35. Third Parties (Rights Against Insurers) Act
36. Trademarks Act
37. Trustee Ordinance
38. Trust Corporation (Probate and Administration Act)
39. Trustees Relief Act
40. Virgin Islands Deposit Insurance Act
41. Virgin Islands Investment Act
42. Virgin Islands Labour Code
43. Virgin Islands Labour Code (Arbitration Tribunal Procedures Rules)
44. Virgin Islands Special Trust Act
45. Virgin Islands Trade Commission Act
46. Virtual Assets Service Provides Act
47. Workmen's Compensation Ordinance



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2. 12 Customer Service Etiquette You Should Follow
<https://www.revechat.com/blog/customer-service-etiquette/>
3. 12 Tips for Improving Your Customer Service Etiquette
<https://www.indeed.com/career-advice/career-development/customer-service-etiquette>
4. Telephone Etiquette
<https://confluence.cc.lehigh.edu/display/LKB/Telephone+Etiquette>





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