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How to verify a bank's license

From BankLicenseWiki, the free encyclopedia of banking licenses · Last updated 28 November 2026

In short: Search for the exact legal entity on the supervisor's own public register, check that it is licensed to take deposits, and check which deposit guarantee scheme covers it.

1. **Find the legal entity.** App and brand names often differ from the licensed company; the legal name is in the terms and conditions or the website footer.
2. **Search the official register** of the supervisor (links below), not a list on the firm's own website.
3. **Check the license type.** A bank, a branch of a foreign bank, an e-money institution and a payment institution offer different protection.
4. **Check the deposit guarantee.** Look for the scheme that covers the bank and its limit.

Official registers

Jurisdiction	Register
Australia	APRA list of authorised deposit-taking institutions
Germany	BaFin company database
Hong Kong	HKMA authorization regime and register of authorized institutions
Ireland	Central Bank of Ireland registers
Lithuania	Bank of Lithuania register of licences
Luxembourg	CSSF register of supervised entities
Singapore	MAS Financial Institutions Directory
Switzerland	FINMA list of authorised institutions
United Kingdom	FCA Financial Services Register

Jurisdiction	Register
United States	FDIC BankFind Suite

Source: https://banklicensewiki.com/verify-a-bank/
Version: last updated 28 November 2026. Check the online version for later changes.

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