



OG/309/2022  
20<sup>th</sup> September 2022

**Chief Executive Officer**  
All Retail Banks  
Manama  
Kingdom of Bahrain

Dear Sir/Madam,

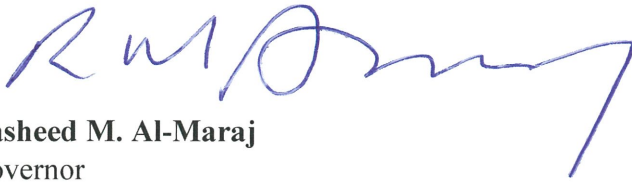
**Subject: ATM Physical Security Measures**

The Central Bank of Bahrain (CBB) has observed that some retail banks are not complying with the CBB Rulebook requirements relating to ATM physical security measures in Chapter OM-5 of the Operational Risk Management Module (Module OM).

Accordingly, all retail banks must take immediate action to ensure full compliance with the CBB Rulebook requirements with regards to the physical security of ATMs. Non-compliance with the requirements increases the risk of attacks and loss of reputation and customer trust.

CBB shall conduct surprise inspections of ATM installations throughout the Kingdom on a selective basis and any non-compliance will lead to suspension of the subject ATMs as well as a financial penalty of BD5000/- on each violation.

Yours faithfully,

  
**Rasheed M. Al-Maraj**  
Governor

cc: Bahrain Association of Banks