



EDBS/KH/C/28/2021
22nd August 2021

Chief Executive officer
All Retail Banks
Manama
Kingdom of Bahrain

Dear Sir,

Subject: Cooperating with the Ministry of Housing

Reference is made to the Central Bank of Bahrain's ("CBB") Circular ref EDBS/KH/C/85/2018 dated 23rd December 2018, pertaining to furnishing the Ministry of Housing ("MOH") with information on self-employed Bahraini citizens applying for housing services from the Ministry.

It has come to CBB's attention that some banks take a long time to respond to MOH's enquiries on such matters. Taking this long time in attending to these enquiries causes delays in processing the applicants' requests, and unfortunately triggers conflicts between applicants and MOH.

Therefore, all retail banks are hereby directed to cooperate with MOH by furnishing it with the required information on self-employed Bahraini citizens applying for housing services from the MOH within a timeline of two days from the date of receiving the requests.

Moreover, please note that due to the global pandemic COVID-19 situation, MOH has suspended the face-to-face services and have placed an online declaration form on the eGovernment portal for customer consent for obtaining customer data from banks including customer credit data from the Bahrain Credit Reference Bureau ("BCRB"); a copy is attached for your reference.

If you have any enquiries, please do not hesitate to directly contact Ms. Aisha Hassani via inquiry@housing.gov.bh.

Yours faithfully,


Khalid Hamad Al-Hamad

cc: Bahrain Association of Banks