



EDBS/KH/C/28/2018
17th April 2018

Chief Executive Officer/General Manager
All Conventional Bank Licensees
Manama
Kingdom of Bahrain

Dear Sir,

CBB Rulebook: Volume 1 – April 2018 Quarterly Update

The latest quarterly update to Volume 1 has now been incorporated in the website version of the Rulebook.¹

Changes for April 2018

The changes for April 2018 are listed in the attached table.

Banks must ensure that all relevant staff are informed of the latest amendments and that where needed, appropriate action is taken to ensure full compliance. Banks which are not in full compliance must notify the CBB with immediate effect and provide an action plan for compliance on a quarterly basis.

Further information

Should you have any queries regarding these updates, you may contact the CBB Rulebook team at rulebook@cbb.gov.bh, or else please speak to your normal supervisory contact.

Yours faithfully,


Khalid Hamad

Enc.

¹ Volume 1 can be accessed from www.cbb.gov.bh : from the Home page, select 'CBB Rulebooks' and then 'Volume 1'

CBB Rulebook: Volume 1 – April 2018 Quarterly Update

Part A

Module Code	Summary of Changes and Printing Instructions	
BC	BC-4.1	Deleted Section on “Minimum Balance and Charges on Savings Accounts”.
	BC-4.13	Added new Section on “Fees and Charges for Services Provided to Individuals”.
	BC-5.3.2	Deleted Paragraph on “Dishonoured Cheques”.
	BC-6.2	Deleted Section on “GCC ATM Network Charges”.
	BC-6.3	Deleted Section on “Local ATM Network Charges”.
CM	CM-8.6.2	Deleted Paragraph on “Early Repayment Fees /Charges”.
HC	HC-6.5	Added new Section on Internal Audit.
LR	LR-1A.1.18	Amended Paragraph.
	LR-3.1.1	Amended Paragraph.
OM	OM-6.3.1A	Added a new Paragraph on card (EMV) compliance.
	OM-6.3.1B	Added a new Paragraph on “provision of cash withdrawal and payment services through various channels”.
	OM-6.3.2	Amended Paragraph to mention “conventional bank licensees”.

Part B

Module Code	Summary of Changes	
CBB AUTHORISATION FORMS		
Form 1 Application for a License		Amended the name of “the Licensing Directorate”.
Form 2 Application for Authorisation of Controller		
Form 3 Application for Approved Person Status		
SUPPLEMENTARY INFORMATION		
Appendix BC-7		Caps on Fees and Charges for Standard Services Provided to Individuals.