



EDBS/KH/C/81/2019  
18<sup>th</sup> November 2019

**Chief Executive Officer**  
All Conventional Bank Licensees  
Manama  
Kingdom of Bahrain

Dear Sir,

**CBB Rulebook: Volume 1 – October 2019 Quarterly Update**

The latest quarterly update to Volume 1 will be incorporated in the website version of the Rulebook.<sup>1</sup>

**Changes for October 2019**

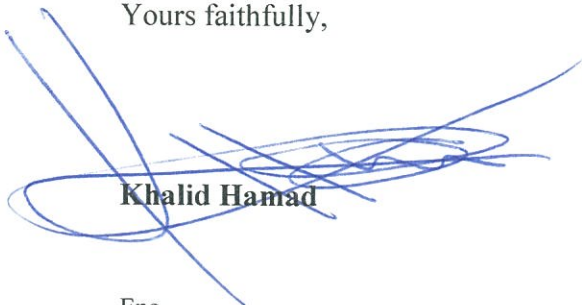
The changes for October 2019 are listed in the attached table.

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](mailto:rulebook@cbb.gov.bh), or else please speak to your normal supervisory point of contact.

Yours faithfully,



**Khalid Hamad**

Enc.

<sup>1</sup> Volume 1 can be accessed from [www.cbb.gov.bh](http://www.cbb.gov.bh) : from the Home page, select 'CBB Rulebooks' and then 'Volume 1'

**CBB Rulebook: Volume 1 – October 2019 Quarterly Update**

**Part A**

Module Code	Summary of Changes and Printing Instructions	
BC	BC-4.16 BC-6.1	Added a new Section on Interest on Credit Facilities. Deleted Section.
BR	BR-A.2.13	Added a new Paragraph on licensees communications.
CM	CM-8.4.10	Amended Paragraph on non-compliant facilities.
EN	EN-6.1.3 EN-6.1.3A	Amended Paragraph to refer to Bahraini banks. Added a new Paragraph on disclosure of financial penalties of branches of foreign banks.
FC	FC-1.3.4 FC-3.2.4 FC-4.2.1 FC-5.2.3 FC-5.3.2 FC-8.2.1AA	Amended Paragraph on enhanced due diligence measures for non-GCC account holders. Amended authority name. Amended authority name. Amended authority name. Amended authority address. Defined 'without delay'.
HC	HC-6.6.2A HC-6.6.6 HC-6.6.7	Added a new Paragraph on branches of foreign bank licensees. Deleted Paragraph. Amended Paragraph on branches of foreign bank licensees.
LM	LM-A.1.7	Added a new Paragraph on branches of foreign banks.
LR	LR-3.2.4 LR-3.4.1	Changed from Rule to Guidance. Changed from Rule to Guidance.
OM	OM-6.3.1C, OM-6.3.1D, OM-6.3.1E, OM-6.3.1F	Added new Paragraphs on Near Field Communication "NFC".
PD	PD-1.3.37 PD-1.3A	Amended Paragraph on disclosure of financial penalties of Bahraini banks. Added a new Section on disclosures requirements pertaining to branches of foreign banks.
ST	ST-A.1.4 ST-A.1.4A	Amended Paragraph on branches of foreign banks. Added a new Paragraph on branches of foreign banks.

**Part B**

Module Code	Summary of Changes
<b>Glossary</b>	
Added definition of 'without delay.	

