



EDBS/KH/C/17/2019  
18<sup>th</sup> February 2019

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

Dear Sir,

**CBB Rulebook: Volume 2 – January 2019 Quarterly Update**

The latest quarterly update to Volume 2 will be incorporated in the website version of the Rulebook.<sup>1</sup>

**Changes for January 2019**

The changes for January 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 2 can be accessed from [www.cbb.gov.bh](http://www.cbb.gov.bh) : from the Home page, select 'CBB Rulebooks' and then 'Volume 2'

**CBB Rulebook: Volume 2 – January 2019 Quarterly Update**

**Part A**

<b>Module Code</b>	<b>Summary of Changes and Printing Instructions</b>	
BC	BC-4.3.22	Amended Paragraph on disclosure of charges by retail banks.
	BC-4.2.24	Amended Paragraph on credit facility disclosure to customers.
	BC-4.2.25A	Added a new Paragraph on rounding off in transactions.
	BC-4.13.2	Added a new Paragraph on waived fees and charges.
BR	BR-1.1.4	Amended Paragraph to include IESCA communication.
FC	FC-1.11.1	Amended references.
	FC-4.3.2 - FC-4.3.5	Amended references.
	FC-7.1.2	Amended references.
GR	GR-6	Added a new Chapter on Open Banking.
HC	HC-6.4	Amended Section and added new requirements on compliance.
SG	SG-5.2.3	Amended Paragraph to reflect activities hierarchy.
	SG-5.2.9	Added new Paragraph on IESCA communications.
TC	TC-2.3.5	Added a new Paragraph on grandfathering requirement to CFO.
	Appendix-TC-1	Amended Appendix.

**CBB Rulebook: Volume 2 – January 2019 Quarterly Update continued**

**Part B**

<b>Module Code</b>	<b>Summary of Changes</b>	
<b>Glossary</b>		
Added definitions of Account Information Service, Account Information Service Provider (AISPs), Payment Initiation Service, Payment Initiation Service Provider (PISPs). Amended the definition of Ancillary Service Provider.		
<b>Supplementary Information</b>		
Appendix BC-6	Brokerage fees scale	New scale of brokerage fees.
Appendix BR-20	Guidelines for Completion of Supplementary Information Form by Islamic Banks.	New guidelines for the Information required for Annual and Interim Financial Review.
Appendix BR-21	Information required for Annual and Interim Financial Review.	Replacement to the current Form BR-21.