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## When is the acquisition expected to be completed?

The transfer of your banking relationship to BBK is expected to be completed by end of 2025. BBK will keep the market informed of the actual date of the transfer in due course.

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## Does this mean I am a customer of BBK and no longer a customer of HSBC?

Until the transfer of your banking relationship, expected towards the end of 2025, your relationship remains with HSBC. As we move through the migration process, both HSBC and BBK are committed to ongoing and clear communication with you. You shall be updated throughout the process and both banks are keen to ensure a smooth transition and that you continue to receive the highest quality of service.

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## What does the acquisition mean for me as a customer?

Once the transition is completed, your account(s) will be transferred to BBK, the leading retail bank in Bahrain, offering a wide range of modern banking solutions through branches and multiple digital platforms.

With BBK's vast branches and ATM network across the Kingdom, you will have access to many of our innovative, and progressive services through our large network of banking channels.

Additionally, we will be gladly serving you 24/7 at our BBKPLUS digital branches that are fully equipped digitally, and offer distinctive banking services around the clock.

Moreover, BBK's carefully designed mobile app, and online services will offer you a simple and enjoyable banking experience on a 24/7 basis and through which you will be able to instantly open accounts, as well as conduct a full range of banking transactions.

BBK Debit and CrediMax Credit Cards are also compatible with major international wallets, allowing you to make seamless payments using your mobile or wearable devices.

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## Is there anything I need to do today?

No. Your accounts and services will continue as is. You may continue banking normally and may contact HSBC for any inquiries related to your account.

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## Will there be any changes to my products, fees or services?

BBK applies standard fees and tariffs as per the guidance of the Central Bank of Bahrain. As part of our commitment to clear communication, you will be informed in advance of changes to fees and tariffs, if any.

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## What will happen to my Bank Accounts?

You will continue to Bank with HSBC until the transition to BBK is completed. You will be updated with progress throughout the process. Your Bank accounts will be transferred to a new BBK account maintaining the same balances. Your account number and IBAN(s) will change. These details will be communicated clearly, and we shall ensure the transition is simple.

You shall also be able to view your new account details through our channels such as our branches, online banking services, and BBK's Mobile app once the transition is completed.

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## I'm an existing client of HSBC and BBK. How will this impact my accounts in BBK once the migration is completed?

Once the migration is completed, all accounts, loans, and cards will be migrated to BBK as additional accounts, and it will not be merged with any of your existing facilities that you currently have with BBK.

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## I have multiple accounts in three different currencies. Will they be migrated to BBK with the same balances?

Yes, all your accounts, including foreign currency accounts, will be transferred to BBK with the exact same balances.

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## What will happen to my Card(s)?

All your Credit, Prepaid and Debit cards will continue working as usual until your accounts are migrated to BBK. New cards will be issued for free by BBK. Credit card limits will remain unchanged. BBK and HSBC are both committed to a smooth transition.

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## Will I receive a new Card after the migration?

Yes, you will receive your BBK Card and CrediMax Credit Card (in case you have an HSBC Credit Card) prior to the migration date, but you will only be able to activate them once the migration and transaction has been completed. A communication will be made to you once this activity starts. In the meantime, your HSBC cards will continue to work as usual and until the migration date.

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## What will happen to my loans?

Your loans shall be migrated with the same interest rates, installments, due dates and tenors.

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## Will my loan specifications change?

Your loans shall be migrated with the same interest rates, installments, due dates and maturity dates. Nothing further is required from your end.

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## What happens to my cheque books?

Your current HSBC cheque book will remain valid even after the migration. Moreover, BBK will also issue free of charge cheque books to replace the HSBC ones once the migration is completed.

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## What will happen to my current account?

Your current account, along with its balance, will be seamlessly transferred to a new current account at BBK during the migration.

Additionally, BBK will issue customers with a new cheque book. However, you will be able to use your current HSBC cheque book until further notice.

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## What about the interest rates on my Fixed Deposit accounts?

Interest rate, tenure, and maturity date shall remain the same up to the maturity dates of your fixed term deposits with HSBC. BBK offers its clients attractive interest rates on deposit products.

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## Who shall I contact if I have questions regarding the transfer of my accounts?

Until the migration is completed, HSBC will continue to be your contact point for any HSBC product or service or migration inquiries.

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## Will my HSBC IBAN work even if the transition to BBK has completed?

Yes, both the old IBAN (HSBC), and the new IBAN (BBK) will continue to work simultaneously for a specific period of time. We shall update you with the details at a later stage.

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## Will my online banking access change?

You can continue using your current online banking access as usual until your accounts are migrated to BBK, upon which you will be invited to use BBK's online and mobile banking channels. BBK and HSBC are both committed to a smooth transition.

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## How will I manage my remittances?

Until the transition is completed, you can continue to use the HSBC remittance channels. Once the transition is completed, BBK offers a variety of remittance channels and options via the branches, as well as digitally for local and international payments.

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## How will I receive my Bank statements?

For now, you will continue to receive your HSBC statements as per the existing practice and until the transition is completed.

Once the transition and migration is completed, you will be able to view your account statement by accessing your BBK Mobile app or by registering via BBK's eStatement service. (e.bbkonline.com)

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## What if I have concerns about my migrated account balance?

The closing balance of your HSBC account will transfer directly to your new BBK account without any changes. You can verify your closing balance on your historical account statement available on the BBK Mobile app and our branch network once the migration is made.

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## What will happen to credits like my salary in the new account after migration?

It will be reflected in your new bank account in BBK automatically.

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## Will I have new account numbers or International Bank Account Numbers (IBAN) after migration?

Yes, a new account with an equivalent account type will be opened for you and a new account/ International Bank Account Number (IBAN) will be provided.

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## Do I need to visit a branch to complete any paperwork for the migration?

No, the migration is fully automated and will occur seamlessly without the need for branch visits.

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## How can I find the equivalent account for my new BBK Account?

Your new account details and IBANs will be communicated to you before the migration is completed.