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### When is the transaction expected to be completed?

- The necessary regulatory approvals have been obtained, and the transaction is expected to be completed within the fourth quarter of 2025.
- We are working with HSBC to ensure a seamless transition with minimal disruption, and we will share further updates as soon as they are available.

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

- Until your banking relationship is transferred, expected within the fourth quarter of 2025, your relationship remains with HSBC.
- As we move through the transition phase, both HSBC and BBK are committed to ongoing and clear communication with you. You will 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 transaction mean for me as a customer?

- Once the transaction is completed, your account(s) will be transferred from HSBC 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.
- Our Debit and Credit cards are also compatible with major international wallets, enabling seamless payments using your mobile or wearable devices.

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### Is there anything I need to do today?

- At this time no action is required from you. You will continue to receive the same products and services from HSBC, under the existing terms.
- Once the transition is complete, which is expected by the end of Q4 2025, your existing retail banking products with HSBC will transfer to BBK, who will continue to provide your banking services.

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

- BBK applies standard fees and tariffs in accordance with the guidance of the Central Bank of Bahrain, as part of our commitment to transparent communication.
- You may refer to BBK fees & charges schedule on the BBK website for more details.

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### What will happen to my Bank accounts?

- You will continue to bank with HSBC until the transfer to BBK is completed.
- You will be updated with progress throughout the process. Your HSBC accounts will automatically be transferred to a new BBK account, maintaining the same balances.
- Your account number and IBAN(s) will change. These details will be clearly communicated, and we will ensure the transition is smooth.
- Once the transition is completed, you will be able to access your new account details through our channels, including the BBK Mobile app, online banking, and our branches.

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

- Once the transition is complete, 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 hold 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 same balances.

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

- All your Credit, Prepaid and Debit cards will continue to function as usual until your accounts are migrated to BBK.
- BBK will issue new cards free of charge, and your existing Credit card limits will remain unchanged.
- BBK and HSBC are both committed to a smooth transition with minimal disruption.

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### Do I need to apply for new cards (Debit / Credit) with BBK?

- No. The new cards will be issued to replace your HSBC cards closer to the final business date.

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### What will happen to my loans / facilities?

- Your loans will be migrated with the same interest rates, installments amount, and tenors.

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### What will happens to my Mortgage Loans?

- Your mortgage loans will be migrated with the same interest rates, installment amounts, and tenor. The mortgage title deed will be automatically transferred to BBK.

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### What happens to my cheque books?

- Your current HSBC cheque book will remain valid even after the transition. Moreover, BBK will also issue a free of charge cheque book to replace the HSBC cheque book, once the transition 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 transition.

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

- The interest rate, tenure, and maturity date will remain unchanged until the maturity of your fixed term deposits with HSBC.
- BBK provides its clients with competitive interest rates on range of deposit products.

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

- Until the transaction is complete, HSBC will remain your primary point of contact for any inquiries related to HSBC products, service, or the transition.

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

- Yes, both the old IBAN (HSBC) and your new IBAN (BBK) will remain active for a specific period of time. We will share further details with you at a later stage.

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### Will my online banking access change?

- You can continue using your current HSBC online banking access as usual until your accounts are migrated to BBK, upon which you will be requested to use BBK's Mobile app and online banking channels.

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### How will I manage my remittances?

- Until the transition is complete, you can continue to using HSBC remittance channels.
- After the transition, BBK will offer a variety of remittance options, including digital channels such as BBK's Mobile app and online banking service, as well as services available through its branches for both 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.
- Upon completion of the transition, you will be able to view your account statements through BBK's digital channels, including the BBK Mobile app and online banking channels.

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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.
- Once the transition is complete, you will be able to verify your closing balance through your historical account statement, available via the BBK Mobile app, online banking channels and at our branches.

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

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

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

- No, the transition is fully automated and will take place seamlessly, without requiring any branch visits.

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

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

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### My vehicle and insurance are currently jointly registered with HSBC. Following HSBC's sale, will this arrangement continue? What is the process for obtaining a release of this joint registration?

- The joint registration and insurance over the vehicle will be transferred to BBK along with the loan account.

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### Do I need to sign new Terms and Conditions, for my account migrating to BBK?

- Your account and card(s) will be automatically migrated to BBK / CrediMax, and the Terms and Conditions of BBK / CrediMax will apply.

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### Will I need to download a new app or online banking platform?

- Yes, you will receive instructions on how to download and register for the BBK Mobile app and online banking services, ensuring a seamless digital experience.