BBK
بنك البحرين والكويت

1 When is the transaction expected to be completed?

- The necessary regulatory approvals have been obtained, and the migration is planned to be completed on Saturday, 29 November 2025.
- We are working with HSBC to ensure a seamless transition with minimal disruption, and we will notify you on 29 November 2025 as soon as your BBK accounts and cards are active.

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

- Until your banking relationship is transferred, your relationship remains with HSBC until 12 midnight on Thursday, 27 November 2025. You will be a BBK customer from Friday, 28 November 2025 but the migration completion and activation of your BBK services is planned to be from Saturday, 29 November 2025.
- As communicated to you by HSBC, due to the scheduled retail business transfer, there will be a full service outage on the HSBC accounts including HSBC cards from 27 Nov 2025 at 5:00 pm until 29 Nov 2025 early morning. You will be notified by BBK as soon as your new accounts services and cards are active.

3 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.

4 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 planned to be on 29 November 2025, your existing retail banking products with HSBC will transfer to BBK, who will continue to provide your banking services.

5 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.

6 What will happen to my Bank accounts?

- You will continue to bank with HSBC until 12 midnight on Thursday, 27 November 2025. You will be a BBK customer from Friday 28 November 2025 but the migration completion and activation of your BBK services is planned to be Saturday, 29 November 2025.
- 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.

7 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.

8 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. All your BHD and foreign currency accounts will also be active with BBK from Saturday, 29 November 2025. Any Debit Cards in USD, EUR and GBP linked to any of these foreign currency accounts will be sent to you by courier during the last week of November but such foreign currency Debit Cards are expected to be activated during the mid of December 2025 and you will be notified by BBK once that is made. Rest assured however, that all your foreign currency accounts will be available for immediate use on the 29 November 2025.

9 What will happen to my Card(s)?

- All your HSBC Credit, Prepaid and Debit cards will continue to function as usual until your accounts are migrated to BBK.
- BBK has already started issuing new cards free of charge, and your existing Credit Card limits will remain unchanged. You should receive by courier all your BBK Debit and CrediMax Credit Cards by 29 November 2025. In case you didn't receive your cards please call us on 17207777 for support.
- BBK and HSBC are both committed to a smooth transition with minimal disruption.

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

- No. The new BBK Cards have been issued to replace your HSBC cards and you should receive all your cards by 29 November 2025. Please follow the instructions mentioned in the Debit/Credit Card carriers regarding how to set the pin for your cards.

11 What will happen to my loans / facilities?

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

12 What will happens to my Mortgage Finance?

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

13 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.

14 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.

15 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.

16 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.

17 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. Please refer to FAQ 22 for more details.

18 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.

19 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.

20 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.

21 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. You may also contact us on 1720777 for further inquiries.

22 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 for a specific period of time. After the migration, you will receive an automated IBAN letter sent to your registered email and which will show your HSBC and new BBK IBAN replacing it and advising you to update your employer/entity that sends you periodic payments by no later than 31 January 2026. You can also issue your IBAN letter from the BBK Mobile App.

23 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.

24 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.

25 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.

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

- On the migration date and for your additional convenience, you can download the BBK Mobile App from the Apple or Google stores and enjoy a seamless digital experience via the BBK Mobile App and BBK online banking services.

27 How can I view my BBK IBAN?

- You can view your new BBK IBAN through any of the following channels:
  - BBK Mobile App
  - BBK Online Banking
  - Visit any BBK Branch
  - BBK Call Center (17207777)
  - Automated Email: BBK will send an automated email post-migration to your registered email address (as provided by HSBC), containing your IBAN Certificate.
  - HSBC Migration Portal: You can also view your new BBK IBAN via: www.bbkonline.com/hsbc-migration

28 Will I receive a new BBK Debit Card?

- All Debit Cards have already been sent to customers through courier and all Debit Cards should be delivered to customers by 29 November 2025. If you have not yet received your Debit Card, please contact us on 17207777 or visit any BBK Branch.

29 How do I activate my new BBK Debit Card?

- You can activate your BBK Debit Card by following the instructions in the card carrier letter delivered with your debit card by setting up your BBK Debit Card PIN. You may setup your Debit Card PIN via the HSBC Migration Portal, via www.bbkonline.com/hsbc-migration.
- Please note that prior to 29 November 2025, you can only set up your Debit Card PIN. The BHD Debit Cards will be activated automatically after that on 29 November 2025. Debit Cards in USD, EUR and GBP will be activated around mid December 2025 and a notification by BBK will be sent once that is done. Rest assured however that all your BHD and foreign currency accounts will be active on 29 November 2025.

30 What happens if my new BBK Debit Card is not delivered before migration?

- Please contact us on 17207777 or visit any BBK branch for assistance.

31 Can I use my HSBC Debit Card after the migration?

- No. You will not be able to use your HSBC Debit Cards after the migration period.

32 Will my old HSBC Debit Card PIN work on the new BBK Debit Card?

- No. Your old HSBC PIN will not work. You must set a new PIN for your BBK Debit Card through the HSBC Migration Portal.

33 Can I continue using my HSBC cheque book after migration?

- Yes. You can continue using your HSBC cheques after migration. All HSBC cheques will be accepted by BBK and all local banks in the Kingdom of Bahrain.

34 If a cheque is issued to my old HSBC account details, will it still be accepted?

- Yes. Cheques issued with your old HSBC account details will continue to be accepted.

35 Will postdated HSBC cheques still clear after migration?

- Yes. Postdated HSBC cheques will continue to clear normally.

36 Do I need to request a new BBK cheque book?

- No. After migration completion, BBK will send customers a new BBK cheque book, free of charge (one-time). In the meantime, your existing HSBC cheques will remain valid.

37 I have not received my foreign currency Debit Card. Does this mean my foreign currency account is not active?

- No. All your accounts including foreign currency accounts will become active once the migration is completed on 29 November 2025.
- You will receive your foreign currency BBK Debit Card during the last week of November 2025 but the Debit Cards for those foreign currency accounts only, will be activated by mid December 2025 and BBK will send a notification once that is done.

38 How do I activate my foreign currency Debit Card?

- You can activate your BBK Debit Card by following the instructions in the card carrier letter delivered with your Debit Card by setting up your BBK Debit Card PIN. You may setup your Debit Card PIN via the HSBC Migration Portal, via www.bbkonline.com/hsbc-migration.
- The foreign currency debit card will not be active immediately and will be activated by mid December 2025. Once activated, BBK will send an SMS notification confirming it is ready for use.

39 Can I continue using my HSBC foreign currency Debit Card?

- No. You will not be able to use your HSBC foreign currency Debit Cards or your HSBC BHD Debit Cards after the migration.

40 Will all HSBC ATMs be available after migration?

- Only the following HSBC ATMs will be shifted to BBK:
  - Juffair Mall
  - Manama Souq
  - Block 338, Adliya
- Customers will also have access to BBK's extensive network of over 70 other ATMs across the Kingdom of Bahrain.

41 As a Premier customer, will BBK have a dedicated section within their Branches?

- Yes. BBK will offer dedicated Premier lounges at:
  - BBK Seef Mall Branch
  - BBK Tala Plaza Financial Mall

42 How can I view my HSBC migrated account statements?

- You can view your HSBC migrated account statements by logging into your BBK Mobile App or Online Banking channel which will display records for the past 12 months. Should you require an extended bank statement period, kindly visit any of the available BBK Branches.

43 Will my HSBC account automatically appear in BenefitPay on 29 November 2025?

- Your old HSBC account will be dimmed on BenefitPay App & a button will appear below the account/IBAN details asking the customer to "Tap here to activate" in order to activate your new BBK account/IBAN on BenefitPay.

44 Do I need to activate my migrated account on BenefitPay?

- Yes, once you tap on the button "Tap here to activate" you will receive an SMS OTP message on your registered mobile number. Once you input the OTP code then the account/IBAN details will automatically change from HSBC to BBK along with the bank's name and logo, it will then be ready for use.
- Once you do that, you will be able to receive and send Fawri+ payments.

45 Will my salary automatically be transferred to BBK? How can I update my Employer of the new BBK account details to ensure continuation of my salary transfer?

- Yes, All Fawri transfers will continue to take place using the old HSBC IBAN for a period until end of January 2026. Customers will need to update their IBAN details with their employers/entities transferring periodic payments via Fawri within that timeframe to avoid any decline of transfers post that deadline. BBK will send an automated email post-migration to your registered email address (as provided by HSBC), containing your IBAN Certificate and displaying your old HSBC IBAN and the new BBK IBAN replacing it in order to facilitate that update.

46 How do I register my new BBK Debit Card on BenefitPay?

- You will have to add from the "Add" feature within BenefitPay APP, Select Add Card and Input the card details (Card Number, Expiry Date & Card Name) then click on "Next". Enter your card PIN and verify by adding the OTP received on your registered mobile number and then your card is successfully added.

47 Will my existing direct Debit arrangements continue with BBK?

- Depending on your biller:
  - Some billers such as (EWA "Electricity & Water Authority", Bahrain Credit & Eskan Bank) have already arranged to update their records directly with BBK. For these billers you will not need to do anything as the service will continue functioning normally with the updated information.
  - All other billers will require their customers to approach them directly and change the direct debit instructions as they may need their customers to sign on the updated information.

48 Will my scheduled payments and standing order instructions continue with BBK after the migration?

- Yes, your scheduled payments and standing orders will continue as is and you will not need to change anything from your side.

49 Which billers will automatically update my IBAN/account details?

- EWA "Electricity & Water Authority"
- Bahrain Credit
- Eskan Bank

50 Which billers do I need to contact in order to update my IBAN/account details?

- All other billers not listed above, this includes "Batelco, Amex, etc.)