



EDBS/KH/C/34/2015  
27<sup>th</sup> August 2015

**Chief Executive Officer**  
All Retail Banks and Financing Companies  
Manama  
Kingdom of Bahrain

Dear Sir,

**Credit Check Reports Requested by Pensioners**

The Social Insurance Organization (SIO) has brought to the attention of the Central Bank of Bahrain (CBB) that several complaints have been made dealing with the high level of fees being charged pensioners from which it has requested credit reports to establish the pensioner's credit standing.

In order to alleviate the financial burden for pensioners, when a pensioner requests a credit report or similar document to establish his/her credit standing, i.e. no liability certificate, retail banks and financing companies must not levy any administrative fees.

The CBB Rulebook will be updated as part of the upcoming quarterly update to reflect the above requirement.

Yours faithfully,

  
Khalid Hamad