



OG/166/2026

13<sup>th</sup> May 2026

**Chief Executive Officer**

All Retail Banks

The BENEFIT Company

Manama

Kingdom of Bahrain

Dear Sir/Madam,

**Consultation: Draft Resolutions Pursuant to Law No. (23) of 2025 Amending Certain Provisions of the Law of Commerce promulgated by Decree Law No. (7) of 1987**

With reference to Law No. (23) of 2025 amending Certain Provisions of the Law of Commerce promulgated by Decree Law No. (7) of 1987, and pursuant to Article (465 bis) thereof, the Central Bank of Bahrain (CBB) prepared two draft resolutions regulating:

1. The partial payment of cheques in relation to the Partial Cheque Payment System ("PCPS"); and
2. The procedures for updating client credit information in the Bahrain Credit Reference Bureau ("BCRB") in relation to returned cheques.

The CBB requests all retail banks and the BENEFIT Company (Benefit) to review the attached draft resolutions, and provide their feedback electronically, including "nil comments" in an editable format to [consultation@cbb.gov.bh](mailto:consultation@cbb.gov.bh) by 1<sup>st</sup> June 2026.

The draft resolutions are also available on the CBB website ([www.cbb.gov.bh](http://www.cbb.gov.bh)) under the "Open Consultations" Section.

Yours faithfully,

**Khalid Humaidan**

Governor

cc: Bahrain Association of Banks (BAB)