

Arab Bank Bahrain – IBAN Guidelines

What is IBAN?

IBAN (International Bank Account Number) is an internationally standardized system for identifying bank accounts across borders. It helps streamline local and international transfers by reducing errors and improving processing speed. The system follows the ISO standard.

- IBAN assigns a unique number to every bank customer account.
- Arab Bank Bahrain follows the IBAN structure approved by the Central Bank of Bahrain.
- The Bahrain IBAN format consists of:
 - A fixed length of **22 alphanumeric characters**
 - Two-letter country code **"BH"**
 - Two check digits
 - Four-character bank code
 - Fourteen-character account number

Why is IBAN Important?

- Ensures faster and more secure transfers, especially across borders.
- Reduces errors and delays in processing the transfer.
- Guarantees funds are transferred to the correct account.
- Using an incorrect IBAN may result in rejection or delay of the transfer or inadequate crediting into a wrong account

How to Find Your IBAN:

- Your IBAN is printed on your bank statement and online banking dashboard.
- You can also generate your IBAN by using the **IBAN Generator** tool on Arab Bank Bahrain's official website.
- Alternatively, you can contact your **Relationship Manager** or **Customer Care Center**.

When to Use IBAN:

- For local transfers within Bahrain.
- For salary payments or business remittances.
- Cross-border outward transfers to bank accounts in IBAN-mandated countries.
- Receiving cross border inward transfers from any cross border Bank.

Customers should provide their IBANs to parties from whom they are expecting local and cross border payments in any currency.