meem Bahrain
Account Closure Guide

October 2026

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What you need to do before 31 March 2027

What is happening

Following our announcement regarding meem Digital Banking by Gulf International Bank B.S.C, Bahrain, customers are being supported through the orderly closure of their retail banking relationships with the Bank.

The actions you need to take depend on the meem products you hold and the subsequent pages will provide detailed instructions how to proceed with the closure of your account.

Please complete the applicable actions as early as possible and no later than 31 March 2027.

Before you start

1. Check which meem products you hold.

2. Follow the instructions for each product in this guide.

3. OnePack is a prerequisite for other meem products and cannot be closed while any linked meem product remains active. Close or complete the transition of all linked products first.

4. **Need help?** Contact meem Care on +97317776336 or visit the branch.

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| If you hold more than one meem product

Follow the steps in the right order, skip to the next step where a product does not apply to you

Recommended sequence

1. Review all products you hold and the instructions in this guide. All products should be closed prior to proceeding with closure of the OnePack account.

2. Move OnePack standing orders, direct debits and recurring payments not required for a linked meem product to your account with another bank.

3. Ensure total settlement of your recurring Credit Card payments and continue card repayments until settlement / closure instructions are completed.

4. Continue Personal Finance salary tranfer repayments and keep the required repayment route active until full settlement is completed.

5. Following the maturity of your Murabaha Deposit, proceed to meem OnePack account closure instructions via the app.

6. Only close your meem OnePack after all linked meem products have been closed or their transition has been completed.

7. Complete all applicable actions by 31 March 2027, subject to any earlier product-specific cut-off communicated by the Bank.

| How to close your meem Bahrain relationship

Complete the steps that apply to the products you hold by 31 March 2027.

How to close your meem OnePack

1. **Transfer your foreign currency balances.** Transfer any remaining foreign currency balances to your meem BHD account. Ensure all foreign currency accounts have a zero balance, then delink them.
2. **Update your banking instructions.** Move or cancel standing orders, direct debits and recurring payments. Redirect your salary and other regular credits to another bank, where applicable, unless your salary assignment must continue for meem Personal Finance.
3. **Transfer your remaining funds.** Once your linked products have been closed or appropriately transitioned, transfer your remaining BHD balance to an account with another bank.
4. **Request OnePack closure.** Submit your account closure request through the meem app or visit the branch.

Important: If your OnePack is linked to a booked Murabaha Deposit, outstanding meem Credit Card or Personal Finance facility, do not close or redirect the account used for repayments until full settlement.

How to close your meem Murabaha Deposit

1. Your existing booked Murabaha Deposit will continue until its contractual maturity date, with **no change to the agreed profit rate**.
2. New Murabaha Deposits and renewals or rebooking of existing deposits will no longer be available as of 1st November 2026.
3. Upon maturity, ensure the Murabaha proceeds are credited to your meem BHD account.
4. Once the deposit has matured, follow the OnePack closure instructions, including transferring your remaining balances, zeroing and delinking foreign currency accounts, and updating linked payment instructions.
5. If you also hold a Credit Card or Personal Finance facility, ensure the relevant closure or servicing requirements are addressed before requesting OnePack closure.

Note: If your Murabaha Deposit matures after 31 March 2027, please contact meem Care for guidance on the applicable arrangements.

Need help? Contact meem Care on +97317776336 • Complete required closure actions by 31 March 2027

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| How to close your meem Bahrain relationship

How to close your meem Credit Card

1. **Settle your outstanding balance.** Ensure all outstanding Credit Card obligations are settled in full by 31 March 2027, or any earlier deadline separately communicated by the Bank.
2. **Update recurring payments.** Move subscriptions, recurring transactions and saved card payment details to another card or payment method.
3. **Deactivate the Credit Card via the app,** once all outstanding amounts have been settled, request cancellation through the Bank's official channels by calling meem care or visiting the branch.
4. **Cancel the Credit Card** by calling meem Care or visiting the branch.
5. **Check your other products.** If you also hold a Murabaha Deposit or Personal Finance facility, follow the relevant instructions before requesting OnePack closure.
6. **Close your OnePack.** Once your Credit Card has been cancelled and any other linked products have been closed or appropriately transitioned, follow the OnePack closure instructions.

   Important: Continue making all required Credit Card payments until your obligations are fully settled. The Bank will communicate any specific arrangements for instalment plans, refunds, rewards, benefits and final statements.

How to manage your meem Personal Finance

Your existing Personal Finance terms and conditions remain unchanged until the facility is fully settled.

1. If your salary is transferred to meem Bahrain: Continue your salary assignment until your facility is fully settled.
2. If your salary is not transferred to meem Bahrain: Continue paying your monthly instalments as usual until full settlement.
3. Maintain repayment arrangements: Do not cancel or change any payment instructions linked to your Personal Finance without confirmation from the Bank.
4. Other meem products: You may proceed with their closure, provided your Personal Finance repayments are not affected.
5. OnePack closure: Keep your OnePack active until your Personal Finance is fully settled or the Bank confirms an alternative repayment arrangement..

Important: The planned discontinuation of meem Bahrain retail banking services does not cancel or waive your outstanding Personal Finance obligations.

Customers with facilities extending beyond 31 March 2027 will continue to be serviced under their agreed terms and the arrangements communicated by the Bank.

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| Before you close | Final checklist

Use this checklist to avoid missed payments or delayed closure

Check before closure

□ All remaining OnePack balances transferred

□ Standing orders / direct debits moved or cancelled

□ Salary / regular credits redirected where applicable

□ All foreign-currency balances zeroed and accounts delinked

□ Debit/Credit Card recurring payments moved

□ Credit Card closure / transition completed before OnePack closure

□ Personal Finance transition / settlement completed before OnePack closure

□ Murabaha matured, investment amount and profit pay out transferred to another bank

Need support?

Contact meem Care:

+97317776336

Please have your customer details available so the team can support you with the products you hold.

Deadline: 31 March 2027

Important: product-specific cut-offs may apply earlier/later where separately communicated by the Bank

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