Syrian Arab Republic **الجمهوريَّة العربيَّة السوريَّة**

Monetary and Credit Council **مجلس النقد والتسليف**

Decision No.: (215/M.C.C)

Monetary and Credit Council,

Pursuant to:

- The provisions of Law No. /23/ dated 17/03/2002 and amendments thereto,
- The provisions of Law No. /28/ dated 17/03/2002, amendments, and implementational instructions thereto,
- Letter No. 3717/16, dated 11/07/2023, sent by the Directorate of Government's Delegation to Banks,
- And the revision thereof in its session convened on 12/07/2023.

Decided the following:

Article 1. Private and public banks operating in the Syrian Arab Republic are allowed to establish mobile banking offices according to the following:

1- Their nature: A vehicle owned by the bank and linked to one of its operating branches, equipped in a way that enables the performance of the required services, with attention to ensuring the existence of internal control, especially through providing security, protection, and insurance for the vehicle and its operators, in addition to providing the minimum number of workers.

2- The banking services that mobile banking offices are permitted to provide are limited to:
   - A. Marketing services and products offered by the bank, and seeking to increase its clientele, as well as responding to any inquiries from them regarding those services and products.
   - B. Receiving requests submitted by bank clients related to account statements and obtaining the same, obtaining a checkbook, obtaining an electronic credit card, and filing complaints regarding dealing with the bank.
   - C. Opening current accounts and depositing cash into them.
   - D. Providing banking services through approved electronic banking channels.

3- Procedures for granting approval for the establishment of mobile banking offices:
   The bank welling to establish a mobile banking office shall submit a formal letter to the Central Bank of Syria/ Directorate of Government's Delegation to Banks, with the following documents attached thereto:

   - A. The decision of the bank's board of directors approving the establishment of the office and specifying the services it will provide, as well as the bank branch to which it will be linked.

B. Registration statement of the vehicle that the office will operate within.
C. The number of employees within the office, ensuring that one of whom is a supervisor, and specifying how to communicate with him.
D. Upon completion of the above documents, approval for establishing the mobile banking office will be issued by the Central Bank of Syria/ Directorate of Government's Delegation to Banks, and if any of the services provided by the office is through electronic banking channels, the bank is then required to coordinate with the Directorate of Payment Systems regarding such services.

4- Banks that obtain approval to establish a mobile banking office shall be obliged to:
   A. Take all necessary measures to inform the public, especially the clientele, of the locations and times where the office will be available, and any changes thereof.
   B. Inform the Central Bank of Syria/ Directorate of Government's Delegation to Banks, of any amendments are made to the data specified within Paragraphs (A-B-C) of Clause (3) of this Article.

5- Upon prior approval from the Monetary and Credit Council, banks may offer additional services beyond those specified in Clause (2) of this Article.
6- The expenses for opening mobile banking offices and the expenses related to the additional duly approved services shall be retrieved in accordance with the Decision of the Ministry of Council of Ministers No. /1901/ of 2019, and any subsequent amendments thereof.

Article 2. This decision shall be duly informed to personnel and entities concerned for implementation.

Damascus, 15/11/2015

Secretary of Monetary and Credit Council Mohammad AlQamha	**Head of Credit and Mony Council Dr. Mohammad Issam Hazimeh**
(Signed)	(Signed)