



**Number: 26/2/3406**

**Date: 22 Sha'ban 1447 AH**

**Corresponding to: 10 February 2026 AD**

**Circular to:  
All Banks Operating in the Kingdom**

**After Greetings,**

I hereby reiterate to all banks operating in the Kingdom the necessity of compliance regarding the acceptance of the Digital Identity through the 'Sanad' application as an alternative to the traditional personal identification card. This Digital Identity must be accredited locally for all transactions at the bank's headquarters and across all branches operating in the Kingdom, in coordination with the Ministry of Digital Economy and Entrepreneurship and in accordance with the established procedures.

**Best Regards**

**Governor**

**Dr. Adel Al- Sharkas**