

## NBB enriches Summer Experience with rewarding campaigns for cardholders

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NBB has launched a series of exciting summer campaigns filled with exceptional rewards for its valued customers. From international explorers to those enjoying local experiences, NBB cardholders can elevate their summer with exclusive offers throughout the season.

NBB credit cardholders traveling abroad and spending a cumulative amount of BHD 50 during the campaign period will earn entry into a raffle for the



chance to win cashback rewards as base points on the Points by NBB App for 30 lucky winners. Additionally, cardholders will instantly double their points on international spending, which can be redeemed as cashback of up to 4%, Gulf Air Falconflyer Miles and more.

Customers staying in the Kingdom during the season will be rewarded with the Bank's Bahrain Summer 2024 campaign. Until 31st August, every BHD 1 spent by customers using an NBB credit, debit, or prepaid

card during the Bahrain Summer festival period will earn them one bonus raffle point. The accumulated points can be redeemed via the Points by NBB App to unlock entry into the summer raffle, where two lucky winners will each receive a travel voucher worth BHD 2,500.

Furthermore, the Bank's summer campaign includes a social media competition, where members of the public can showcase their unforgettable summer experiences using the hashtag #NBBsummer. One

lucky participant will be selected to win a cash prize worth BHD 100.

Subah Abdullatif Al Zayani, Chief Executive – Retail Banking at NBB said, "We are pleased to present a summer filled with exceptional rewards for our loyal cardholders. Whether they are embarking on international adventures or participating in the Kingdom's delightful festivities, NBB is committed to further reward their lifestyle, where every moment is an opportunity to earn and enjoy."

## BENEFIT introduces 'Win with Fawateer' Campaign

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BENEFIT, the Kingdom's innovator and leading company in Fintech and electronic financial transactions service, announced the launch of its new Fawateer campaign, 'Win with Fawateer' running for the next three months, this campaign offers users the opportunity to win a prize of 250 Bahraini Dinars by simply paying their bills through Fawateer using the BenefitPay app.

The 'Win with Fawateer' campaign is designed to reward users for their regular bill payments. For every accumulated 10 Bahraini Dinars spent through Fawateer, users will receive one ticket into the draw. The more payments made through Fawateer, the higher



Shafaq Al Kooheji, Assistant General Manager of Payment Services at BENEFIT

the chances of winning. Each month, four lucky winners will

be selected, each receiving a prize of 250 Bahraini Dinars.

Fawateer, Bahrain's national Electronic Bill Payment and Presentment (EBPP) service integrated within the BenefitPay app, provides a seamless platform for efficient bill payment. Covering a wide range of categories, including phone bills, utilities, insurance, school fees, and rent, Fawateer enables users to settle all their bills with a single click, ensuring maximum convenience. To further simplify the process, users can save their bill information for future payments.

"We are pleased to introduce the 'Win with Fawateer' campaign, which highlights our commitment to enhancing the payment experience for our

users," said Shafaq Al Kooheji, Assistant General Manager of Payment Services at BENEFIT. "By streamlining the bill payment process and introducing exciting initiatives, we make everyday transactions more rewarding and enjoyable. Furthermore, we are actively contributing to the Kingdom's vision of a cashless economy and fostering a modern financial landscape in the Kingdom."

This campaign underscores BENEFIT's commitment to advancing user convenience and satisfaction through innovative financial solutions. By integrating effortless bill payments with the opportunity to win prizes, "Win with Fawateer" aims to enrich the daily financial experience of Bahrain's residents.

## Zain Bahrain excels in TRA Quality of Mobile Network Experience 2023 Report

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Zain Bahrain announced that it excelled in voice and data service performance in the recently released TRA Quality of Mobile Network Experience Report 2023. This independent report demonstrated that the telco has achieved excellence in speed, voice quality, and social media services, along with video streaming.

The improved voice and data service performance has undoubtedly enhanced the overall user experience for Zain Bahrain customers. With faster data speeds, wider coverage, and superior voice quality, users can expect seamless connectivity, enhanced communication experiences, and elevated communication with enhanced High-Definition voice.

Additionally, Zain Bahrain's strong performance on social media platforms will provide customers with faster access

to content, allowing them to engage instantly and more effectively.

Ali Isa, Zain Bahrain CTO, thanked the TRA for their ongoing efforts and support in ensuring quality standards in the telecommunications industry. He commented, "Zain Bahrain's exceptional performance, coupled with its commitment to providing customers with an outstanding voice and social media experience, has positioned the telco as a solid performer in the TRA Quality of Mobile Network Experience report. This acknowledgment highlights Zain Bahrain's commitment to providing top-tier services that meet and exceed customer expectations in the telecom industry. Looking ahead, Zain Bahrain will continue to implement its corporate strategy, which aligns with Bahrain Economic Vision 2030, and to set the pace for innovation and transformation in its network and services."

## US lawsuit says TikTok violated young users' privacy

San Francisco, United States

The United States sued TikTok on Friday, saying it had placed the safety of millions of children in jeopardy by collecting their personal data without parental permission.

It was Washington's latest legal broadside launched at TikTok, which is also battling a US law for its Chinese parent ByteDance to sell the video platform or else face a nationwide ban.

The Department of Justice and Federal Trade Commission (FTC) joined forces in Friday's civil suit saying the video-snippet sharing app broke the Children's Online Privacy Protection Act (COPPA).

"TikTok knowingly and repeatedly violated kids' privacy, threatening the safety of millions of children across the country," FTC chair Lina Khan said in a release.

COPPA bars websites from gathering the personal information of children younger than 13 without parental permission.

The suit argues that since 2019 TikTok has allowed children to use the app, collecting and using personal data from young users without letting their parents know.

Even accounts created in a "Kids Mode" intended for users younger than 13 gathered email addresses and other personal information, the suit contends.

TikTok and its parent company ByteDance often "failed



People walk past an advertisement featuring the TikTok logo at a train station in Zhengzhou, in China's central Henan province

to honor" requests by parents to have their children's accounts and data removed, and had ineffective policies for identifying and deleting accounts created by children, Justice Department officials said in the release.

TikTok spokesman Alexander Haurek maintained that the company has safeguards to ensure age-appropriate experiences, and removes accounts suspected of being from underage users.

"We disagree with these allegations, many of which relate to past events and practices that are factually inaccurate or have been addressed," he told AFP.

"We are proud of our efforts to protect children, and we will continue to update and improve the platform."

Five years ago, the US filed a COPPA-focused suit against an app called Musical.ly, which By-

tedance had bought and merged into TikTok.

That case resulted in TikTok having to take steps to comply with the children's privacy act, according to justice department officials.

### Security threat?

A bill signed by President Joe Biden early this year set a mid-January 2025 deadline for TikTok to find a non-Chinese buyer or face a US ban.

The law stems from Washington's concerns that ByteDance could, and would, comply with Chinese government demands for data about US users or yield to pressure to censor or promote content on the platform.

The Justice Department says TikTok -- which has 170 million US users -- is "a national-security threat of immense depth and scale."

TikTok's has filed a suit in a Washington federal court arguing that the law violates First Amendment rights of free speech.

The US response counters that the law addresses national security concerns, not speech, and that China-based ByteDance is not able to claim First Amendment rights in the United States.

ByteDance has said it has no plans to sell TikTok, leaving the lawsuit, which will likely go to the US Supreme Court, as its only option to avoid a ban.



**TikTok is the first non-Facebook app to reach 3 billion downloads globally across the App Store and Google Play Store. This milestone, achieved in 2021, highlights TikTok's rapid rise in popularity and its significant impact on the social media landscape, particularly among younger audiences**

## Coca-Cola says will appeal US tax court penalty worth \$6 bn



People walk past a Coca-Cola vending machine at a shopping mall in Arlington, Virginia

New York, United States

Coca-Cola said Friday it plans to pay a tax penalty worth \$6 billion while it pursues an appeal in a long-running dispute with the Internal Revenue Service.

"The company believes it will prevail on appeal," Coca-Cola said of a US tax court ruling dated July 31 that covered the years 2007, 2008 and 2009. The back taxes amount to \$2.7 billion, which with interest makes the total owed "approximately \$6.0 billion," the company said.

"The company looks forward to the opportunity to begin the appellate process and,

as part of that process, will pay the agreed-upon liability and interest to the IRS," Coca-Cola said Friday, adding that it has 90 days to file a notice with the US Court of Appeals.

The case dates to 2015 when Coca-Cola received a notice from the IRS contesting the company's accounting of income from foreign affiliates over the need for "arms-length" pricing of transactions with these entities, Coca-Cola said in a securities filing.

Following a November 2020 decision in which the US Tax Court ruled against Coca-Cola, the company set aside reserves of \$438 million.